



ST JAMES' CHURCH

TROWBRIDGE



Annual Review

2025-2026

Proclaiming Christ. Growing disciples. Loving Trowbridge.
A church where the weary find welcome, the lost find hope, and all grow in Christ.

Contents

Contents	2
Introduction	4
Part 1: Looking Back	5
Worship	5
Preaching	6
The Ministry Team	6
Music	6
Midweek	7
Seekers	7
Occasional Offices in 2025	7
Discipleship	8
Adult Sunday School	8
Family Fellowship	8
Small Groups and Catechesis	8
Church Weekend at Home	9
Pastoral Formation	10
Youth Fellowship	11
Mission and Outreach	12
Hope Explored	12
Coffee Corner	13
St James' Tots	13
Who Let the Dads Out?	13
Ministry in Schools	13
Holiday Club	14
One off events for Children and Families	15
Seasonal and Civic Engagement	15
Bellringing	17
Passion for Life	17
Prayer and Pastoral Care	19
Prayer Ministry and the Prayer Chain	19
The Lay Pastoral Assistant (LPA) Team	20
Care Home Ministry	20

Governance and Administration	20
Parish Administration	20
The Parochial Church Council (PCC)	21
Safeguarding	22
Compliance	23
Finance and Giving.....	23
Community and Ministry Partnerships	23
Church Cricket	24
Part 2: Looking Forward	26
Prayer Meetings	26
Hospitality.....	26
Opening the Church and Midweek Presence	27
Youth Ministry.....	27
Church reordering.....	27
Conclusion	28

Introduction

In 2025, we launched our three-fold vision as a church to Proclaim Christ, Grow Disciples, and Love Trowbridge. As the following report will display, there is so much to celebrate and give thanks to God for the way we've entered into that vision.

We must also be honest about our limitations and frailties. 2025 was, for some, a difficult year of managing illness, grief, and stress. However, we need not be discouraged when things don't go to plan – at least, to our plan. God is still at work among us, people have come to faith and found a spiritual home at St James', we've grown in maturity and number, and it's often in our weakness that God's power is wonderfully displayed.

The verses I'd love for us to hold onto this year come from Lamentations 3:22-24:

*²² Because of the Lord's great love we are not consumed,
for his compassions never fail.*

*²³ They are new every morning;
great is your faithfulness.*

*²⁴ I say to myself, "The Lord is my portion;
therefore I will wait for him."*

Whatever the rest of 2026 holds, let's keep reminding ourselves that the Lord himself is all we'll ever need. He's the one who holds our lives and our church in his compassionate and faithful hands.



Jake Eggertsen
Rector, St James' Trowbridge

Part 1: Looking Back

Note: Any statistics in this report are from the calendar year 2025. However, the overall report reflects on the calendar year 2025 and the early months of 2026, leading up to the APCM.

Worship

Our principal service of Sunday Worship is at 10:45am. Our worship is rooted in the Church of England's liturgies and heritage, shaped by the gospel, saturated with Scripture, and focused on the living God who meets us as his word is preached and as we share bread and wine at his table.

Attendance at Sunday Worship has continued to grow and stabilise. On a typical week, over 110 adults and around 15 children gather in person, joined by others who watch online via our live-stream, made possible through the faithful service of our AV team. We are encouraged not only by numbers, but by the sense of expectancy, warmth, and reverence that characterises our common life together in worship.



Preaching

Preaching at St James' strives to be both biblically rich and pastorally grounded. Alongside preaching through the Lectionary during the major seasons of the Church year, we began the year working our way through Numbers, before later preaching through the Book of Revelation. These contrasting parts of Scripture have allowed us to dwell both on God's faithfulness amidst wandering and uncertainty, and on the hope, perseverance, and victory of Christ that stands at the heart of the Christian faith.

Sermons are shared via the church website and our Spotify podcast, enabling those unable to attend in person to remain connected with the teaching ministry of the church.

The Ministry Team

We are deeply thankful for the developing and strengthening ministry team at St James'. Alongside the Rector, Rev Canon Richard East continues to serve with Permission to Officiate (PTO), and Nick Lambert leads our Children and Families Ministry with creativity and faithfulness.

During the year, Helen Pickett was licensed as a Lay Licensed Minister, marking both a personal milestone and a gift to the wider church. Rev Andrea Harwood has been granted PTO and has supported the mission and discipleship of St James' with wisdom, pastoral care, and encouragement.

We were also delighted to welcome Chris Adams as our new curate, along with his family. Chris has already become an integral part of our shared life, contributing to worship, preaching, pastoral ministry, and the ongoing formation of the church.

Music

Music continues to play a significant role in shaping our worship. John Horsey, our organist, leads with skill and sensitivity. Our other regular musicians, including Sue East, Ruth Wye, Helen Pickett, and the band enrich our services by leading the congregation in singing both traditional and modern hymns and songs. Weekly psalm singing has become an established part of our worship, helping us to inhabit the ancient prayer book of God's people - learning anew how to praise, to pray, to lament, and to hope before God.



Midweek

Morning Prayer is held in church every Monday at 9am, to which all are welcome. We continue to offer BCP morning prayer or MCP communion services on the first and third Fridays of each month.

Seekers

Nick Lambert writes:

The Seekers leaders are Nick, Mandy, Ann, Nikki, Angela, Becca and Jill. At this group we provide dedicated age-specific teaching for children of Primary School age during Sunday Worship.

We meet in the Lansdown Room for a portion of the service and over the last year have looked at the book of Acts as well as doing some parables and looking at the life of Jesus. At each session, we begin by welcoming the children and praying and then usually play a game or do a quiz connected with the passage. We then have a bible talk or do the bible passage in the form of a drama. We chat about what we've heard in groups, as well as praying and sometimes doing a craft. It's been wonderful sharing Jesus with the children, serving alongside the leaders and it has also been encouraging to see the growing number of families joining us on Sundays over the last year.

As a leaders team we meet termly to pray, review, get to know each other better and to receive training. We give glory to God for the work he is doing in the children and families at St James'.

Occasional Offices in 2025

Baptisms	4
Marriages	0
Funerals in church	9
Funerals elsewhere	1
Burials of ashes	2



Discipleship

Discipleship at St James' seeks to form Christians who are rooted in Scripture, shaped by prayer, together in community, and confident in hope. Over the past year, we have been encouraged by both the depth and breadth of opportunities for learning, formation, and mutual support.

Adult Sunday School

Adult Sunday School continues to draw on the ancient practice of catechesis - teaching that seeks not merely to inform the mind, but to form the heart and habits of faith. Meeting at 4:30pm on the 1st and 3rd Sundays of the month (during term time), Adult Sunday School remains a vital space for thoughtful, accessible theological engagement.

Over the past year, teaching has focused on prayer, Gospel culture, and Christian eschatology, the latter tying closely to our preaching through the Book of Revelation. These sessions have helped the church reflect both on how the gospel shapes our life together now, and on the hope that orients us towards the future God has promised.

As we moved into 2026, Adult Sunday School increasingly turned its attention to mission and evangelism, supporting the wider emphasis of *A Passion for Life*, and encouraging the church to think prayerfully and practically about sharing the good news of Jesus.

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). Look out for some exciting changes to our Sunday afternoons, coming soon!

Small Groups and Catechesis

Small groups continue to be an important part of the church's discipleship, offering places to grow in faith, friendship, and confidence in Scripture. We are grateful to the leaders of our home

groups and other small groups who serve faithfully in this way. There are several regular home groups meeting fortnightly, and these continue to deepen in fellowship and participation.

During the year, a new Wednesday group was established, led by Chris Adams and Andrea Harwood. This group has provided a welcoming and prayerful context for exploring the Christian faith and becoming more deeply rooted in it. It has also served as preparation for baptism and confirmation for a small group of adults, who were baptised and/or confirmed at Easter 2026.

Church Weekend at Home

In July, we held a Church Weekend at Home, which proved to be a joyful expression of discipleship across generations. We were grateful to welcome Rev Charlie Butler (Edgbaston Old Church), who taught on the theme of Christian hope, helping us to reflect biblically and pastorally on what it means to live as people of hope in uncertain times.

Alongside the teaching programme, the weekend included children's groups, art and crafts, games, a hog roast in the Rectory garden, afternoon tea on Saturday, and a fellowship lunch after Sunday Worship. The weekend strengthened relationships, reminded us of the gift of shared life, and offered space for both fun and spiritual refreshment.





Pastoral Formation

In September, St James' hosted a Biblical Counselling UK regional conference, serving churches across the region. The weekend featured teaching from Steve Midgley and Helen Thorne-Allenson, with a day for church leaders on the Friday, a day for those involved in pastoral care on the Saturday, and Steve preaching at our Sunday Worship.

Hosting the conference was both a practical service to others and a significant encouragement within our own church, strengthening our understanding of pastoral care that is rooted in Scripture, compassion, and the hope of the gospel.



Youth Fellowship

Nicola Eggertsen writes:

The Youth Fellowship leaders are: Nicola, Clair, Mike, Kelly, and Anna. Paige is moving to Weston-Super-Mare, so we've sadly said goodbye to her. She served the YF wonderfully during her time with us!

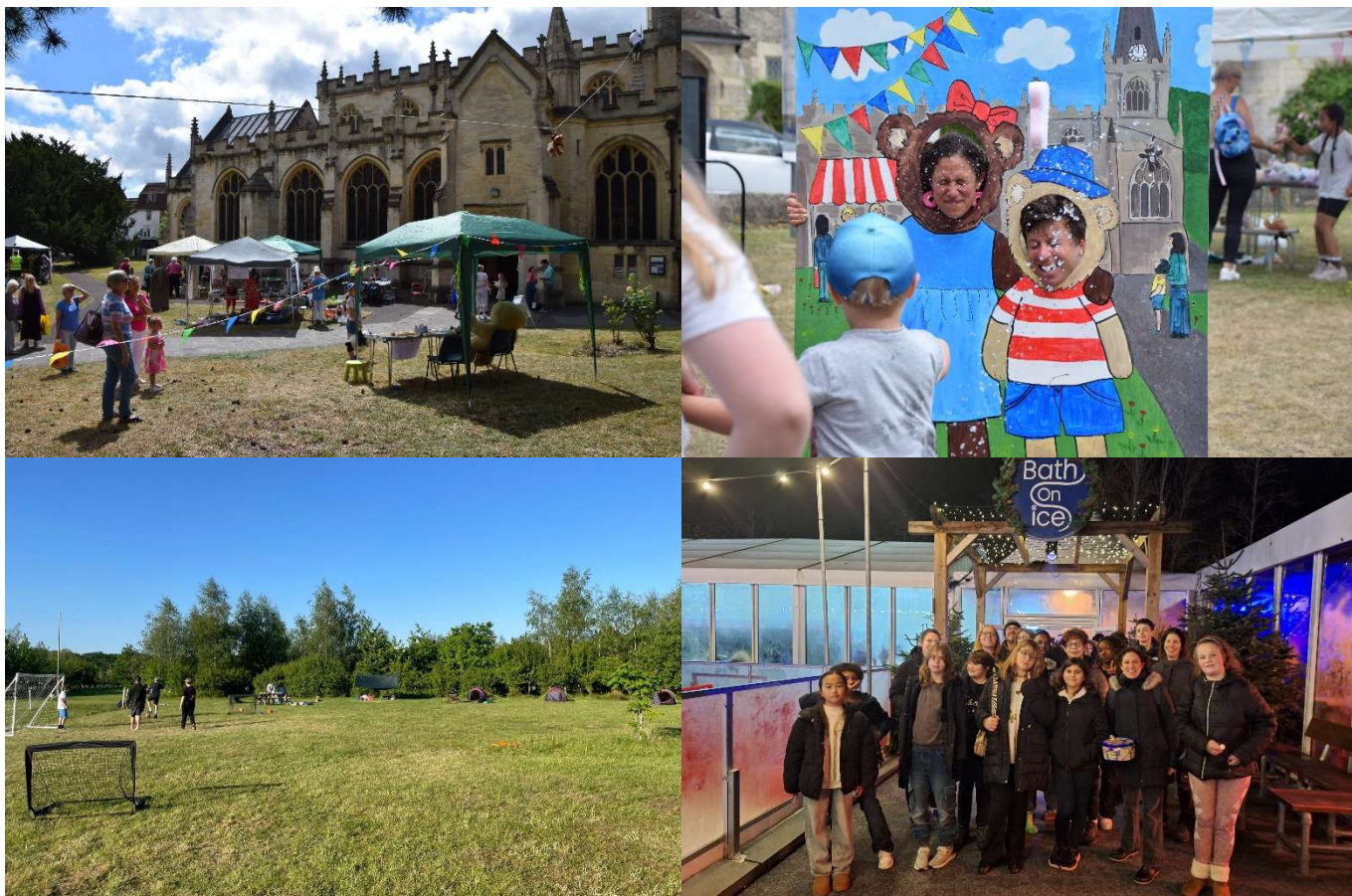
We give great thanks to God for a great year with the young people at St James. The new year began in 5th gear with a Christians in Sport event which we opened out to other youth groups from the area. This was well attended and great fun. We also welcomed up the year six cohort as a one off and wonderfully many of these young people are still involved in coming regularly. Other activities included "is it cake?" and "Real Life Cluedo" orchestrated by Paige at the Rectory. After Easter there was a boy's camping trip with early morning army fitness with Chris, very spicy curry to eat and a testimony from Jake. We welcomed all the year sixes up more permanently after Easter and spent time making crafts for the youth fellowship fete, which was very successful but took a lot of manpower to run.

Holiday club at half term was great fun and the young people were instrumental in running games, acting and setting up. Sadly, in the summer we said goodbye to Chris and Sheona. James Carey's comedy event had us all laughing in September, we enjoyed singing around a pretend bonfire in the hall in November (because of the rain!) and ended the year with our customary ice-skating trip.

Every time we meet one of the leaders leads a "Going Deeper" session. This involves bible reading, time in small groups for questions, creative responses and prayer. In 2025 we studied Philippians and invited the young people to take part in a reading challenge - to read the whole of Philippians independently. We had talks from Philippians on the subject of "humility", "priorities" and "anxiety". The second half of the year focussed on "encounters with Jesus" from Matthews Gospel. It has been such a blessing to hear from God's word, to learn more about him and to grow together.

Our prayer is that more of the young people might start to come to Sunday Worship independently. Mike has started bringing donuts before church on the first Sunday of every month and a few do come to this. Please pray with us for these young people's lives to be transformed by the Gospel and connected to the body of Christ here at St James'.





Mission and Outreach

Mission at St James' flows from our conviction that the gospel of Jesus Christ is good news to be shared—through invitation, hospitality, service, and presence within the wider community. Over the past year, we have been encouraged by the number of newcomers who have joined the church, and by the many ways in which St James' continues to be a welcoming and open place for those exploring faith or seeking a church home.

We remain committed to cultivating a culture of invitation and welcome, helping people to belong, to explore, and to grow as disciples of Christ.

Hope Explored

Rather than running Alpha this year, Chris Adams, together with Andrea Harwood and Becca Lambert, led a *Hope Explored* course, offering a clear, accessible introduction to the Christian faith centred on the hope found in Jesus Christ. The course provided a valuable opportunity for guests to ask questions, encounter the gospel, and reflect on what it means to follow Christ, and it has contributed to the wider journey of discipleship for several participants.

Coffee Corner

Coffee Corner continues to be an important expression of the church's weekday presence in the town. We are grateful to the committed volunteers who open the church three mornings a week, offering tea, coffee, biscuits, and a listening ear in a warm and welcoming space. The morning pauses for prayer at 11am, gently grounding this ministry of hospitality in trust in God.

St James' Tots

St James' Tots continues to flourish under the leadership of our Children and Families Ministry Leader, Nick Lambert, supported by a faithful team of volunteers. Meeting weekly in the hall, St James' Tots provides a welcoming environment for parents, carers, and young children to connect, play, and build relationships, and it remains a significant point of contact with families in the wider parish.

Nick writes:

The leaders are Hazel, Nikki, Alison, Pauline, Gill Morris and Nick and sometimes others come and bolster us when we're short of leaders. At the group we get to 'Love Trowbridge' through providing a warm and friendly space to all who come as well as proving good quality refreshments for adults and children. This is really appreciated. We also get to 'Proclaim Christ' through the bible stories that we share each week.

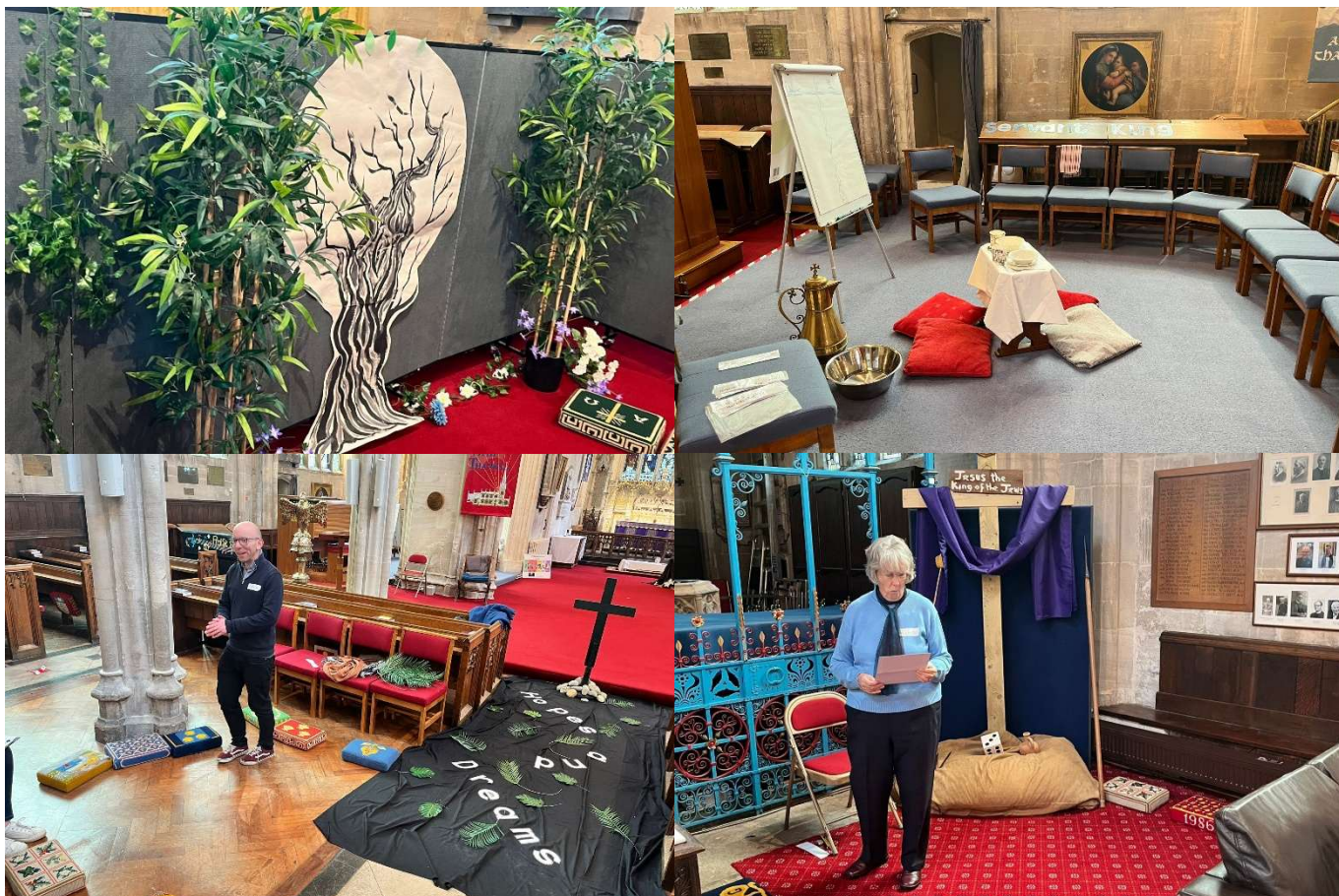
Who Let the Dads Out?

"Who Let the Dads Out" is similar to Tots except it's a little quieter, only occurs monthly and we get the table football out. We also have bacon rolls on the menu which are popular! The vision for this group is very similar to Tots and we have a great team of leaders (Nick, Daren and Joe Gale and Paddy Doble) which makes this group possible.

Ministry in Schools

Our ministry in local schools remains a vital aspect of our mission. The *Open the Book* team continues a regular programme of visits, including leading assemblies. Nick has built strong relationships with local primary schools in Trowbridge, and he leads collective worship regularly at Bellefield. Jake continues to lead collective worship at Keevil CofE Primary School.

At Christmas 4 schools came to carol services in the Church with parents, staff and children hearing the good news of Christmas. The "Easter Experience" was attended by 4 schools bringing their year 5-6 pupils to hear the events of Holy Week retold and explained by a team of leaders. And because of exceptional circumstances, Easter Experience went on tour with 4 of us doing it in a local school!



Holiday Club

Nick writes:

Our 2025 Holiday Club, '3, 2, 1 Go!', welcomed 42 children and several young leaders for three wonderful days in May. Through drama, craft, and storytelling, they discovered how the God of the bible is the one true God and that he proved it by dying and coming back to life. As I write, we're not far away from Holiday Club 2026 - Jungle Explorers!





One off events for Children and Families

Our regular Bright Lights Party was a happy time with many families hearing about Jesus, the Light of the world! And then in February we had a Pancake party, which was also great fun.

Seasonal and Civic Engagement

Our civic parish of St James', rich in history and tradition, continues to bring responsibilities and opportunities for witness. We welcomed the Mayor and civic representatives to the Civic Service in July, and the church was filled for the Remembrance Service in November, with uniformed groups and members of the wider community gathered together.



In late November many volunteers distributed Christmas cards to every household in the Parish, and we saw many guests come along to services throughout Advent and over Christmas.



Just recently we held the annual Holy Week play which was a powerful and moving display.



Bellringing

The Bell Ringers maintain a committed and faithful team, ringing weekly as a call to worship and marking weddings, funerals, and civic occasions. This longstanding ministry continues to be a distinctive and audible sign of the church's presence in the town.

Passion for Life

Chris Adams writes:

In 2026, we joined in with Passion For Life Mission, which is a Mission that has been run by around 800 churches around the UK, and one in France! Mission and outreach is a central part of the Christian message as God is a missional God who can provide needs for those who are lost, broken and struggling. He is the one who can provide for ours and our communities deepest longings. Mission is something that is central to who the church is, at all times, but a Passion For Life has given us an opportunity to put a particular spotlight on it for a season. People in our community and around the world are longing for something to meet their deepest needs. There is a feeling among many people that something is missing in life. So this was the focus of the mission.

We focused on Sunday mornings inviting friends, families, and the local community to find out more. It was great to have many visitors and, we offered packs to them which included a gospel, a chocolate, an offer of a follow on course, a book mark. We hope this thoughtfulness helped to show they are very welcome.



Mission is not just about inviting people to church, but is also about us being distinctively Christian in our daily lives with those we meet. To support each other in this, we ran Adult Sunday School sessions on: sharing faith with those who are spiritually seeking, what is the gospel?, sharing your story & keeping going.

At the end of the series of Passion For Life services on Easter Sunday, we had the joyful occasion of a service of baptism and confirmation with 8 candidates involved. A fitting and wonderful way to celebrate Easter.

What a great season of mission and outreach it has been, as people in our community continue to wrestle with feeling a sense of something missing in life. As part of our continued mission we can hold out the wonderful Easter news. Jesus has risen and God is the true missing piece in many people's lives.





Prayer and Pastoral Care

Prayer and pastoral care remain at the heart of the life of St James', expressing our dependence upon God and our commitment to care for one another in Christ.

Prayer Ministry and the Prayer Chain

We are encouraged by the growing number of people participating in prayer across the church. A faithful group continues to gather before Sunday services to pray for the worship, the ministry of the word, and the life of the church. During services of Holy Communion, members of the prayer ministry team are available to offer prayer, providing space for quiet listening, encouragement, and intercession.

The Prayer Chain continues to be an important means of sharing needs and supporting one another in prayer. We are grateful to Dilys Beckett, who now administers the Prayer Chain, ensuring requests are shared promptly and handled with care and confidentiality.

We also reintroduced the prayer diary this year, a wonderful resource helping us to pray more specifically for one another. Thanks to Barbara King, Pauline Hudd, and Clair Matthews for enabling this.

The Lay Pastoral Assistant (LPA) Team

We give sincere thanks for the ministry of our Lay Pastoral Assistants, coordinated by Barbara King, and currently comprising a team of nine. The purpose of LPA ministry is to offer pastoral care and support to members of the St James' congregation and, where appropriate, to others who come into contact with the church.

This includes visiting people in their homes, listening with compassion, praying with those in need, and when appropriate administering Holy Communion. LPAs also offer a gentle and prayerful presence to those who visit the church during the week, providing reassurance, support, and signposting as needed. We are deeply grateful for their faithfulness and discretion in this vital ministry of care.

Care Home Ministry

Our care home ministry continues to be an important expression of pastoral outreach. In addition to monthly services at Goodson Lodge, the Rector administers Holy Communion there six times a year, strengthening the sacramental life available to residents.

During the year, St James' has begun offering services at Trowbridge Oaks. These are now led by Barbara King and Jayne Dunn, supported by members of the wider church family. This developing ministry has been warmly received and reflects our ongoing commitment to supporting those who are no longer easily able to attend church, ensuring they remain connected to the worship and fellowship of Christ's people.

Governance and Administration

Faithful governance and effective administration underpin the life and ministry of St James', ensuring that the church is well supported, compliant, and able to pursue its calling with confidence and integrity.

Parish Administration

The contribution of our Church Office Manager, Clair Matthews, remains essential to the organisation and everyday functioning of the parish. Much of Clair's work takes place behind the scenes, but we are particularly grateful for her management of the church website and the production of the monthly newsletter, both of which present a clear, attractive, and welcoming picture of life at St James'.

We continue to benefit from the freelance support of Becca Lambert. During the year, Becca has supported the church with communications and practical organisation, and has particularly helped us think more intentionally about how St James' presents itself to those beyond our regular congregation. Her ongoing work includes supporting mission-related initiatives and assisting with grant applications towards the costs of our ministry.

During the year, the church office was relocated from the small, windowless room in the hall to the Lower Vestry. This move has significantly improved the working environment and functionality of the office, providing a more visible, accessible, and welcoming space. The Lower Vestry now serves not only as an administrative base but also as a flexible meeting hub, benefiting from the existing kitchenette and toilet facilities. We are very grateful to Clair Matthews and Becca Lambert for the considerable work involved in planning and organising the move, which has already proved to be a positive development for the life and organisation of the parish.

The Parochial Church Council (PCC)

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ in accordance with the doctrine and practice of the Church of England. In line with the PCC (Powers) Measure 1956, the PCC cooperates with the Rector in promoting the whole mission of the Church—pastoral, evangelistic, social, and ecumenical—within the parish. St James' forms part of the Benefice of Trowbridge St James' and St Leonard's Keevil.

Membership of the PCC in 2025-2026

Ex officio

- Jake Eggertsen (Clergy)
- Chris Adams (Clergy)
- Richard Clarke (Churchwarden)
- John Joy (Churchwarden)
- Chris Hicks (Diocesan Synod)
- Carol Dix (Deanery Synod)
- Anne Pinner (Deanery Synod Secretary)
- Derek Cavill (Deanery Synod)
- Pam Wort (Deanery Synod)

Elected members

- Dilys Beckett - elected until 2028
- Ann Cook - elected until 2026
- Nikki Callier - elected until 2028
- Wendy Darwin - elected until 2026
- Darren Gale - elected until 2027
- Janet Hammond - elected until 2026
- Wendy Hervin (Treasurer) - elected until 2027
- John Horsey - elected until 2027
- Pauline Hudd - elected until 2028
- Barbara King - elected until 2027
- Helen Pickett (Honorary Secretary) - elected until 2026
- Rachel Yorke - elected until 2026

Co-opted members

- Angela Giddings - co-opted until 2026
- Hazel Shaw - co-opted until 2026
- Julian Walker - co-opted until 2026

Business of the PCC

The PCC met six times during the year: 14 January, 18 March, 20 May, 1 July, 16 September, and 11 November. The APCM was held on 13 May.

Much of the PCC's detailed work is undertaken through its committees, whose recommendations are considered and agreed by the full Council:

- **Standing Committee**, chaired by the Rector, acts on behalf of the PCC between meetings where necessary.
- **Property Committee**, chaired by Richard Clarke, oversees the maintenance and care of the church buildings, hall, and other parish properties.
- **Finance Committee**, chaired by our Treasurer, Wendy Hervin, oversees financial planning, monitoring, and reporting, and advises the PCC accordingly.

We are grateful to all committee members for the time, skill, and prayerful attention they bring to these responsibilities.

Safeguarding

Safeguarding remains a key responsibility of the PCC. We are grateful to our Parish Safeguarding Officer, Pam Wort, for her guidance, training, and careful maintenance of safeguarding records. Pam deserves our sincere thanks for her work on administering a new safeguarding platform and system introduced by the diocese.

Pam writes:

St James Church continues to actively prioritize and promote safeguarding across all its activities in line with Diocesan policies. Online training in safeguarding is encouraged for all volunteers and training records are being maintained on the National C of E Portal system which helps to remind everyone when their training needs review (3 yearly)

All volunteers are checked initially through the Disclosure and Barring Service (DBS) for criminal records and this is administered via our new DBS processor, Thirtyone:eight which is a Christian run company that has a good understanding of church based roles.

Excellent progress has been achieved on the Parish Dashboard system this year which helps prompt and record safeguarding procedures for the parish, for example, risk assessments and insurance coverage, display of safeguarding information posters etc.

A new part of the Parish Dashboard has been brought online recently which coordinates volunteers' roles with DBS records and training requirements which is more comprehensive than previously having separate records. Currently there are over 60 volunteers registered and managed on this system and more to be added from Holiday Club, PCC and Youth Fellowship.

The Diocesan Safeguarding Team at Salisbury are consulted for any concerns throughout the year and have extensive experience to advise. Monthly online sessions are now held to update the Parish Safeguarding Officers on any new information or initiatives available which have proved very informative.

As always if you have any concerns about a safeguarding matter please contact myself in a confidential email on safeguarding@stjamestrowbridge.co.uk or by phone (07470781600), or Jake Eggertsen, Rector on jake@stjamestrowbridge.co.uk or the Diocese Safeguarding Team safeguarding@salisburyanglican.org

Compliance

The parish also holds the required licences for its activities, including an Ofcom wireless telegraphy licence for radio microphones, and licences from Christian Copyright Licensing International Ltd for the performance and reproduction of music and words. We are grateful to John Horsey for administering these on behalf of the church.

Finance and Giving

The careful management of our finances is essential to sustaining the ministry and mission of St James'. We give heartfelt thanks to our Treasurer, Wendy Hervin, for her diligence, clarity, and commitment, supported by the wider finance team. In 2025-2026, John Horsey also has our thanks for the way he's given his time and energy to supporting Wendy in introducing some new church accountancy software, which we believe will assist the team going forward. We are also extremely grateful to David Wildman, who diligently maintained the finance spread sheet and administered parish giving each week.

The ongoing generosity and faithful giving of the church family remain central to our financial wellbeing. Together, we share responsibility for meeting our parish share, which supports clergy stipends, housing, training, and diocesan structures, as well as the costs of employing staff and maintaining our buildings.

Our aim is to meet our expenditure through planned giving, allowing us to sustain ministry responsibly and move towards a balanced budget. We continue to encourage thoughtful, prayerful generosity as an expression of shared ownership in the life and mission of St James'. Thank you to everyone who has given generously and sacrificially in support of the mission and ministry of St James' over the past year.

Community and Ministry Partnerships

St James' continues to value and invest in its partnerships with other churches and organisations across Trowbridge, seeking to serve the town collaboratively and faithfully.

We remain active participants in CATA (Christian Action in the Trowbridge Area). The Good Friday Service and March of Witness and the annual CATA Celebration were particular highlights of the year, drawing churches together in shared prayer and public witness.



Under the leadership of Dilys Beckett, the Mothers' Union continued to flourish and remains the largest group in the Diocese. The World Day of Prayer service was once again hosted at St James', continuing a long-standing commitment to this global ecumenical movement of prayer.

We continued to support the Storehouse Food Bank through regular donations, and two teams from St James' help staff the joint churches' Soup Run twice a month.

The Christmas Tree Festival was once again hugely successful, with strong participation from organisations across the town, offering a joyful and hospitable point of connection with the wider community.



St James' continues to play a leading role in the St James' Trust, which supports local charities through grant-giving. Three members of the PCC now serve as School Governors. During the year, we also began supporting Safe Families and Home for Good, and we look forward to developing this partnership further as part of our shared commitment to supporting vulnerable children and families.

Church Cricket

Alongside these more formal partnerships, social life within the church continues to develop. Church cricket (and now also football) has provided a relaxed point of connection, and pub nights for "younger" men have offered opportunities for friendship, welcome, and fellowship.

The annual church cricket match against St Michael & All Angels', Melksham, once again proved good-spirited and enjoyable, despite another loss for St James'. A rematch is already scheduled for Fathers' Day 2026, and hopes remain undimmed.



Part 2: Looking Forward

As we look to the year ahead, we do so with gratitude for all that God has been doing among us, and with expectancy for what he may yet call us into as a church rooted in prayer, hospitality, and service.

Prayer Meetings

Our monthly prayer meetings have been a real gift, allowing people of all ages to pray together and to seek God's guidance for the life of St James'. We are thankful for the space these gatherings have created for faith to be exercised and for dependence on God to be expressed together.

However, the previous pattern of alternating between Tuesday evenings and Saturday mornings has not proved accessible for everyone. Going forward, we will be reshaping this rhythm into a monthly *Prayer and Praise* gathering on the *second Sunday of each month at 4:30pm*, replacing one of the Family Fellowship slots. Prayer and Praise will remain open to all ages and will include singing, Scripture, reflection, prayer, and time for fellowship. Our hope is that this will become a joyful and sustaining rhythm in the life of the church.

Hospitality

Opportunities to eat together have consistently proved to be a blessing to our fellowship, helping relationships to deepen and newcomers to feel at home. We would like to see this aspect of church life grow further.

Where possible, our intention is to offer some form of shared meal or social gathering on the last Sunday of each month (with the exception of July, August, and December). This may take different forms, including newcomers' lunches, bring-and-share meals, picnics, BBQs, or church lunches. Details will be communicated through the newsletter, website, and Sunday notices, and we warmly encourage people to see these occasions as opportunities for welcome, friendship, and fellowship.



Opening the Church and Midweek Presence

Many churches choose to keep their buildings open during the week, and I (Jake) believe there is a strong case for St James' to explore this more intentionally. Opening the church regularly during the day would provide opportunities for visitors and passers-by to experience the space before attending a Sunday service, offer a place of quiet prayer and reflection during the week, and contribute to the life of the town in a visible and generous way as the civic church.

Alongside this, we would love to imagine how St James' might develop a wider midweek presence over time. In addition to the regular coffee corners, one possibility might be something like a "*soul café*" - a hospitable space where those struggling with mental health or life's pressures could speak with a trained listener in a safe and compassionate environment. This would require prayer, vision, training, and committed volunteers, and may be something for the future rather than immediately.

Youth Ministry

Thanks to some significant seed funding from the national church, employing a Youth Ministry Leader is still a strong possibility later this year. Once we've received confirmation of funding, we'll begin the process of recruitment to this vital role helping to disciple our growing number of young people.

Watch this space: We are also beginning to explore an exciting vision to embrace the visual arts at St James' - creating opportunities for young people and families to discover creativity as part of Christian discipleship. Through art classes, exhibitions, and community engagement, this initiative has the potential to open new doors for outreach in Trowbridge.

Church reordering

The PCC continues to explore a potential reordering project to help St James' serve worship, mission, and community life more effectively. While conversations around this have been ongoing for some time, recent developments have brought renewed encouragement. The Diocesan Advisory Committee (DAC) has visited the church and expressed support for the overall direction of travel, and the PCC has agreed to appoint a Quantity Surveyor to undertake an initial survey and pricing exercise.

The emerging vision includes the creation of internal WCs with disabled access in the south-west corner, a redeveloped servery to better support Sunday and midweek hospitality, and the construction of an upper room above the servery to provide valuable space for Sunday school and meetings during the week. There is also scope to relocate the font to the north door, bringing baptisms more fully into the gathered life of Sunday Worship. The space vacated by the font could then become a flexible, glazed room, offering soundproofed provision for a creche on Sundays and for meetings or small groups at other times.

Alongside this, the installation of glass doors at the west end would make the church lighter and more welcoming, allowing the life of the building to be visible from outside. As the civic church, we are also mindful of our musical heritage in the town, and any reordering would include the

repair and long-term renewal of the organ, ensuring it continues to serve both worship and civic occasions.

Our hope is to formally launch this initiative later in 2026, once further professional advice has been received. Progress has been steady rather than fast, but the possibilities remain compelling. We invite the congregation to continue praying into this vision, trusting God to guide us as we seek to steward this historic building for the flourishing of worship, discipleship, and the life of Trowbridge.



Conclusion

"The Lord is my portion; therefore I will wait for him."

In a time when it is easy to measure success by activity, numbers, or speed of progress, these words gently re-orient us. They remind us that our deepest confidence is not in our plans, our resources, or even our strengths, but in the Lord himself.

To say that the Lord is our portion is to confess that he is enough - that he is the source of our life, our hope, and our future. To wait for him is not passivity, but trust and attentiveness to what God is doing among us and ahead of us. As we look back with gratitude and forward with expectancy, may we continue to learn what it means to be a people who trust God's timing, rely on his faithfulness, and place our hope firmly in him.

Whatever the coming year holds, may St James' be known as a church that continues to proclaim Christ, grows as his disciples, and loves Trowbridge, confident that the God who has been faithful to us thus far will continue to lead us into all that he has prepared.

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 2025

Incumbent – Reverend Jake Eggertsen

Wendy Hervin CPFA
Honorary Treasurer

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

I report on the accounts of the church for the year ended 31st December 2025 which are set out on pages 1 to 3.

Respective responsibilities of trustees and examiner.

As members of the PCC you are trustees and as such are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011(the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 the 2011 Act;
2. Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
3. State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination enables a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matters have come to my attention:

1. Which give me reasonable cause to believe that in any material respect the requirements
 - i. To keep accounting records in accordance with section 130 of the 2011 Act; and
 - ii. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Johanzab Arshad FCCA
Easy Accounts & Tax
Northgate House, Upper Borough Walls, Bath BA1 1RG**

PAROCHIAL CHURCH COUNCIL OF ST JAMES, TROWBRIDGE								
STATEMENT OF FINANCIAL ACTIVITIES								
for the year ending 31st December 2025								
		Unrestricted Funds	Designated Funds	Restricted Funds	Designated Endowment Funds	Permanent Endowment Funds	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£	£	£	£
INCOMING RESOURCES								
Voluntary income		138,856	5,000	6,253	0	0	150,109	124,257
Activities for generating funds		16,749	0	1,340	0	0	18,088	26,562
Income from investments		20,824	23,916	0	0	0	44,740	56,753
Church activities		4,056	0	7,347	0	0	11,403	7,283
Other incoming resources		0	0	0	0	0	0	0
TOTAL INCOMING RESOURCES		180,485	28,916	14,940	0	0	224,340	214,856
RESOURCES EXPENDED								
Church activities		-234,751	-2,440	-8,983	0	0	-246,174	-270,522
Cost of generating voluntary income		-176	0	-5,692	0	0	-5,868	-7,540
Governance Costs		-720	0	0	0	0	-720	-720
TOTAL RESOURCES EXPENDED		-235,647	-2,440	-14,675	0	0	-252,762	-278,782
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		-55,162	26,476	265	0	0	-28,421	-63,925
GROSS TRANSFERS BETWEEN FUNDS		53,046	-53,226	180	0		0	0
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		-2,117	-26,750	445	0	0	-28,421	-63,925
OTHER RECOGNISED GAINS								
Gains/loss on investment assets					6,407	-3,257	3,150	14,806
NET MOVEMENT IN FUNDS		-2,117	-26,750	445	6,407	-3,257	-25,271	-49,120
Balances b/fwd 1 January 2025		7,300	121,657	36,095	510,399	81,461	756,913	806,032
Balances c/fwd 31 December 2025	10	5,183	94,908	36,540	516,806	78,205	731,641	756,913
VALUE OF FIXED ASSETS								
Buildings	4	2,306,390					2,306,390	2,225,729
Balances c/f incl Fixed Assets		2,311,573	94,908	36,540	516,806	78,205	3,038,031	2,982,642

PAROCHIAL CHURCH COUNCIL OF ST JAMES, TROWBRIDGE

BALANCE SHEET
as at 31st December 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Buildings	4	2,306,390	2,225,729
		<u>2,306,390</u>	<u>2,225,729</u>
CURRENT ASSETS			
Investments	15 & 16	595,010	591,860
Debtors & Prepayments		65,764	43,148
Cash at Bank and in Hand		91,295	146,796
		<u>752,069</u>	<u>781,804</u>
LIABILITIES			
Creditors - amounts falling due within one year		-20,428	-24,891
		<u>-20,428</u>	<u>-24,891</u>
NET CURRENT ASSETS			
		<u>731,641</u>	<u>756,913</u>
NET ASSETS			
		<u>3,038,031</u>	<u>2,982,642</u>
PARISH FUNDS			
Unrestricted General	4,5,&11	2,311,573	2,232,849
Designated	12	94,908	121,657
Restricted	13 & 14	36,540	36,277
Designated Endowment	15	516,806	510,398
Permanent Endowment	16	78,205	81,461
		<u>3,038,031</u>	<u>2,982,642</u>

Approved by the Parochial Church Council on 11 April 2026 and signed on its behalf by

The Revd Jake Eggertsen (PCC Chairman)



NOTES TO THE FINANCIAL STATEMENTS For the year ended 31st December 2025

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.

PAROCHIAL CHURCH COUNCIL OF ST JAMES, TROWBRIDGE

Note 2

INCOMING RESOURCES

for the year ending 31st December 2025

		Unrestricted Funds	Designated Funds	Restricted Funds	Designated Endowment Funds	Permanent Endowment Funds	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£	£	£	£
Voluntary Income								
Planned Giving:		85,181					85,181	81,120
Tax Recoverable	9	18,000		69			18,069	18,065
Loose Plate Collections		8,200					8,200	4,265
Special Collections				6,185			6,185	6,058
Donations		11,840					11,840	3,193
Offertory Boxes		31					31	85
Legacies			5,000				5,000	2,467
Grants		15,604					15,604	9,007
		138,856	5,000	6,253	0	0	150,109	124,258
Activities for Generating Funds								
Hall Lettings		16,749					16,749	18,854
Fund Raising (groups)	13&14			1,340			1,340	7,708
		16,749	0	1,340	0	0	18,088	26,562
Investment Income								
Dividends and Interest			16,116				16,116	16,992
Bank Interest		1,729					1,729	3,044
Rent from Land & Buildings owned by PCC		19,095	7,800				26,895	36,717
		20,824	23,916	0	0	0	44,740	56,753
Church Activities								
Fees for Weddings and Funerals		1,259		2,730			3,989	2,282
Book Sales		1,491					1,491	426
Coffee Sales		1,307					1,307	1,829
Children & Families Activities				2,244			2,244	
Youth Activities				2,373			2,373	2,746
		4,056	0	7,347	0	0	11,403	7,283
Other Incoming Resources								
Donations towards specific projects							0	0
Insurance Claims		0					0	0
		0	0	0	0	0	0	0
TOTAL INCOMING RESOURCES								
		180,485	28,916	14,940	0	0	224,340	214,856

PAROCHIAL CHURCH COUNCIL OF ST JAMES, TROWBRIDGE									
RESOURCES EXPENDED									
for the year ending 31st December 2025									
Note 3			Unrestricted	Designated	Restricted	Designated	Permanent	Total	Total
			Funds	Funds	Funds	Endowment	Endowment	Funds	Funds
						Funds	Funds	2025	2024
		Note	£	£	£	£	£	£	£
Church Activities									
	Parish Share		-77,340					-77,340	-73,073
	Church Running Expenses	5	-93,667	-2,440	-2,730			-98,837	-107,539
	Hall Running Expenses	6	-54,690					-54,690	-57,520
	Church Major Repairs							0	0
	Cottages & Lansdown Room Expenses	7	-5,154					-5,154	-20,121
	Mission Giving and Donations	8	-3,900		-6,253			-10,153	-12,269
			-234,751	-2,440	-8,983	0	0	-246,174	-270,522
Cost of Generating Funds									
	Fund Raising (Groups)	13&14			-5,692			-5,692	-7,498
	Costs of Stewardship		-176					-176	-42
			-176	0	-5,692	0	0	-5,868	-7,540
Governance Costs									
	Independent Examination Costs		-720					-720	-720
			-720	0	0	0	0	-720	-720
TOTAL RESOURCES EXPENDED									
			-235,647	-2,440	-14,675	0	0	-252,762	-278,782

Note 4		2025	Increase	Decrease	2024
	Valuation of Buildings (General Fund)	£	£	£	£
	Church Hall	1,241,560	43,148		1,198,412
	Vestry House	520,308	18,083		502,225
	18 & 19 Church Street	544,522	19,430		525,092
	Total	2,306,390	80,661	0	2,225,729
	2025 Valuations included as indicated in insurance documents.				
Note 5a		2025		2024	
	Church Running Expenses	£		£	
	Salaries	-45,900		-36,788	
	Rectors Expenses	-585		-651	
	Organists & Choirmaster fees	-986		-968	
		-47,471		-38,407	
	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.				
		2025			
		£			
	Gross Salaries	38,355			
	Pension Costs	4,502			
		42,857			
	Associated payroll costs	3,043			
		45,900			
	Average number of employees during year = 2				

Church Workers Pension Fund (CWPF) FRS102 Statement - December 2025 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 **(2025: £4502 2024: £3712)**.

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 valuation is being carried out 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 5b		2025	2024
	Support for Parish Activities	£	£
	Children & Family activities and resources	-	-1,264
	Youth	-	-817
	Music including piano tuning	-273	-676
	Social	-986	-363
	Welcome Lunches	-163	-112
		-1,422	-3,232
	In 2025 Children & Family and Youth activities and resources operated as designated funds		
Note 5c		2025	2024
	Parish Office and Administration Costs	£	£
	Reprographics - Lease	-1,095	-1,095
	Reprographics- copy costs	-1,197	-1,178
	Stationery & Materials	-477	-530
	Bank Charges	-150	-237
	IT Licences	-754	-1,230
	Telephone (Office)	-547	-447
	Equipment	-383	-324
	Copyright	-1,294	-1,247
	Admin of properties	-590	-760
		-6,488	-7,048
Note 5d		2025	2024
	Church Costs	£	£
	Heating & Lighting	-8,482	-9,033
	Cleaning	-2,586	-2,536
	Water Rates	-133	-129
	Insurance	-11,259	-10,972
	Telephone (Church)	-457	-457
	Licence for Sound System	-75	-75
	Roof alarm	-1,214	-1,387
	Repairs	-4,494	-16,396
	Equipment	-1,047	-1,053
	Waste	0	-140
	Washroom	-529	-485
	Maintenance	-3,154	-4,484
		-33,430	-47,146

Note 5e		2025	2024
	Other Church Running Costs	£	£
	Gardening Support	0	-108
	Books, candles and wine	-2,202	-1,720
	Coffee	-545	-814
	Sundries	-2,109	-2,776
		-4,856	-5,418
	Total Church Running Expenses	-93,667	-101,251
Note 6		2025	2024
	Hall & Car Park running expenses	£	£
	Water Rates	350	-350
	Insurance	-1,839	-2,060
	Heat & Light	-4,239	-2,760
	Cleaning	-2,725	-3,732
	Maintenance	-5,755	-1,039
	Washroom	-527	-576
	Waste	-694	-511
	Repairs/Improvements	-39,262	-46,178
		-54,690	-57,206
Note 7		2025	2024
	Cottage & Lansdown Room / Vestry House Expenses	£	£
	Insurance	-1,640	-1,700
	Heat & Light	-2,073	-605
	Maintenance	-649	-2,124
	Repairs/Improvements	-793	-15,692
		-5,154	-20,121

Note 8			General Fund	Restricted	Restricted	Total	Total
Donations - General Fund and Restricted Funds			PCC Donation	Funds	Funds	2025	2024
				Donations	Gift Aid		
					Element		
			£	£	£	£	£
Bible Society			600	330	-	930	1,024
Christian Aid			-	-	-	-	20
Freewheelers			-	251	-	251	205
Kadugli Sudan			-	-	-	-	2,241
MU Literacy Fund			-	1,094	-	1,094	830
Nexus Storehouse			-	1,481	5	1,486	1,386
Open Doors			600	271	33	904	1,004
Royal United Hospital			-	794	-	794	-
SDBF Sudan Famine Appeal			700	-	-	700	-
Stand by me			600	377	5	982	983
Tear Fund			600	168	21	789	834
West Wilts Vineyard Church			-	251	-	251	205
West Wilts Vineyard Church Christmas Hamper Appeal			400	-	-	400	-
Youth for Christ			600	1,167	6	1,773	1,944
Total for Year			4,100	6,185	69	10,353	10,676

£1425 of PCC budget for donations was unallocated in 2025 and will be distributed during 2026.

Note 9	Gift Aid Tax Refund	
	Gift aid is shown in the year the donations were received.	

Note 10			Balance 01/01/25	Income	Expenditure	Transfers	Balance 31/12/25
	Fund Balances	Note	£	£	£		£
	Unrestricted Funds	11	7,300	180,485	-235,647	53,046	5,183
	Designated Funds	12	121,657	28,916	-2,440	-53,226	94,908
	Restricted Funds	13 & 14	36,095	14,940	-14,675	180	36,540
	Designated Endowment Funds	15	510,399	11,953	-5,546	0	516,806
	Permanent Endowment Funds	16	81,461	0	-3,257	0	78,205
	Total Fund Balances		756,913	236,293	-261,565	0	731,641

Note 11		2025	2024
	Unrestricted funds	£	£
	<u>Income</u>		
	Collections	8,200	8,682
	Planned Giving	85,181	76,702
	Gift Aid tax refund	18,000	17,754
	Funeral & Wedding Fees (PCC element)	1,259	2,282
	Other grants	7,000	0
	Children & Family activities and events	0	1,313
	Youth activities	0	1,433
	Alms & Sales Income	2,828	2,339
	Bank Interest	1,729	3,044
	Sundry & Donations	11,840	3,193
	Grant towards Church Costs	8,604	9,007
	Property Rent & Lettings	35,844	37,775
	Total Income	180,485	163,524
	<u>Expenditure</u>		
	Staff	-47,471	-38,407
	Ministry Contribution	-77,340	-73,073
	Charity Donations (PCC)	-3,900	-3,900
	Alms & Sales Expenditure	-2,747	-2,534
	Support for Parish activities	-1,422	-3,232
	Administration	-5,747	-6,288
	Audit	-720	-720
	Administration of properties	-590	-760
	Church Costs	-33,430	-46,966
	Other Property Costs	-59,844	-77,641
	Other	-2,436	-2,925
	Total Expenditure	-235,647	-256,446

Note 12		Note	Balance 01/01/25	Income	Expenditure	Transfers	Balance 31/12/25
			£	£	£		£
	Designated Funds						
	Building Repair & Improvement Fund	12a	31,405	7,800	0	-38,340	865
	Church Development Fund	12b	37,815	5,000	0	-10,000	32,815
	Saxty Revenue Fund	12c	5,921	2,264	0	0	8,185
	Mason Revenue Fund	12d	9,244	2,036	-1,240	-1,000	9,039
	Graham Jack Revenue Fund	12e	7,466	2,563	-1,200	-1,000	7,829
	Crossley Revenue Fund	12f	0	2,379	0	-2,379	0
	Luckman Revenue Fund	12g	2,161	507	0	-507	2,161
	Wickham Revenue Fund	12h	21,283	3,378	0	0	24,662
	Gunning Revenue Fund	12i	6,362	2,990	0	0	9,352
	Total Designated Funds		121,657	28,916	-2,440	-53,226	94,908
Note 12a	Building Repair & Improvement Fund		2025		2024		
			£		£		
	Opening Balance		31,405		75,083		
	Rental income		7,800		12,500		
	Other income		0		5,296		
	Expenditure						
	Contribution to Hall Projects		-38,340		-9,523		
	Contribution to Car Park projects		0		-35,800		
	Compensation payments to Car Park Renters		0		-3,122		
	Contribution to Vestry House Projects		0		-876		
	Contribution to Cottage Projects		0		-12,153		
	Closing Balance		865		31,405		
Note 12b	Church Development Fund		2025		2024		
			£		£		
	Opening Balance		37,815		62,918		
	Income						
	Donation - Anonymous		5,000				
	Expenditure						
	Contribution to General Fund		-10,000		-25,103		
	Closing Balance		32,815		37,815		
Church Development Fund was created as a safety net for transition phase of Children & Family Worker funding responsibility moving from the Diocese to the PCC.							
Note 12c	Saxty Revenue Fund (Training)		2025		2024		
			£		£		
	Opening Balance		5,922		9,026		
	Income						
	Investments		2,264		2,211		
	Expenditure						
	Lay Ministry Training		-		1,315		
	Contribution to C&FW Ministry Lead		-		4,000		
	Closing Balance		8,186		5,922		
Note 12d	Mason Revenue Fund (Outreach)		2025		2024		
			£		£		
	Opening Balance		9,244		9,042		
	Income						
	Investments		2,036		2,227		
	Expenditure						
	Contribution to C&FW Ministry Lead		-		1,000		
	Resources for C&F work		-		131		
	Other Volunteer expenses		40		100		
	CATA		75		100		
	Further Training/Outreach		1,125		695		
	Closing Balance		10,039		9,244		

Note 12e	Jack Revenue Fund (Outreach)		2025	2024
			£	£
	Opening Balance		9,244	9,042
	Income			
	Investments		2,563	2,227
	Expenditure			
	Contribution to C&FW Ministry Lead		-	- 1,000
	Resources for C&F work		-	- 131
	Other Volunteer expenses		-	- 100
	CATA	-	75	- 100
	Further Training/Outreach	-	1,125	- 695
	Closing Balance		<u>10,607</u>	<u>9,244</u>
	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 12f	Crossley Revenue Fund (Admin Support)		2025	2024
			£	£
	Opening Balance	-	0	- 0
	Income			
	Investments		2,379	3,161
	Expenditure			
	Transfer to General Fund - Admin support	-	2,379	- 3,161
	Closing Balance	-	<u>0</u>	- <u>0</u>
Note 12g	Luckman Revenue Fund (Admin)		2025	2024
			£	£
	Opening Balance		2,161	1,493
	Income			
	Investments		507	668
	Expenditure			
	Transfer to General Fund - Admin support	-	507	
	Closing Balance		<u>2,161</u>	<u>2,161</u>
	The PCC re-designated this fund to be used for admin support			
Note 12h	Wickham Revenue Fund (Property Hall)		2025	2024
			£	£
	Opening Balance		21,283	17,978
	Income			
	Investments		3,378	3,306
	Expenditure			
	Closing Balance		<u>24,662</u>	<u>21,283</u>
Note 12i	Gunning Revenue Fund (Property Church)		2025	2024
			£	£
	Opening Balance		6,362	2,391
	Income			
	Investments		2,990	3,971
	Expenditure			
	Closing Balance		<u>9,352</u>	<u>6,362</u>

			Balance 01/01/25	Income	Expenditure	Transfers	Balance 31/12/25
Note 13	Restricted Funds - PCC Managed	Note	£	£	£		£
	Restricted Collections	8	0	5,752	-5,752		0
	Children & Families Activities	13a	2,565	2,244	-2,553		2,257
	Youth Activities		616	2,373	-962		2,027
	Choir Fund		663	0	0		663
	Other Legacies and Bequests	13b	24,715	0	0		24,715
	Parish Conference Support		3,475	920	-1,490		2,905
	Fees		0	2,730	-2,730		0
	Warden's projects		102	0	0		102
	Soup Run		16	0	0		16
	Friday Lunches		645	0	0		645
	Keevil		0	320	-320		0
	Outreach		286	0	-225		61
	Grounds Fund		606	100	0		706
	Book Fund		123	0	0		123
	Total Restricted Funds - PCC Managed		33,812	14,438	-14,031	0	34,219

Note 13a							
	Children & Families Activities		2025				
			£				
	Opening Balance		2,565				
	Income						
	Children & Families Activities		2,244				
	Expenditure						
	Seekers		-195				
	Tots		-818				
	Easter Experience		-113				
	Holiday Club		-829				
	Light Party		-134				
	Christingle		-44				
	Miscellaneous		-420				
	Closing Balance		2,257				

Note 13b			Balance 01/01/25	Income	Expenditure	Balance 31/12/25	
	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		16,337			16,337	
	Sheila King		2,000			2,000	
	Ron Coleman		908			908	
	Sidney Pepler		1,559			1,559	
	Total other Legacies and Bequests		24,715	0	0	24,715	

Note 14	Restricted Funds - Group Managed						
			Balance 01/01/25	Income	Expenditure	Transfers	Balance 31/12/25
		Note	£	£	£		£
	St James Bellringers (PCC Bank account)		1,435	0	0	180	1,615
	St James Players (PCC Bank account)	14a	345	502	-502		345
	St James Flower Fund (PCC Bank Account)		459	0	-142		317
	Ladies Catering Group (PCC Bank Account)		47	0	0		47
	Total Restricted Funds - Group Managed		2,287	502	-644	180	2,325

Note 14b	St James Players		2025		2024		
			£		£		
	Opening Balance		345		345		
	Income						
	Collections		502		410		
	Expenditure						
	Donation to Freewheelers		-251		-205		
	Donation to The Vineyard Church		-251	15	-205		
	Closing Balance		345		345		

Note 15	Designated Endowment Funds						
			Balance				Balance
			01/01/25	Increase	Decrease	Transfers	31/12/25
			£	£	£	£	£
	Graham Jack Memorial Fund : Capital		61,344		-2,299		59,044
	Mason Memorial Fund: Capital		71,444		-643		70,802
	Crossley Memorial Fund: Capital		82,204	4,846			87,050
	Luckman Memorial Fund: Capital		17,496	1,045			18,541
	Wickham Memorial Fund: Capital		174,641		-2,604		172,037
	Gunning Fund Capital		103,270	6,062			109,332
	Total Designated Endowment Funds		510,399	11,953	-5,546	0	516,806

Note 16	Permanent Endowment Funds						
			Balance				Balance
			01/01/25	Increase	Decrease		31/12/25
			£	£	£		£
	Saxty Fund Capital		81,461		-3,257		78,205
	Total Permanent Endowment Funds		81,461	0	-3,257		78,205

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 amounts drawn down during the year.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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, 2025

Charity no
(if any)

1131370

Set out on pages

Accounts are included as separate document on page 4 to 18.
(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 **31/12/2025**

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: 10/04/2026

Name: Jahanzab Arshad

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

ACCA

Address:

Argentum, 510 Bristol Business Park, Coldharbour Lane
Bristol,
BS16 1EJ

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.