



CHRIST CHURCH WARMINSTER
ANNUAL REPORT
and
FINANCIAL STATEMENT
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2024

PCC
Christ Church
The Church Office
Weymouth Street
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Vicar
The Revd Lorraine S Dobbins
Christ Church Vicarage
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Registered Charity (England) No: 1131685

2024 Annual Report & Accounts for Christ Church Warminster

Aim & Purpose

Christ Church Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend Lorraine Dobbins, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of Christ Church and Christ Church Community Hall.

Objectives & Activities

As we reflect on this past year, we are filled with a deep sense of gratitude for all that God has done in and through our Church Community. It has been a blessed year, marked by growth, vision, and a renewed sense of purpose. After a season of consolidation—during which we focused on embedding our Core Values—we have begun to witness the fruit of that foundation. One of the significant milestones in this journey was our Vision Day, held earlier in the year, which provided a powerful time of listening to God, discerning together, and beginning to shape our future direction. Since then, the process of developing our church vision has been well underway, and we are committed to keeping the congregation informed and involved through regular updates.

We also give thanks for the arrival of Craig Bain, who joined us this year as our Curate. Craig has already become a valued member of our leadership and worship life, and we look forward with joy to his upcoming ordination to the priesthood at Salisbury Cathedral. We continue to pray for him and his family as he prepares for this significant step in ministry.

Achievement & Performance

Prayer & Worship

Our Sunday morning worship remains central to the life of Christ Church. Each week, we gather at 10:30am for a Service that brings together people of all ages and stages of faith. Once a month, we celebrate a Communion Service for the Whole Church Family, which continues to evolve as a meaningful expression of unity. These gatherings are an opportunity for building relationships across different generations and backgrounds within our church, fostering a deeper sense of community.

Festival Services throughout the year have also been designed with an All Age focus, creating accessible and celebratory moments for all. These typically take place at Christ Church, though this year's Harvest Festival was a special occasion held at a local farm—bringing church into the heart of our rural context and reminding us of God's provision.

Our evening services, held on three Sundays each month, continue to offer variety and depth:

- A traditional Communion Service, maintaining a rhythm of sacramental worship.
- A Healing Communion Service, creating space for prayer and wholeness.
- A Contemplative Service, offering quiet and reflection amidst the busyness of life.

Attendance at these Services has begun to increase, and many appreciate the variety of worship styles available. We are thankful for the faithful support of our Licensed Lay Ministers and Lay Worship Leaders, who assist in preaching and leading worship, enriching our shared experience.

Discipleship & Small Groups

Small Groups remain a cornerstone of our church's pastoral care and discipleship. This year, Hannah Bain has taken on the responsibility of overseeing this ministry. Under her leadership, the groups have continued to provide safe, nurturing environments where people can study Scripture,

pray together, and walk alongside one another through life's joys and challenges. The value of these groups in creating lasting spiritual growth and meaningful relationships cannot be overstated.

Our recent sermon series "Practising the Way" has been key in our focus on developing discipleship within Christ Church.

Ministry & Mission

During this year, we were privileged to celebrate the gift of Baptism, with 4 infant baptisms and 1 adult baptism (there were 0 confirmations).

Children & Youth Ministry

Our children's ministry, Rooted, continues to use the Energize programme by Urban Saints. The children enjoy the engaging, Christ-centred content, and it remains a vital part of our Sunday worship life. However, we are acutely aware of the need to grow the leadership team. Recruiting new leaders to support this ministry is a key priority in the coming year.

Buzz, our ministry for older children and youth, has benefited from the involvement of three committed volunteers from the Church Family. We are delighted to report that we have secured funding to appoint a full-time Youth Worker, and the recruitment process has now begun. This new role will significantly strengthen our ability to connect with and disciple the next generation, and we look forward to seeing how Buzz continues to develop under dedicated leadership.

Pastoral Care

Our Lay Pastoral Assistants (LPAs) continue to be a vital part of the care and compassion offered by Christ Church. The team, which includes six LPAs, two of whom are Anna Chaplains, meets regularly with the clergy for supervision and training. Their work—visiting the elderly, supporting the bereaved, checking in on the lonely—is often unseen but deeply appreciated.

Pastoral care is not limited to official roles. Many members of our congregation reach out to neighbours, friends, and fellow worshippers in need, embodying our commitment to serve one another in love and to be present where God has placed us.

Mission Partners & Global Links

We continue to support four key mission organisations through prayer, giving, and awareness:

- Bible Society
- Christians Against Poverty (CAP)
- Open Doors
- Tearfund, including special collections for emergency responses

We also maintain our connection to the Diocese of Maridi in South Sudan through our Deanery Link, reminding us of the global nature of Christ's Church and our shared call to mission.

Schools Ministry

Christ Church is proud to be the church school for Sambourne School. David Ball and Revd Lorraine serve as Foundation Governors, and Collective Worship is led weekly by Lorraine and Craig, either in school or at church. When in church, we welcome parents for tea and coffee, creating a space for connection and hospitality.

This year we were also invited to begin leading Assemblies at Princetown School and Crockerton School. We are excited to see these relationships grow and are committed to supporting children and staff as part of our outreach to the wider community.

Evangelism & Outreach

Mums' Group

Our Mums' Group continues to flourish, with mothers attending regularly, many of whom are not part of the wider church family and the Group has become a safe and supportive space for women to share life's challenges, receive prayer, and build community. Our Vicar is part of the leadership, and describes it as one of the most valuable opportunities each week to connect with and minister to those outside the church.

Messy Church

Messy Church remains a popular monthly event, drawing families for a time of refreshments, crafts, and a Christ-centred message. It continues to be a vital part of our evangelistic and inter-generational ministry.

Care Home Ministry

Regular worship takes place within Henford House, including Songs of Praise and Communion. We maintain regular contact with Ashwood Care Centre and the Silk Works Dementia Centre, especially at key times in the year such as Christmas, Easter, and Valentine's Day. These visits include hymn-singing, prayer, and individual conversations—offering comfort, companionship, and a tangible sense of God's presence. Both staff and residents deeply appreciate this ministry.

Men's Ministry

Strive, our Men's Ministry, meets monthly for breakfast and Bible study, offering spiritual nourishment and fellowship.

Social Transformation & Ecumenical Links

Refresh

Refresh is a monthly social event that brings together 30+ older members of our community for fellowship, fun, and refreshments. It serves as a welcoming space for those who might otherwise be isolated.

Street Pastors

Several members of Christ Church, including Prayer Pastors, continue to serve Warminster's streets on Friday nights and Sunday afternoons. They are a quiet but powerful witness of Christ's love, offering care, listening, and practical help.

Cornerstone

Cornerstone, a Christian charity supported by Christ Church members as Trustees and Volunteers, offers practical and emotional support to those facing crises. From emergency assistance to long-term life change, it is a growing and effective ministry of compassion.

Churches Together in Warminster (CTW)

Christ Church remains active in CTW, working alongside other local churches in areas such as Street Pastors, Foodbank, and shared worship services. Our Vicar is a Trustee at St Lawrence Chapel and regularly leads Services there.

Church Attendance

When the Roll was closed on 14 April 2025, the Roll stood at 89 members. Last year's total at the APCM was 110.

Developing Structures & Facilities

Work on the Church Hall is underway. This year, new windows were installed, and we have now received quotes for kitchen renovation. The Hall continues to be a vital community space, and these updates will enhance its usability.

Our Churchyard Team continues to do excellent work maintaining the grounds, from grass cutting to hedge trimming. Their commitment helps us to care well for our church environment and improves accessibility for all.

Developing Leadership

We have seen encouraging developments in our PCC, which is evolving from a supervisory body into a leadership group actively engaged in vision, strategy, and support of the church's mission. The PCC and Standing Committee have worked closely with the Vicar to support the ongoing ministry of the church, particularly following February's Vision Day.

Financial Review

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least two months unrestricted payments. This is equivalent to about £30,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. At the year-end, 31 December 2024, our general reserves were minimal.

Structure, Governance & Management

An estimated 90 members of our regular congregation are actively involved in volunteering across our ministries—from worship leading and hospitality, to pastoral visiting and youth work. This shared participation is the heartbeat of our church, and we are deeply thankful for every individual who gives their time and gifts so generously.

Fellowship & Social Activities

With the renovation of the Hall we look forward to enjoying more social activities together as a Church Family, creating opportunities to invite friends to join us. In the Summer we enjoyed a Church Family Summer Camp and have recently advertised this year's Camp.

Safeguarding continues to be a top priority. Our Policy, reviewed this year, aligns fully with the Diocese, Church of England, and legal requirements. We hosted local safeguarding training at Christ Church, and we are grateful to Gill Cross, our Parish Safeguarding Representative, for her faithful work in this vital area.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the Incumbent (our Vicar), Churchwardens, up to 3 Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our Services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members with the PCC:

Vicar:	Revd Lorraine Dobbins (Chair)
Wardens:	Mrs Jan Billinge
	Mrs Helen Watson
Representatives on the	
Deanery Synod:	Mr Richard Watson
Elected Members:	Mr Hilton Holding (Treasurer)
	Mrs Kate Preece
	Mr Mark Smith
	Mr Roy Trott
	Mrs Abi White
PCC Minutes Secretary:	Mrs Linda Smith

The PCC provides leadership and oversight of the church to fulfill its mission, in conjunction with the Vicar and Churchwardens. The PCC are the Trustees of the charity. The full PCC met for business eight times during 2024.

The PCC oversees the children and youth work. The Finance Team manages and administers the church finances.

The PCC employed a part-time Administrator and a part-time Hall/Church Cleaner.

During the year the PCC has regularly reviewed the finances and budget; agreed to necessary repairs and maintenance, and reviewed the Safeguarding Policy.

Administrative Information

Christ Church Warminster is situated at the top of Weymouth Street with views over the whole town. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Christ Church, Weymouth Street, Warminster, BA12 9NS

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity registered with the Charity Commission from September 2009. The Charity Number is 1131685.

Churchwardens' Report for year ending December 2024

2024 was another busy year for Christ Church, both in terms of the life of its community and the work that goes on in the background to maintain the buildings and grounds.

The church hall has featured significantly during this calendar year. As the response to an immediate need, double glazing was installed to replace the original wooden windows and a special Service was held there in February with the specific objective of discerning its future purpose.

This year also saw the clarification of the CC21 Fund, as agreed by the PCC (a Fund previously set up to pay for the refurbishment of the church much of which had been completed in the early 2000s). A post-Service presentation on 24th March explained this as facilitating planned development in terms of both the physical buildings and the activities the church community is looking to undertake as determined by its mission and vision, repairs to the works previously carried out under Phase 1 and 2 of the initial early 2000s refurbishment and, realistically, to cover any emergency repairs required when other funds are not available.

This subsequently led to a CC21 Committee being created of church members whose task was to research and manage projects agreed by the PCC, reporting back findings at PCC Meetings for discussion and to receive direction. The initial projects passed over for their consideration were the replacement of the foyer flooring in the church and the updating of the kitchen of the church hall. The latter being determined by the insights gathered from the Service held there as described earlier. Whilst progress has been made with both projects, they remain ongoing at the end of the calendar year.

In terms of works of repair and maintenance to both the church and hall which have occurred during the year, these include:

- The completion of works to enable the smooth opening and closing of the bi-fold doors separating the foyer and worship area in the church.

- Clearing of the hall gutters and the undergrowth surrounding the building. Also, fixing and painting of the external storage doors.
- The lead, previously lifted but not removed during an attempted theft in 2023, was made good and the SmartWater protection checked.
- As a result of comments within the reports received in the previous year regarding the condition of the bells within the tower:
 - Under advice from a structural engineer, “tell tales” were applied to the cracks in the tower masonry in order that any movement can be monitored.
 - It was decided that a more immediate concern was to review the tower platforms with respect to woodworm. This remained outstanding at the year end. Once the tower is known to be safe with respect to woodworm, the issue of works to the bells can be reviewed.
- In recognition of the visible damp penetration in various areas of the church building, quotes regarding the clearing and possible repair of the guttering and downpipes were sought. At the close of the year one had been received and a second awaited. Volunteers also worked to excavate the soil around the base of the church walls in order to mitigate some of the effects of damp.
- Both the church and hall boilers received their annual service and issues with the fan units were fixed.
- The CCTV system received its annual service and relevant repairs/updates undertaken.
- The annual service of the Fire Alarm (church only) and Emergency Lighting (both hall and church) was completed.
- Various repairs and replacements of emergency and outside lighting have been undertaken at the hall and church.
- The annual check of the fire extinguishers and fire blankets both at the hall and the church were undertaken.
- Mowers were serviced and repaired as required.
- PAT testing of electrical items was undertaken.
- The Lightning Conductor underwent its annual check.

There has also been work undertaken to source, create or update policies and other required documents:

- A monthly rota was set up to review the operation of our emergency lights, fire doors, fire exits, as well as a visual and olfactory review of gas and electric meters, consumer units and the boiler in the hall in line with the relevant regulations. The boiler in the church is also reviewed on a regular basis. Some of these had historically been carried out by our church administrator and it was felt that this was a burden that could be taken on by a rota of volunteers.
- The Fire Risk Assessment was completed.
- The drawing up of a Social Media Policy was commenced.
- An Asbestos Survey of both the hall and the church were commissioned. These will be made available to contractors working on either building in the future.
- Working at height, including accessing the tower, risk assessment was reviewed and accepted by the PCC.
- The Fire Policy for the church was reviewed and an initial draft of a summarised church hirers version created. Final updates to both were outstanding at the end of the year.

- Prior to the last APCM the Inventory was checked and the annual review of the stability of the headstones carried out.
- The Parish Safeguarding Policy was accepted by the PCC.

With respect to the furniture and fittings:

- The music equipment currently being stored was reviewed and that found to be no longer required or broken was removed, facilitating better storage and access.
- Wireless microphones were purchased to better enable activities requiring moving around the worship area to be heard both in house and online. Replacement foldback speakers and microphone stands were purchased.
- Due to presentations becoming increasingly difficult to see, a new projector was bought and installed.
- The church now has a card machine installed with which to accept donations and an office card machine for payments.

This year also saw the purchase of a new domain for the church's website and associated emails, www.christchurchwarminster.co.uk, and the adoption of ChurchSuite as a means both to organise many administrative items and as a way to communicate details of upcoming events to members of the church. A new logo was also commissioned to be used on all communication and marketing materials.

In terms of the grounds, we remain very grateful to the team and other volunteers who have assisted during the year with mowing and trimming of the grass and hedges. Due to the nature and extensiveness of some of the work required, we have also had the need to purchase help with some of the tidying on occasion.

As Church Wardens, we continued to meet with our Vicar, and in the later parts of the year with our new Curate, to provide mutual support; practically, emotionally or just as a sounding board for the work being undertaken, and to discuss the progress of any projects currently underway.

Whilst much has been achieved, throughout this year, finances have remained a subject of concern and we have been aware of the need for additional volunteers to fill gaps in existing teams and support the many activities undertaken. That being said, we are extremely grateful to those who continue to support us, and the church, in all that is undertaken.

"May the God of hope fill you with all joy and peace as you trust in Him, so that you may overflow with hope by the power of the Holy Spirit." Romans 15 v13 (NIV):

Helen Watson and Janet Billinge, Church Wardens, April 2025

ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2024

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2024

	<u>GENERAL FUND</u>	
<u>RECEIPTS</u>	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Voluntary Income		
Planned giving	80,994	88,231
Collections and other giving	2,440	3,469
Gift Aid refund	30,076	24,161
VAT refund	0	7,717
Funeral & wedding fees	7,571	4,063
Bequests	0	5,095
Donations - Restricted	1,524	2,568
	<u>122,605</u>	<u>135,304</u>
Events and Activities		
Gift Day	14,195	3,500
Refresh	908	1,336
Messy Church	91	100
	<u>15,194</u>	<u>4,936</u>
Sundry Income		
Hall letting income	<u>7,212</u>	<u>7,423</u>
Income from Investments		
Bank interest	1,116	795
Interest - Church Board of Finance	1,236	1,163
Churchyard	104	102
	<u>2,456</u>	<u>2,060</u>
Total receipts	<u>147,467</u>	<u>149,723</u>
Less: Payments per schedule	145,940	154,323
Surplus/(Deficit) for the year	<u>1,527</u>	<u>-4,600</u>

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2024

<u>GENERAL FUND</u>			
	Note	2024	2023
PAYMENTS		£	£
Donations to charities and missions		1,882	2,914
Re-chargeable expenses		86	427
Education & youth work		406	390
Diocesan share		79,202	77,649
Teaching & service expenses		1,330	1,329
Vicar's expenses		2,238	1,744
Curate's expenses		408	0
Church heat & light		8,001	13,648
Church and hall insurance		6,745	6,206
Licenses		1,266	1,339
Refresh Expenses/Gifts		929	1,264
Messy Church/Outreach		704	729
General repairs		7,661	7,037
Office expenses		3,571	3,662
Catering and cleaning		2,046	1,347
Youth worker		0	13,986
Employer Pension Contributions		556	1,510
		<u>117,031</u>	<u>135,181</u>
Administration			
Administrator salary		9,480	8,335
Fees		3,684	2,727
		<u>13,164</u>	<u>11,062</u>
Hall Expenses		14,671	7,390
Churchyard		1,074	690
		<u>15,745</u>	<u>8,080</u>
Total Payments		<u>145,940</u>	<u>154,323</u>

CHRIST CHURCH WARMINSTER**CHARITY GIVING - YEAR ENDED 31 DECEMBER 2024**

	2024	2023
Church Overseas		
Bible Society		
Relief and Development Agencies		
Tear Fund Christmas Appeal	530	1,100
Tear Fund Harvest Appeal		346
Tear Fund Big Quiz	320	
Tear Fund Earthquake Disaster		205
Wiltshire Air Ambulance	932	
Home Missions		
Alzheimers Support		403
Dorothy House		265
Warminster Action Group		265
Evangelical Alliance	100	200
Churches Together Warminster		60
Royal British Legion Poppy Appeal		70
	<u>1,882</u>	<u>2,914</u>

CHRIST CHURCH WARMINSTER

BALANCE SHEET AT 31 DECEMBER 2024

		<u>2024</u>	<u>2023</u>
		<u>£</u>	<u>£</u>
Investments			
Trust Investments - see note 1		44,303.09	43,312
Current Assets			
HSBC Current Account	3,412.57		183
CBF Deposit	2,745.21		2,607
HSBC CC21 Account	309.47		227
CBF Deposit CC21	195.85		186
HSBC Savings Account	<u>61,666.93</u>		<u>56,136</u>
		68,330.03	<u>59,339</u>
Cash Balances			
Refresh		229.04	250
		<u>112,862.16</u>	<u>102,901</u>
Represented by:			
Restricted Funds			
Endowment Funds		44,303.09	43,312
CC21 Fund			
Balance at 1 January 2024	63,599.20		56,324
Add: Surplus receipts over payments	<u>6,944.30</u>		<u>7,275</u>
Balance at 31 December 2024		70,543.50	63,599
Restricted Receipts for payment			
Balance at 1 January 2024	575.57		
Add: Donations in year	<u>780.00</u>		
	1,355.57		
Less: Payments made	<u>282.03</u>		
Balance at 31 December 2024		1,073.54	575
Unrestricted Funds			
General Fund			
Balance at 1 January 2024	-4,585.20		
Less: Excess receipts over payments	<u>1,527.23</u>		
Balance at 31 December 2024		-3,057.97	-4,585
		<u>112,862.16</u>	<u>102,901</u>

CHRIST CHURCH WARMINSTER

CC21 REFURBISHMENT FUND - YEAR ENDED 31 DECEMBER 2024

	2024	2023
	£	£
Receipts		
Planned giving	6,230	6,610
Interest - Church Board of Finance	10	6
Gift Aid Tax Refund	2,838	2,862
Easyfunding	16	18
	<u>9,094</u>	<u>9,496</u>
Payments		
Sound and Vision System	2,089	1,159
Tithes	0	1,000
Bank Charges	60	62
	<u>2,149</u>	<u>2,221</u>
Surplus Receipts over Payments for year	<u>6,945</u>	<u>7,275</u>
Balance at 1 January 2024	63,599	56,324
Balance at 31 December 2024	<u><u>70,544</u></u>	<u><u>63,599</u></u>

HALL RUNNING COSTS - YEAR ENDED 31 DECEMBER 2024

	2024	2023
Heat & light	1,739.97	3,268
Water rates	271.03	263
Wages - cleaner	2,434.00	2,040
Cleaning materials	75.31	218
Repairs - general	2,008.21	809
Repairs - window replacement	7,272.64	0
Refuse collection	870.40	792
Total payments	<u>14,671.56</u>	<u>7,390</u>
Hall receipts	7,422.80	7,423
Surplus receipts over payments for the year	<u><u>-7,248.76</u></u>	<u><u>33</u></u>

CHRIST CHURCH WARMINSTER

NOTES TO THE ACCOUNTS

ACCOUNTING POLICIES

The financial statement of the PCC has been prepared in accordance with the Church accounting regulations using the receipts and payments basis.

FUNDS

General funds represent 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. These include funds designated for a particular purpose by the PCC.

The purpose of any restricted funds is noted in the Accounts.

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of the other Church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

General Fund

The General Fund is unrestricted and is the main working fund of the church through which all the ordinary business of the PCC is transacted. The Gift Day donations raised in 2024 have been partly used to fund the replacement of windows in the church hall and quotes are being obtained to undertake further renovation work in the hall in 2025.

CC21 Fund

This Fund was set up to fund the development of the life of Christ Church for the 21st Century. Most of this money to date has been allocated to Phases 1 and 2 of the church refurbishment. Any restricted funds represented monies collected for a specific purpose.

Churchyard Fund

This Fund is for the upkeep of the churchyard and the main ongoing income for that Fund is restricted monies derived from a legacy of £1,000, the interest on which is to be used for the upkeep of the graves and the War Graves Commission receipt. The income from the Long-Brown legacies is used 3/5ths for general church purposes and 2/5ths for the upkeep of the churchyard.

Restricted Funds

The restricted funds held at the year end consist of £575.57 in the Vicar's Discretionary Fund and £497.97 for Christmas lunches.

STATEMENT OF ASSETS AND LIABILITIES

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require Faculty for disposal. Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without Faculty. Combined buildings and contents insurance value for the church is £16,620,000.

Land and buildings held on behalf of the PCC: Christ Church Community Hall was built in 1970 from funds raised by the PCC at a cost of £4,500, present insured value of the buildings and contents is £3,330,000. The land was acquired in 2008. There are no liabilities at the year end.

Trusts for Ecclesiastical Purposes

The following Trusts are vested in the Salisbury Diocesan Board of Finance; capital cannot be spent under any circumstances. The PCC is permitted to spend the income from the Trusts as follows: The shares held have the same unit value and at 31 December 2024 the price was 2,312.27 pence per share (2023 – 2,260.53 pence per share).

Bequest Name:	Shares Held	Total Value	Income Allocation
Hickman Bequest	694	£16,047.15	1/3 church expense 2/3 Stipend
Long-Brown Bequest	103	£2,381.64	2/5 churchyard 3/5 church expenses
Curtis Bequest	995	£23,007.09	church fabric
Daniels Bequest	124	£2,867.21	churchyard

Church Workers Pension Fund (CWPF)

Christ Church Warminster PCC (the Employer) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which hold the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which 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.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 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 contributions payable of £556 (2023 - £1,510).

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

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

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 due as at 31 December 2025.

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

Independent Examiner's Report to the PCC of Christ Church Warminster

This report to the PCC of Christ Church Warminster, Charity Number 1131685, is in respect of the accounts for the year ended 31 December 2024 set out on pages 9 to 16.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility:

To examine the accounts under Section 145 of the Charities Act

To follow the procedures laid down in the General Direction given by the Charity Commission (under Section 145(5)(b) of the Charities Act).

And to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the Charities Act;

to prepare accounts which accord with accounting records and comply with the accounting requirements of the Charities Act have not been met;

or

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

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