

St James' Church, Trowbridge



Annual Review 2024

and

**A Vision for the Decade Ahead:
Growing in Christ, Rooted in Community**

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Introduction



Dear friends, God is at work among us. And not only here, but across the nation. A recent Bible Society report, *The Quiet Revival (2025)*, reminds us that the story of the Church in the UK is not one of decline, but of renewal. Young adults, especially those aged 18 to 24, are more spiritually open and engaged than any previous generation. We've seen signs of that here at St James' too, as you'll see in the first half of this booklet.

But with this growing openness to Christ comes a pressing need: discipleship. How do we help people not only encounter Jesus, but follow him with depth and joy? That's where I believe St James' has a vital role to play.

The second half of this booklet sets out the vision I want to share with you for the next season of ministry and mission - a plan rooted in prayer and shaped by our calling to grow deeper in Christ, and to make him known.



Jake Eggertsen
Rector, St James' Trowbridge

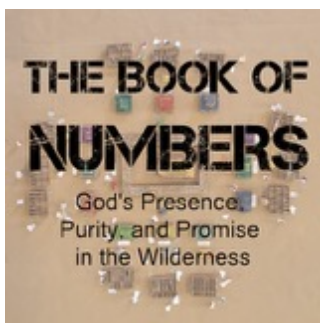
Part 1: Annual Report

Worship

Our principal service of Sunday Worship is at 10:45am. Our worship is rooted in the Church of England's liturgies and heritage. It is shaped by the gospel, saturated with Scripture, and focussed on the God who nourishes us as we receive His word preached and share in bread and wine at His table. Over 100 people regularly gather weekly in person at these services. Thanks to our dedicated AV team, we continue to live-stream the services which are watched on-line by 15 or so additional people.

Preaching

In addition to the seasonal preaching through the Lectionary, we had dedicated sermon series on Ecclesiastes, Philippians, and the Psalms of Ascent in 2024. So far in 2025, we've explored the first half of Numbers. Sermons are now available to listen to via the church website and our Spotify podcast.

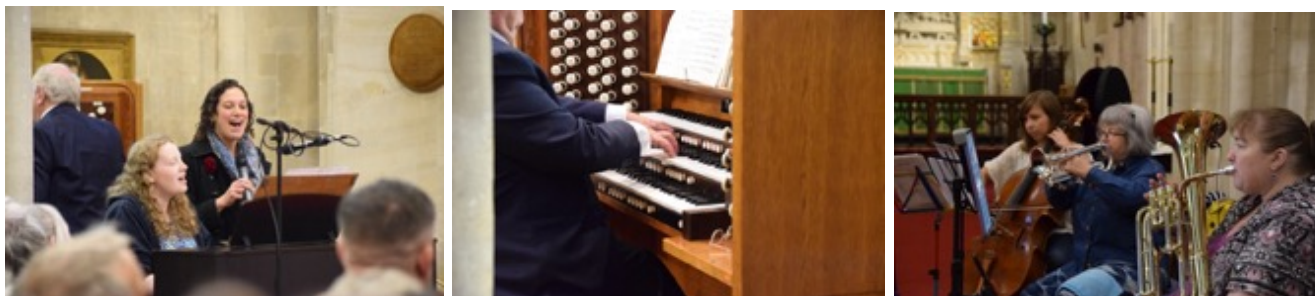


The Ministry Team



Alongside the Rector, we are grateful that we have those who support the ministry with their gifts: Rev Canon Richard East (PTO), Nick Lambert (Children and Families Ministry Leader), and Helen Pickett (a Lay Worship Leader and in training as a Licensed Lay Minister). In 2024, Stuart McLachlan joined us as a Bath & Wells Diocese ordinand; he's undertaking his studies at Trinity College Bristol. We also look forward to welcoming a curate, Chris Adams, in June 2025.

Music



John Horsey, our organist, leads the music at Sunday worship with both traditional and modern hymns, often supported by a pianist and sometimes a singer too. The band (the latest member being aged 11) plays at the first Sunday morning service of each month.

We introduced weekly Psalm singing into our Sunday worship in 2024, reconnecting with the ancient songbook of God's people. Our hope is that this practice teaches us how to praise and how to pray, how to adore God and how to lament.

Seekers

The Seekers Team provide dedicated age-specific teaching for children of Primary School age during Sunday Worship. They meet in the Lansdown Room for a portion of the service. Their work on the tabernacle to illustrate the book of Numbers benefitted the whole congregation!



Occasional Offices

Baptisms	7
Marriages	2
Funerals in church	10
Funerals elsewhere	7
Burials of ashes	3



Discipleship

Adult Sunday School

The concept of Adult Sunday School derives from the ancient practice of *catechesis*, meaning “teaching” or “instruction.” Adult Sunday School takes place at 4:30pm on the 1st and 3rd Sundays of the month (during school term times). In 2024, we explored the Apostles’ Creed and the story of Scripture through the lens of covenant - helping adults grasp the deep unity and grace of God’s unfolding plan. Into 2025, Jake also led a teaching series on *prayer*.



Family Fellowship

Family Fellowship, an opportunity for people of all ages to gather for singing, reflections on Scripture, sharing testimonies, and prayer, regularly meets at 4:30pm on the 2nd and 4th Sundays of the month (during school term times).

Homegroups

Small groups continue to be an important part of the church’s life, offering opportunities to grow in friendship, faith, and understanding by studying God’s Word together. We’re very grateful to the leaders of our home groups and other small groups in St James’. There are currently three bible study groups meeting at home or in church every fortnight. They are growing in number and deepening in fellowship.



Youth Fellowship

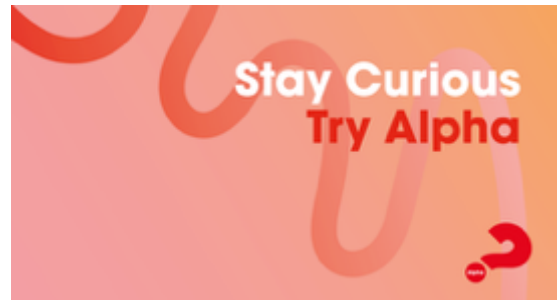


Nicola Eggertsen leads YF (Youth Fellowship) and is supported by a dedicated small team. They meet fortnightly and their sessions include games, Bible study, and discussion.

Mission and Outreach

Alpha

Two Alpha courses were run during 2024, providing opportunities for those exploring the Christian faith to do so in a relaxed and supportive environment.



Coffee Corner



We are grateful to the volunteers who open the church three mornings a week to provide a warm and welcoming space. They offer tea, coffee, biscuits, and a listening ear. The morning pauses for prayers at 11am.

St James' Tots

Our Children and Families Ministry Leader, Nick Lambert, along with his family arrived in February 2024. Mini Stay and Play was re-branded to *St James' Tots*, which Nick runs weekly in the hall with a faithful group of volunteers.



Who Let the Dads Out?

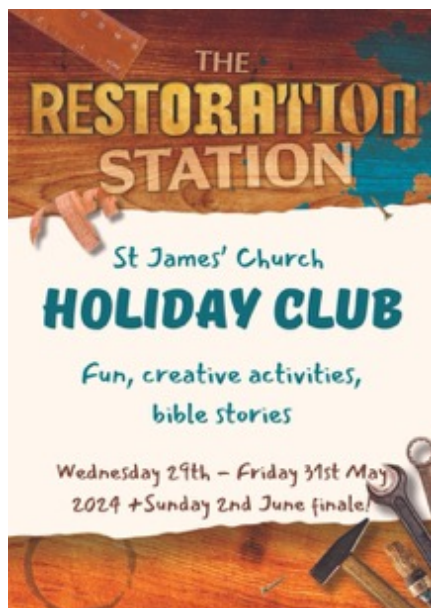
In re-evaluating our outreach to families, Mini Melodies and Mini Church were discontinued and Nick started a "Who Let the Dads Out" group monthly on Saturday mornings.



Ministry in Schools

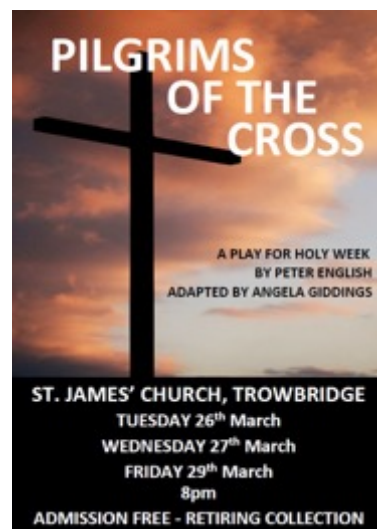
The Open the Book team have a regular programme of school visits, and they lead the occasional school assembly. Nick has built good relationships with local primary schools in Trowbridge, and he leads collective worship regularly at Bellefield. Jake, the Rector, regularly conducts collective worship at Keevil CofE Primary. Around 1000 pupils from local schools came to carol services in the Church. The "Easter Experience" was attended by 7 schools bringing their year 5-6 pupils to hear the events of Holy Week retold and explained by a team of volunteer leaders. One teacher commented how her students "really enjoyed the outing" and it "enhanced their understanding of Easter."

Holiday Club



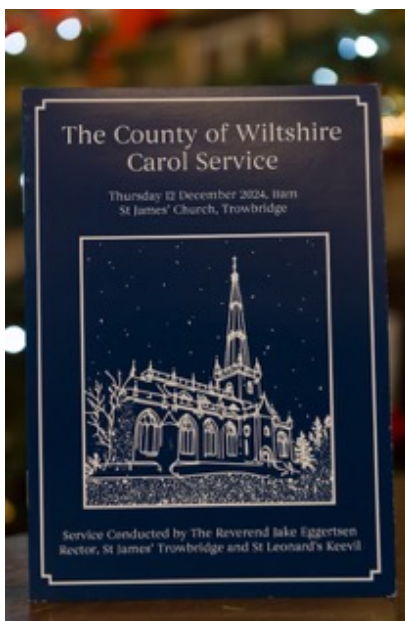
Our twelfth annual Holiday Club, 'The Restoration Station,' welcomed 40 children for three vibrant days in May. Through drama, craft, and storytelling, they discovered how Jesus, the Master Craftsman, heals and restores our broken lives.

Seasonal Outreach



Civic Engagement

Our civic parish of St James', rich in history and tradition, bears both responsibilities and privileges that shape our ministry in this place. In 2024, we welcomed the Mayor to his Civic Service in July. The church was filled to capacity with uniformed groups and civic representatives for the Remembrance Day Service in November. St James' played a part in the Christmas Lantern Parade organised by the Town Council by offering a quiet space to visitors. At the request of the Lord-Lieutenant, we also hosted the Wiltshire County Carol Service in December.



Bellringing



The Bell Ringers have a committed team who ring every week as a call to worship, for weddings, funerals, and civic occasions.

Eco Concerns

We give thanks for Pam Wort's ongoing work and for the ways our churchyard continues to speak of God's care for creation. Another *Count on Nature* event is scheduled for June 2025.



Prayer and Pastoral Care

Prayer Ministry and the Prayer Chain



The number of people participating in prayer is growing. A good number now gather before services to pray, the prayer ministry team offer prayer during services of Holy Communion, and the Prayer Chain continue to offer prayer on request.

The Lay Pastoral Assistant (LPA) Team

Barbara King coordinates our pastoral ministry with a team of nine LPAs and we express our gratitude to them all. The purpose of LPA ministry is to provide pastoral care and support to members of the St James' congregation. This may include visiting people in their own homes to listen and pray with them, and where appropriate administer Holy Communion, and to provide pastoral care and support as needed to other members of the local community who come into St James' church when it is open.

Care Home ministry

In addition to monthly services at Goodson Lodge, the Rector now takes communion there 4 times a year. In 2025, a new team from St James' will be offering services at Trowbridge Oaks.



Governance and Administration

The contribution of our Church Office Manager, Clair Matthews, is essential to the parish organisation. Clair does so much behind the scenes, but we wish to highlight her management of the website and production of the monthly newsletter, which promote a very attractive and welcoming picture of St James' fellowship. In 2024, we also took on the freelance services of Becca Lambert. Among other things in 2024, Becca has coordinated the church's rebranding and Operation Christmas Card. In 2025, Becca will be updating our church's signage, coordinating our Church Away Day, and helping us apply for external grants towards our mission and ministry costs.



The PCC

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. In accordance with the PCC (Powers) Measure 1956, the PCC is to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This parish forms part of the Benefice of Trowbridge St James' and St Leonard's Keevil.

Membership of the PCC (24 in total)

Ex officio

- Rector: Jake Eggertsen
- Churchwardens: Richard Clarke, John Joy
- Deanery Synod members (until 2026): Derek Cavill, Carol Dix, Anne Pinner, Pam Wort (*max 4*)
- Diocesan Synod members: Chris Hicks and John Joy (*Lay chair of Deanery Synod*)

Elected members (max 15):

- Members due to retire in 2025: Angela Giddings, Hazel Shaw, Julian Walker, David Wildman
- Members due to retire in 2026: Ann Cook, Wendy Darwin, Janet Hammond, Rachel Yorke, Helen Pickett (*PCC Honorary Secretary*)
- Members due to retire in retire 2027: Darren Gale, Wendy Hervin, John Horsey, Barbara King
- Co-opted: none

It was with profound sadness and regret that we had to announce the death of Andrew King in October. Andrew was a beloved member of the church, a member of the PCC, and our Planned Giving Recorder.

Business of the PCC

The Council met for scheduled meetings seven times during the year (16 January, 19 March, 23 April (APCM), 7 May, 2 July, 17 September, 19 November). Much of the PCC's detailed work was delegated to committees, whose recommendations are decided upon by the PCC, as follows:

- *Standing Committee* (chaired by the Rector) transacts the business of the PCC when necessary between its meetings subject to the directions of the Council. By exchange of emails it agreed to actions on three occasions: June (Curate); July (BCUK fee for Chris Glass); December (welcome space costs).
- *Property Committee* (chaired by Richard Clarke) oversaw the maintenance of the church, hall and other properties, working hard on practical matters throughout the year.
- *Finance Committee* (chaired by our Treasurer, Wendy Hervin) oversaw the church's finances and advised the PCC.

Safeguarding and compliance

Our Parish Safeguarding Officer is Pam Wort, to whom we express our gratitude for her advice, training and updating the records. During the year, the PCC maintained safeguarding arrangements in line with developing Diocesan guidelines including use of the Safeguarding Dashboard. We hold an Ofcom wireless telegraphy licence for our radio microphones, and licences from Christian Copyright Licensing International Ltd for performance of music and reproduction of music and words. We're grateful to John Horsey, who administers these for us.



Finance and Giving

Management of our finances is essential to support the ministry, and we are grateful to our Treasurer Wendy Hervin for her skills and dedication to her responsibilities, along with the support of the finance team.

The primary way we can sustain our finances and grow our ministry is through the faithful giving of our church family. Between us we share the financial responsibility to meet our parish share (which covers the Rector's stipend, housing, training and diocesan support) and the costs of employing a team. Our aim, which is stretching, is to cover this expenditure from our planned giving which would leave us with a balanced budget rather than the forecast deficit at the end of 2025.



Community and ministry partnerships

We remain active participants of CATA (Christian Action in the Trowbridge Area). The Good Friday Service and March of Witness and the CATA annual celebration were particular highlights. Under the leadership of Wendy Darwin, the Mothers' Union continued to thrive and boasts the largest group in the Diocese. The leadership of the MU passes onto Dilys Beckett in 2025. The World Day of Prayer service was hosted, as it is every year, at St James.'



We continued to donate provisions to the Storehouse Food Bank and have two teams supporting the joint churches' Soup Run twice a month. One of our members is a Street Pastor and one of our LPAs is part of the Town Centre Chaplaincy. The Christmas Tree Festival was again hugely successful with even more organisations from the town taking part. We take a leading role in the St James' Trust which supports local charities with grants. Two of our PCC members are School Governors.

Church Cricket

After a valiant effort, with several youth debuts made, the St James' team lost to St Michael & All Angels' Church, Melksham. We play again on Fathers' Day 2025.



Part 2

A Vision for the Decade Ahead: Growing in Christ, Rooted in Community

Background

Our church is situated in the heart of the county town of Wiltshire, providing a central presence in the community. Sunday Worship averages 108 adults and 12 children/young people each week. Many in the congregation are in the 60+ category, but we are growing younger. We're well placed to be at the centre of the town's revitalising – socially and spiritually. Much of our recent growth has come from new Christians rather than “transfer growth.” There is a great need to disciple people in the faith, so that they're well established as followers of Christ, members of His church, and evangelists in their families and the local community.



Summary

Responding to what's happening among us (and more broadly in the UK church as evidenced in the *Quiet Revival* study), our prayerful desire is to see St James' church transformed into an intergenerational community of devoted disciples, who boldly live and hold out the gospel of Jesus Christ to the people of Trowbridge. To help us in this, we need to be clear about our identity (who we are), our vision (where we are heading), and our values (what is important to us).

Our Identity - who we are

“St James’ is a church rooted in the timeless truths of the Christian Gospel, worshipping God through Jesus Christ. We believe that the Gospel is true, compelling, and transformative. Empowered by the Spirit, we aspire to be a beacon of light in a world consumed by confusion and chaos, offering a sanctuary for people seeking rest, substance, hope, and spiritual nourishment” (Rector’s Reflection, May 2024).

In short, we exist to worship God, nurture faith, and make Jesus known to the people of Trowbridge.



We are devoted to deepening our relationship with God through prayer, worship, and the study of His Word. We acknowledge that all we are and all we do stems from Him. We cherish the sacred rhythm of Sunday worship, recognizing it as the cornerstone of our week and the heart of our life together. As we gather in worship, we encounter God's presence, we receive His grace, and we are equipped to live faithfully and fruitfully in the world.



Our Vision - where we are headed

Our vision is three-fold. It is to *proclaim Christ*, *grow disciples*, and *love Trowbridge*.

Proclaiming Christ

“I have come that they might have life...” (John 10:10)



Jesus Christ is the cornerstone of our faith and the focal point of our life and worship. United to Christ, we seek to reflect his love, grace, and compassion. As part of the broader Diocesan vision of 'Making Jesus Known,' we are committed to sharing the good news of Jesus Christ with our community, inviting them to experience the abundant life found in him. We proclaim Christ because he is our light and our salvation (Psalm 27:1). He reveals God to us. He saves us by his perfect life and sin-atoning death. He leads us home to heaven.



Growing Disciples

“I have come that they might have life, *and have it to the full*” (John 10:10)



Nothing less than fullness of life is what God offers people in Christ. In a culture marked by haste and superficiality, we embrace the call to grow deeper as Christian disciples. We affirm the supreme authority of Holy Scripture and seek opportunities to study the Bible together, for example in homegroups and at Adult Sunday School. Children and youth, as well as adults, are central to our long-term and unhurried vision for growing deeper.



We also believe in holistic discipleship, recognising that God cares about the whole life of a person. Through the work of the Lay Pastoral Assistant team, we seek to walk alongside and help those in particular need – whether in mind, body, or spirit.

Loving Trowbridge

“Come to me, all you who are weary and burdened, and *I will give you rest*” (Matthew 11:28)

As the civic church, we desire to serve the people of our community, contributing to the good of our town’s common life. The people of St James’ represent diverse ages, backgrounds, and nationalities. We strive to offer a hospitable welcome to all.



We are a church where the weary find welcome, the lost find hope, and all grow in Christ.



Our Values - what is important to us

Worship is Central



The most important hour-and-a-bit of every week is when we gather for Sunday worship. That is because Sunday worship isn't, contrary to popular belief, a social club or spectator event. It's not the Christian equivalent of meeting friends in the pub or watching a show. It is, rather, a supernatural event in which we participate. As we hear God's word proclaimed and share in the Lord's Supper together, we truly meet with God.

So, We gather. We participate. We pray. We invite.

The Gospel is Primary

We are intentional in mission and unafraid to live and speak in distinctively Christian ways. We boldly proclaim the Gospel, sharing the hope of Christ with others, knowing that it is "the power of God for salvation" (Romans 1:16).



Discipleship is Lifelong

We want people to grow in faith and live out their calling as Christ's ambassadors in the world. We take time to nurture faith, recognising that spiritual growth is a journey, not a race. We want to enable lay leadership, help people explore vocations, and offer placements for ministry training.



Our aim to provide structured faith development pathways, such as adult Sunday School, homegroups, Alpha, and Hope Explored. We want to be a hub where people of all ages are formed as lifelong disciples. Building up families, discipling teenagers, and engaging with all age groups is essential.

Hospitality Matters

Christian hospitality is a sacred duty to welcome strangers and friends alike into the family of God, making them feel at home. It is not the ability to throw lavish dinner parties. It doesn't require a degree in catering. It certainly doesn't mean having a large and well-presented house in which to host people. Christian hospitality is welcoming and fellowshiping with others motivated by God's remarkable grace and love towards us.



For three mornings each week, the building is open to people in the community for coffee, conversation, and an opportunity to encounter the love of Christ. Wouldn't it be wonderful if we could increase these opportunities in the future?

Hospitality also includes care of our buildings and spaces, making them inviting and accessible to all.

Trowbridge is Significant

Trowbridge is the County Town of Wiltshire but is generally viewed locally as past its best. Yet, Trowbridge is a place the Lord has established. In Scripture, from beginning to end, God sends his people to various places. Our mandate is to care for this patch of God's creation, providing the people of Trowbridge with a taste of the heavenly home to which we're called in Christ. We want to be at the heart of the town's revitalization through public faith and service. Trowbridge matters.



Our Needs

We need to establish intentional and committed prayer

Recognising that “God gives the growth” (1 Corinthians 3:6), the foundation of our plan for the next 10 years is prayer.

We need to establish a discipleship pathway

Lay people, including leaders, need equipping through accessible resources and structured programs for deepening faith, connecting Scripture to everyday life. Currently, we need new homegroup leaders, children’s group leaders, and youth leaders to meet the demands of discipleship. We should aim to be a hub of discipleship formation for people of all ages.

We need to invest in leaders of discipleship and mission

By properly resourcing the ministry through better admin structures and increased staffing, the ministry team, including the Rector, would be released and given the proper space and time to exercise their primary calling. We are currently operating beyond capacity, yet the church is growing, and people need discipling and nurturing if they’re to flourish in the long term.

We need to create space for growth

We need to ensure that our physical spaces – the church building, the parish office, and the church hall - facilitate and support our mission and ministry. Flexible and hospitable spaces need to be created for welcome, children’s groups, and ministering to people in need.



Our Plan (over the next 10 years)

Begin a monthly prayer meeting

“This is the confidence we have in approaching God: that if we ask anything according to his will, he hears us” (1 John 5:14).

Dear friends, let us exercise our faith and confidently seek God! Look out for these meetings in the newsletter and church calendar, and come along.

Employ a youth minister from 2026

Our youth ministry is expanding. Several teenagers attend Sunday Worship each week and a larger group attends Youth Fellowship every other Friday evening. They have requested more input, including additional bible studies. However, our volunteer leaders are at capacity.

Employing a “youth minister” would support and multiply our programs for children and young people, providing more outreach and discipleship opportunities. The current volunteer leaders are managing bi-weekly youth group with limited capacity.

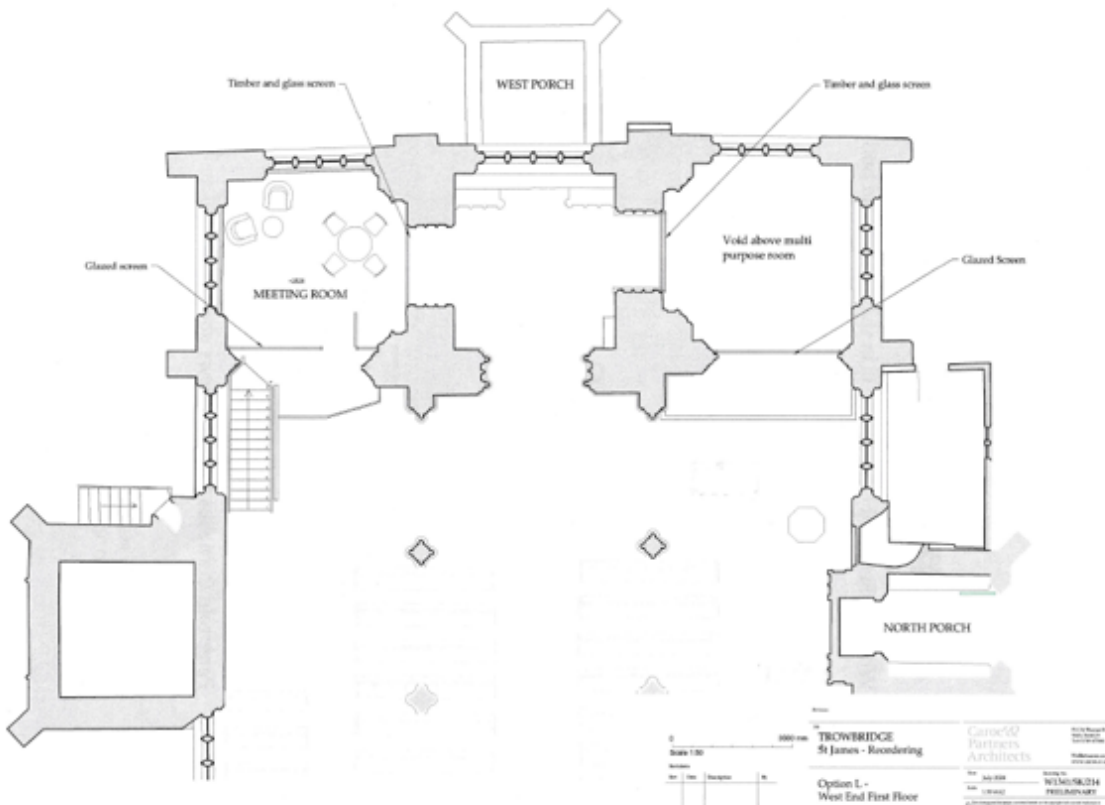
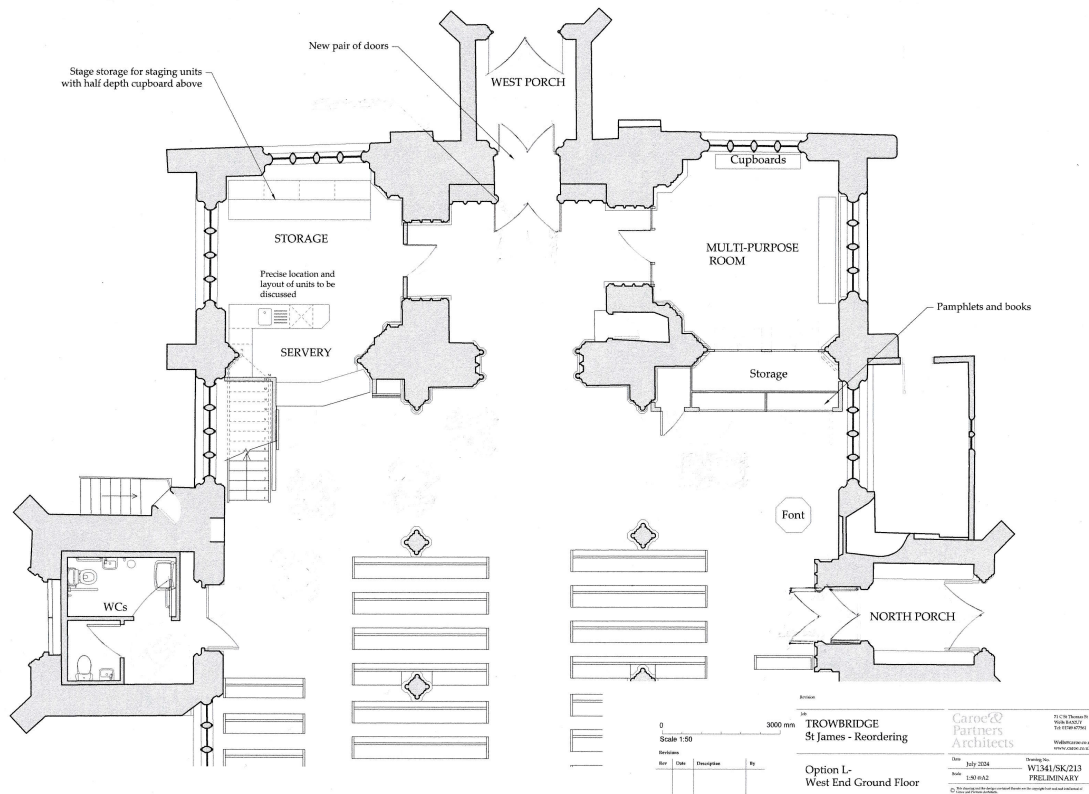
Note: It is likely that this will be seed-funded by the Diocese through the Diocesan Investment Programme (DIP) scheme. A transition of funding would take place over 6 years. For example:

Funding source	Yr1	Yr2	Yr3	Yr4	Yr 5	Yr 6
DIP	100%	80%	60%	40%	20%	0%
Parish	0%	20%	40%	60%	80%	100%

Reorder the buildings

i) The Church Building

- Create inside WCs (with disabled access) in the south porch.
- Construct an upper room over the servery, for a Sunday school group and meetings/groups during the week.
- Re-design and develop the servery for midweek and Sunday coffee ministry.
- Move the font to the north door area, bringing it into use during Sunday worship.
- Instal glass doors at the West end providing sight of the church from the outside and creating a lighter, more welcoming, feel.
- Repair and update the organ, making it fit for purpose in the long term. Musically, as the civic church, St James' is a balanced blend of ancient and modern. We need to maintain our organ to serve the needs of our whole town.



ii) The Vestry House

- Establish a new church office. Build internal staircase between the lower and upper lower rooms in the separate Vestry House in the churchyard. Redecorate to form a welcoming and professional parish office (downstairs) and a workspace/library/prayer space/meeting space/training space (upstairs).

iii) The Church Hall

- Renovate and redecorate the church hall. Dismantle the stage and partition the hall to form an addition space.

Develop the ministry of “soul care”

Given the pastoral strengths of many in the church family, and the many needs (including mental health needs and isolation) of people in our town, we are well placed to offer support through conversational ministry and spiritual care. This is already happening through, for example, the Coffee Corner and prayer ministries, but there is scope to offer more – perhaps with the help of Biblical Counselling UK, the organisation Nicola Eggertsen works for, which includes teaching and tutoring on their certificate programme.



Establish after-school children and youth choirs

Over the next ten years, we'd like to establish after-school children's and youth choirs as a vibrant outreach ministry, offering families in our town a high-quality, welcoming space for musical education and Christian community. These choirs will not only nurture a love of music and provide pathways for achievement through graded awards, but also plant seeds of faith in young lives and build lasting connections with local families. At the same time, this venture invests in the future of our church's worship by raising up new generations of skilled, Christian musicians and leaders.

Resourcing the Plan

In case there's any doubt, this is an ambitious plan! But God is good, and God provides. This plan will be an opportunity for us to be stretched in faith.

Giving

Christian giving is not just about financial giving but how we steward the money, time, talents, and possessions God has entrusted to us. Even before the above proposals, St James' has budgeted for a deficit of £39k for our existing ministries in 2025. Most of the financial investments the church possesses are restricted to maintaining the building, so we will need to rely on the giving of parishioners to pay for our annual mission and ministry costs.

Fundraising

That said, our resources from parish giving can only stretch so far. Thankfully, there are some grant-funding opportunities we can explore for larger projects. We will be investing time and energy in this going forward.

Our Prayerful Hopes

Imagine, in 3 Years...

- A reordered church building and parish office, which are welcoming and functional, enabling better intergenerational worship and community engagement.



- A healthy discipleship pathway is established, which includes well-resourced homegroups and programs for children and youth. There is growth in spiritual depth within the congregation.
- Regular attendance increases, with more engagement from families and young people.

Imagine, in 5 years...

- St James' is a hub of vibrant intergenerational faith, recognized in Trowbridge for its hospitality and community outreach.



- There is a sustainable leadership pipeline, with lay leaders trained and actively leading programs. Vocations to ordained ministry are explored.
- There are strong partnerships with local schools and charities.
- Regular attendance increases again, with measurable impact on community engagement.

Imagine, in 10 years...

- St James' is a regional resource church, supporting neighbouring parishes by sharing resources, training, and leadership.
- The congregation has grown, with a balanced demographic across all ages.
- "Sending out" is an active conversation. Church plants and grafts are explored locally, seeking to support and grow ministry in other parts of Trowbridge and beyond. Some are sent to train for ordained ministry.



Conclusion

As we look back over the past year, we see clear signs of God's grace among us - in the warmth of our worship, the boldness of our mission, the depth of our prayers, and the steady commitment of so many who serve. We are not simply maintaining a historic church; we are growing as a living body, called to love, serve, and witness to the risen Christ.

Looking ahead, our calling remains the same: to grow in Christ and to be rooted in our community. That means deepening discipleship, investing in young people and families, strengthening our care for one another, and continuing to open wide the doors of St James' in welcome.

May the God who began a good work among us bring it to completion. And may we, with thankful hearts, step into the future with faith, hope, and love.

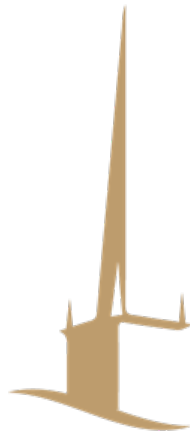
So then, just as you received Christ Jesus as Lord, continue to live your lives in him, rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.

— Colossians 2:6-7



THE PARISH OF ST JAMES
TROWBRIDGE

Registered Charity Number 1131370



ST JAMES' CHURCH
TROWBRIDGE

FINANCIAL REPORT
TO THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDING 31ST DECEMBER 2024

Incumbent – Reverend Jake Eggertsen

Wendy Hervin CPFA
Honorary Treasurer

Independent Examiner's Report to the Trustees of St James' Parochial Church Council

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2024 which are set out on pages 2 to 16.

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 Trust'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 am qualified to undertake the examination by being a qualified member of ACCA (Association of Certified Accountants).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination.

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.

There is no material point or governance issue has been identified to report here.

Johanzab Arshad

8 April 2025

**Johanzab Arshad FCCA
Easy Accounts & Tax
Ground Floor, Ascot Court, Whitehorse Business Park,
Trowbridge BA14 0EX**

PAROCHIAL CHURCH COUNCIL OF ST JAMES, TROWBRIDGE								
STATEMENT OF FINANCIAL ACTIVITIES								
for the year ending 31st December 2024								
		Unrestricted Funds	Designated Funds	Restricted Funds	Designated Endowment Funds	Permanent Endowment Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£	£	£	£
INCOMING RESOURCES								
Voluntary income		115,422	0	8,836	0	0	124,258	125,012
Activities for generating funds		18,854	0	7,708	0	0	26,562	18,026
Income from investments		21,965	34,788	0	0	0	56,753	49,358
Church activities		7,283	0	0	0	0	7,283	6,529
Other incoming resources		0	0	0	0	0	0	331
TOTAL INCOMING RESOURCES		163,524	34,788	16,545	0	0	214,856	199,256
RESOURCES EXPENDED								
Church activities		-255,865	-6,288	-8,369	0	0	-270,522	-201,847
Cost of generating voluntary income		-42	0	-7,498	0	0	-7,540	-3,175
Governance Costs		-720	0	0	0	0	-720	-720
TOTAL RESOURCES EXPENDED		-256,626	-6,288	-15,867	0	0	-278,782	-205,742
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		-93,103	28,500	678	0	0	-63,925	-6,486
GROSS TRANSFERS BETWEEN FUNDS		91,821	-92,616	796	0		0	0
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		-1,282	-64,116	1,473	0	0	-63,925	-6,486
OTHER RECOGNISED GAINS								
Gains/loss on investment assets					12,983	1,823	14,806	32,421
NET MOVEMENT IN FUNDS		-1,282	-64,116	1,473	12,983	1,823	-49,120	25,935
Balances b/fwd 1 January 2024		8,402	185,773	34,804	497,415	79,638	806,032	780,097
Balances c/fwd 31 December 2024	11	7,120	121,657	36,277	510,398	81,461	756,913	806,032
VALUE OF FIXED ASSETS								
Buildings	4	2,225,729					2,225,729	2,156,518
Balances c/f incl Fixed Assets		2,232,849	121,657	36,277	510,398	81,461	2,982,642	2,962,550

PAROCHIAL CHURCH COUNCIL OF ST JAMES, TROWBRIDGE						
BALANCE SHEET						
as at 31st December 2024						
			Note		2024	2023
					£	£
FIXED ASSETS						
	Buildings		4		2,225,729	2,156,518
					2,225,729	2,156,518
CURRENT ASSETS						
	Investments		16 & 17		591,860	577,054
	Debtors & Prepayments				43,148	23,829
	Cash at Bank and in Hand				146,796	236,308
					781,804	837,191
LIABILITIES						
	Creditors - amounts falling due within one year				-24,891	-31,159
					-24,891	-31,159
NET CURRENT ASSETS						
					756,913	806,032
NET ASSETS						
					2,982,642	2,962,550
PARISH FUNDS						
	Unrestricted General		4,5,&12		2,232,849	2,164,920
	Designated		13		121,657	185,773
	Restricted		14 & 15		36,277	34,804
	Designated Endowment		16		510,398	497,415
	Permanent Endowment		17		81,461	79,638
					2,982,642	2,962,550

The Revd Jake Eggertsen (PCC Chairman)

John Edgar

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NOTES TO THE FINANCIAL STATEMENTS For the year ended 31st December 2024

1. ACCOUNTING POLICIES

Basis of Financial Statements

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with Church Accounting Regulations 2006 governing in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body.

Fund Accounting

Unrestricted Funds – This is the General Fund which represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC.

Designated Funds – are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Restricted Funds – are those funds that must be spent on the restricted purposes intended by the donor.

Endowment Funds – are funds, the capital of which must be retained either permanently or at the PCC's Discretion; the income from the endowment is to be used either as restricted or unrestricted income funds depending on the purpose for which the endowment was established in the first place.

Incoming Resources

Planned giving, collections and similar donations are recognised when received. Owing to theological differences with the Diocese of Salisbury, a small proportion of the congregation have instructed us to earmark their planned giving for church activities (specifically the Children & Families Ministry Leader's salary) and not towards parish share. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources Expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Buildings – belonging to or used by the PCC are included as Fixed Assets. These are included at insurance values. The Hall, Vestry House, and Cottages are owned by the PCC, although the Diocese must be consulted as to their use. The PCC receives rent and incurs expenditure on some of these properties. This income is included in the Statement of Financial Activity. Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Moveable Church Furniture & Fittings - These are included if:

- a. They were acquired by the Church within the last 10 years
- b. They have an individual value of at least £1,000.

No value is placed on moveable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement is written off as expenditure in the Statement of Financial Activity and separately disclosed.

Equipment used within the church premises is depreciated on a straight-line basis over five years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

Investments are valued at market value at 31st December.

INCOMING RESOURCES									
for the year ending 31st December 2024									
			Unrestricted Funds	Designated Funds	Restricted Funds	Designated Endowment Funds	Permanent Endowment Funds	Total Funds 2024	Total Funds 2023
	Note		£	£	£	£	£	£	£
Voluntary Income									
Planned Giving:			81,120					81,120	79,568
Tax Recoverable	10		17,754		311			18,065	17,642
Loose Plate Collections			4,265					4,265	4,215
Special Collections					6,058			6,058	6,393
Donations			3,193					3,193	6,221
Offertory Boxes			85					85	45
Legacies					2,467			2,467	2,000
Grants			9,007					9,007	8,927
			115,422	0	8,836	0	0	124,258	125,012
Activities for Generating Funds									
Hall Lettings			18,854					18,854	15,627
Fund Raising (groups)	14&15				7,708			7,708	2,399
			18,854	0	7,708	0	0	26,562	18,026
Investment Income									
Dividends and Interest				16,992				16,992	16,449
Bank Interest			3,044					3,044	2,808
Rent from Land & Buildings owned by PCC			18,921	17,796				36,717	30,101
			21,965	34,788	0	0	0	56,753	49,358
Church Activities									
Fees for Weddings and Funerals			2,282					2,282	2,064
Book Sales			426					426	746
Coffee Sales			1,829					1,829	1,488
Children & Families Activities			2,746					2,746	2,230
Other								0	0
			7,283	0	0	0	0	7,283	6,529
Other Incoming Resources									
Insurance Claims								0	331
			0	0	0	0	0	0	331
TOTAL INCOMING RESOURCES									
			163,524	34,788	16,545	0	0	214,856	199,256

PAROCHIAL CHURCH COUNCIL OF ST JAMES, TROWBRIDGE									
RESOURCES EXPENDED									
for the year ending 31st December 2024									
Note 3			Unrestricted	Designated	Restricted	Designated	Permanent	Total	Total
			Funds	Funds	Funds	Endowment	Endowment	Funds	Funds
						Funds	Funds	2024	2023
		Note	£	£	£	£	£	£	£
Church Activities									
	Parish Share		-73,073					-73,073	-53,991
	Church Running Expenses	6	-101,251	-6,288				-107,539	-93,060
	Hall Running Expenses	7	-57,520					-57,520	-37,763
	Church Major Repairs							0	0
	Cottages & Lansdown Room Expenses	8	-20,121					-20,121	-6,451
	Mission Giving and Donations	9	-3,900		-8,369			-12,269	-10,583
			-255,865	-6,288	-8,369	0	0	-270,522	-201,847
Cost of Generating Funds									
	Fund Raising (Groups)	14&15			-7,498			-7,498	-2,936
	Costs of Stewardship		-42					-42	-238
			-42	0	-7,498	0	0	-7,540	-3,175
Governance Costs									
	Independent Examination Costs		-720					-720	-720
			-720	0	0	0	0	-720	-720
TOTAL RESOURCES EXPENDED									
			-256,626	-6,288	-15,867	0	0	-278,782	-205,742

Note 4		2024	Increase	Decrease	2023
	Valuation of Buildings (General Fund)	£	£	£	£
	Church Hall	1,198,412	39,400		1,159,012
	Vestry House	502,225	16,511		485,714
	18 & 19 Church Street	525,092	13,300		511,792
	Total	2,225,729	69,211	0	2,156,518
	2024 Valuations included as indicated in insurance documents.				
Note 5	Ministry Share				
	The increased level of Ministry Share is due to the phasing in of the PCC funding responsibility for the Children & Families Ministry Lead				
Note 6a		2024		2023	
	Church Running Expenses	£		£	
	Salaries	-36,788		-28,652	
	Rectors Expenses	-651		-697	
	Organists & Choirmaster fees	-968		-1,269	
		-38,407		-30,617	
	Reverend Eggertsen received expense reimbursements during the year.				
	PCC member Mr J Horsey received expenses during the year in his capacity as organist and Choirmaster.				
	The PCC employs a Children & Families Ministry lead and also employs an Office Manager.				
	Gross Salary	28,694			
	Social Security Costs	3,375			
	Pension Costs	3,712			
		35,781			
	Associated payroll costs	1,007			
		36,788			
	Average number of employees during year = 2				

Church Workers Pension Fund (CWPF) FRS102 Statement - December 2024 Year End

The PCC of St James Trowbridge participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

The Pension Builder Scheme has two subsections;

- a. a deferred annuity section known as Pension Builder Classic, and,
- b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

The PCC subscribes to the Pension Builder 2014 which is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable **(2024: £3712.09)**.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next actuarial report is due with an effective date as at 31 December 2024 and the next full actuarial valuation is due as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of the failed employer's pension liabilities.

Note 6b		2024	2023
	Support for Parish Activities	£	£
	Children & Family activities and resources	-1,264	-990
	Youth	-817	
	Music including piano tuning	-676	-177
	Social	-363	-62
	Welcome Lunches	-112	0
		-3,232	-1,229
Note 6c		2024	2023
	Parish Office and Administration Costs	£	£
	Post	0	-12
	Reprographics - Lease	-1,095	-1,224
	Reprographics- copy costs	-1,178	-1,933
	Stationery & Materials	-530	-920
	Bank Charges	-237	
	IT Licences	-1,230	
	Telephone (Office)	-447	-425
	Equipment	-324	-175
	Copyright	-1,247	-1,210
	Admin of properties	-760	-350
		-7,048	-6,248
Note 6d		2024	2023
	Church Costs	£	£
	Heating & Lighting	-9,033	-11,486
	Cleaning	-2,536	-2,764
	Water Rates	-129	-126
	Insurance	-10,972	-10,459
	Telephone (Church)	-457	-484
	Licence for Sound System	-75	-75
	Roof alarm	-1,387	-1,120
	Repairs	-16,396	-12,326
	Equipment	-1,053	-6,673
	Waste	-140	-48
	Washroom	-485	-445
	Maintenance	-4,484	-1,672
		-47,146	-47,678

Note 6 e)		2024		2023
	Other Church Running Costs	£		£
	Gardening Support	-108		-100
	Books, candles and wine	-1,720		-1,368
	Coffee	-814		-597
	Sundries	-2,776		-1,732
		-5,418		-3,797
	Total Church Running Expenses	-101,251		-89,568
Note 7		2024		2023
	Hall & Car Park running expenses	£		£
	Water Rates	-350		-323
	Insurance	-2,060		-2,124
	Heat & Light	-2,760		-3,161
	Cleaning	-3,732		-4,044
	Maintenance	-1,039		-1,936
	Washroom	-576		-475
	Waste	-511		-567
	Repairs/Improvements	-46,178		-25,133
		-57,206		-37,763
Note 8		2024		2023
	Cottage & Lansdown Room Expenses	£		£
	Insurance	-1,700		-1,712
	Heat & Light	-605		-347
	Maintenance	-2,124		-631
	Repairs/Improvements	-15,692		-3,761
		-20,121		-6,451

Note 9			General Fund	Restricted	Restricted	Total	Total
Donations - General Fund and Restricted Funds			PCC Donation	Funds	Funds	2024	2023
				Donations	Gift Aid		
					Element		
			£	£	£	£	£
Breakthrough Trowbridge							1,261
Bible Society			600	407	18	1,024	296
Christian Aid			-	20	-	20	835
The Church in the Sudan							5
Earthquake appeal							1,015
Freewheelers			-	205	-	205	281
Kadugli - Sudan			700	1,305	236	2,241	-
Mothers Union Literacy Project			-	830	-	830	717
Nexus Storehouse			400	972	14	1,386	281
Open Doors			600	397	6	1,004	1,651
Scripture Union							813
Stand by me			400	562	20	983	1,727
Tear Fund			600	219	15	834	1,363
West Wilts Vineyard			-	205	-	205	
Wiltshire Youth for Christ			600	1,342	3	1,944	-
Total for Year			3,900	6,464	311	10,675	10,245

£1740 of PCC budget for donations was unallocated in 2024 and will be distributed during 2025.

Note 10	Gift Aid Tax Refund			
	Gift aid is shown in the year the donations were received.			

Note 11			Balance 01/01/24	Income	Expenditure	Transfers	Balance 31/12/24
	Fund Balances	Note	£	£	£		£
	Unrestricted Funds	12	8,402	163,524	-256,446	91,821	7,300
	Designated Funds	13	185,774	34,788	-6,288	-92,616	121,657
	Restricted Funds	14 & 15	34,802	16,365	-15,867	796	36,095
	Designated Endowment Funds	16	497,416	12,983	0	0	510,399
	Permanent Endowment Funds	17	79,638	1,823	0		81,461
	Total Fund Balances		806,032	229,482	-278,602	0	756,913

Note 12		2024	2023
	Unrestricted funds	£	£
	<u>Income</u>		
	Collections	8,682	8,588
	Planned Giving	76,702	75,195
	Gift Aid tax refund	17,754	17,353
	Funeral & Wedding Fees (PCC element)	2,282	2,064
	Children & Family activities and events	1,313	2,230
	Youth activities	1,433	
	Alms & Sales Income	2,339	2,280
	Bank Interest	3,044	2,808
	Sundry & Donations	3,193	1,657
	Grant towards Church Costs	9,007	13,491
	Property Rent & Lettings	37,775	40,459
	Total Income	163,524	166,125
	<u>Expenditure</u>		
	Staff	-38,407	-30,717
	Ministry Contribution	-73,073	-53,991
	Charity Donations (PCC)	-3,900	-3,900
	Alms & Sales Expenditure	-2,534	-1,965
	Support for Parish activities	-3,232	-1,290
	Administration	-6,288	-5,898
	Audit	-720	-720
	Administration of properties	-760	-350
	Church Costs	-46,966	-47,678
	Other Property Costs	-77,641	-44,213
	Other	-2,925	-1,970
	Total Expenditure	-256,446	-192,693

Categories for PCC monitoring reports are as above as this reflects day to day financial management. The categories required for the Charity Commission End of Year Statements are different but Total Income and Expenditure are the same.

			Balance 01/01/24	Income	Expenditure	Transfers	Balance 31/12/24
Note 13	Designated Funds	Note	£	£	£		£
	Building Repair & Improvement Fund	13a	75,083	17,796	-3,122	-58,352	31,405
	Church Development Fund	13b	62,918	0	0	-25,103	37,815
	Saxty Revenue Fund	13c	9,025	2,211	-1,315	-4,000	5,921
	Mason Revenue Fund	13d	9,042	2,227	-1,026	-1,000	9,244
	Graham Jack Revenue Fund	13e	7,844	1,448	-826	-1,000	7,466
	Crossley Revenue Fund	13f	0	3,161	0	-3,161	0
	Luckman Revenue Fund	13g	1,493	668	0	0	2,161
	Wickham Revenue Fund	13h	17,978	3,306	0	0	21,283
	Gunning Revenue Fund	13i	2,391	3,971	0	0	6,362
	Total Designated Funds		185,774	34,788	-6,288	-92,616	121,657
Note 13a	Building Repair & Improvement Fund		2024		2023		
			£		£		
	Opening Balance		75,083		73,525		
	Rental income		12,500		5,600		
	Other income		5,296				
	Expenditure						
	Contribution to Hall Projects		-9,523				
	Contribution to Car Park projects		-35,800				
	Compensation payments to Car Park Renters		-3,122				
	Contribution to Vestry House Projects		-876		-3,031		
	Contribution to Cottage Projects		-12,153		-1,012		
	Closing Balance		31,405		75,083		
Note 13b	Church Development Fund						
			£		£		
	Opening Balance		62,918		32,918		
	Income				30,000		
	Expenditure						
	Contribution to General Fund		-25,103		0		
	Closing Balance		37,815		62,918		
Church Development Fund providing safety net for transition phase of Children & Family Worker funding responsibility moving from the Diocese to the PCC.							
Note 13c	Saxty Revenue Fund (Training)		2024		2023		
			£		£		
	Opening Balance		9,026		7,563		
	Income						
	Investments		2,211		2,177		
	Expenditure						
	Recruitment		-		350		
	Lay Ministry Training	-	1,315		363		
	Contribution to C&FW Ministry Lead	-	4,000				
	Closing Balance		5,922		9,026		
Note 13d	Mason Revenue Fund (Outreach)		2024		2023		
			£		£		
	Opening Balance		9,042		8,402		
	Income						
	Investments		2,227		2,162		
	Expenditure						
	Contribution to C&FW Ministry Lead	-	1,000		92		
	Resources for C&F work	-	131		18		
	Other Volunteer expenses	-	100		59		
	Breakfast and Teatime Catering		-		108		
	Holiday Club		-		-		
	CATA	-	100		100		
	Youth		-		62		
	Further Training/Outreach	-	695		1,120		
	Closing Balance		9,244		9,042		
PCC member Nick Lambert received expenses in his capacity as Children & Families Worker.							
Other PCC members received travel expenses in connection with outreach and training.							

Note 13e	Graham Jack Revenue Fund (Mission)	2024	2023
		£	£
	Opening Balance	7,844	7,522
	Income		
	Investments	1,448	1,516
	Expenditure		
	Contribution to C&FW Ministry Lead	- 1,000	- 92
	Resources for C&F work	- 131	18
	Further Training/Outreach	- 695	- 1,120
	Closing Balance	7,466	7,844
	PCC member Nick Lambert received expenses in his capacity as Children & Families Worker.		
Note 13f	Crossley Revenue Fund (Admin Support)	2024	2023
		£	£
	Opening Balance	- 0	3,393
	Income		
	Investments	3,161	2,960
	Expenditure		
	Transfer to General Fund - Admin support	- 3,161	- 6,353
	Closing Balance	- 0	- 0
Note 13g	Luckman Revenue Fund (Training)	2024	2023
		£	£
	Opening Balance	1,493	861
	Income		
	Investments	668	632
	Expenditure		
	Closing Balance	2,161	1,493
Note 13h	Wickham Revenue Fund (Property Hall)	2024	2023
		£	£
	Opening Balance	17,978	36,108
	Income		
	Investments	3,306	3,253
	Expenditure		
	Hall Improvements	-	- 21,383
	Closing Balance	21,283	17,978
Note 13i	Gunning Revenue Fund (Property Church)	2024	2023
		£	£
	Opening Balance	2,391	10,744
	Income		
	Investments	3,971	3,750
	Expenditure		
	Transfer to Church Running Costs	-	- 12,103
	Closing Balance	6,362	2,391

			Balance 01/01/24	Income	Expenditure	Transfers	Balance 31/12/24
Note 14	Restricted Funds - PCC Managed	Note	£	£	£		£
	Restricted Collections	9	0	6,369	-6,369		0
	St James Toddlers		2,170	0	0		2,170
	Choir Fund		663	0	0		663
	Other Legacies and Bequests	14a	24,248	2,467	-2,000		24,715
	Parish Conference Support		3,475	0	0		3,475
	Breakfast Church		56	0	0		56
	Fees		0	5,699	-5,699		0
	Warden's projects		27	296	-221		102
	Soup Run		16	0	0		16
	Friday Lunches		645	0	0		645
	Light Party		26	126	-9		143
	Open the Book		31	0	0		31
	Holiday Club		360	286	-450		196
	Youth		0	0	0	616	616
	Keovil		0	612	-612		0
	Outreach		255	0	0		255
	Grounds Fund		506	100	0		606
	Book Fund		123	0	0		123
	Total Restricted Funds - PCC Managed		32,601	15,955	-15,359	616	33,812

Note 14a			Balance 01/01/24	Income	Expenditure	Balance 31/12/24
	Other Legacies and Bequests		£	£	£	£
	Ron Craft		144			144
	Jean Wright		100			100
	Eddie Maidment		60			60
	Roger Hooper		121			121
	Anthony Jones		1,500			1,500
	Lilian Bainton		1,985			1,985
	Jean Potter		18,337		-2,000	16,337
	Sheila King		2,000			2,000
	Ron Coleman			908		908
	Sidney Pepler			1,559		1,559
	Total other Legacies and Bequests		24,247	2,467	-2,000	24,715

Note 15	Restricted Funds - Group Managed		Balance 01/01/24	Income	Expenditure	Transfers	Balance 31/12/24
		Note	£	£	£		£
	St James Bellringers (Group Bank account)	15a	1,255	0	0	180	1,435
	St James Players (PCC Bank account)	15b	345	410	-410		345
	St James Flower Fund (PCC Bank Account)	15d	558	0	-98		459
	Ladies Catering Group (PCC Bank Account)	15e	47	0	0		47
	Total Restricted Funds - Group Managed		2,205	410	-508	180	2,287

Note 15a	St James Bellringers		2024		2023
			£		£
	Opening Balance		1,255		1113
	Income				
	Donations		180		180
	Expenditure				
	Payment to ringers a/c				-38
	Closing Balance		1,435		1,255

Note 15b	St James Players		2024		2023
			£		£
	Opening Balance		345		345
	Income				
	Collections		410		562
	Expenditure				
	Donation to Freewheelers		-205		-281
	Donation to The Vineyard Church		-205		-281
	Closing Balance		345		345

Note 15c	St James Flower Fund		2024	2023		
			£	£		
	Opening Balance		558	685		
	Income					
	Donations		0	212		
	Expenditure					
	Flowers		-98	-340		
	Closing Balance		459	558		

Note 16	Designated Endowment Funds		Balance	Income	Expenditure	Transfers	Balance
			01/01/24				31/12/24
			£	£	£	£	£
	Graham Jack Memorial Fund : Capital		60,352	992			61,344
	Mason Memorial Fund: Capital		69,446	1,998			71,444
	Crossley Memorial Fund: Capital		80,959	1,245			82,204
	Luckman Memorial Fund: Capital		17,228	268			17,496
	Wickham Memorial Fund: Capital		167,721	6,920			174,641
	Gunning Fund Capital		101,710	1,560			103,270
	Total Designated Endowment Funds		497,416	12,983	0	0	510,399

Note 17	Permanent Endowment Funds		Balance	Increase	Decrease	Balance
			01/01/24			31/12/24
			£	£	£	£
	Saxty Fund Capital		79,639	1,823		81,461
	Total Permanent Endowment Funds		79,639	1,823	0	81,461

The PCC also benefits from funding from the Garlick and Evans Trusts for major Church repairs and improvements which is drawn down as required. These 2 Trust funds have separate audited accounts and therefore are not reported in the PCC accounts except for any amount drawn down during the year.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF TROWBRIDGE ST JAMES

On accounts for the year
ended

31st December, 2024

Charity no
(if any)

1131370

Set out on pages

Accounts are included as separate document on page 2 to 16.

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended **31/12/2024**

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 Trust'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 am qualified to undertake the examination by being a qualified member of
ACCA (Association of Certified Accountants).

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination.

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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Jahanzab arshad

Date:

08/04/2025

Name:

Jahanzab Arshad

Relevant professional
qualification(s) or body
(if any):

ACCA

Address:

Ground Floor, Ascot Court, Whitehorse Business Park,
Trowbridge,
BA14 0XE

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

There is no material point or governance issue has been identified to report here.