



The Parish of St Philip and St James Church, Ilfracombe

Address for correspondence:

The Parish Office, St James Vicarage, Kingsley Avenue, Ilfracombe EX34 8ET

2025 Annual Report and Financial Statements

For year ending 31st December 2025

Vicar:

Revd. Mark Ruoff

Bankers:

Lloyds Bank, 17 Cross Street Barnstaple, EX31 1BE

Independent Examiner:

A.P.B. Accountants Ltd.

1/5 Market Place, Ilfracombe EX34 9AU

www.pipandjimschurch.org.uk

www.facebook.com/pipandjimschurch

Registered Charity No; 1132632

The Parochial Church Council of St Philip & St James

Philip & St James Church Ilfracombe

Annual Report

for the year ended 31st December 2025

Aim and Purpose

St Philip & St James Church Ilfracombe Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent, the Reverend Mark Ruoff, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the Church itself, which is a Grade II* Listed Building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Church, and to become part of our parish family. When planning our activities, the PCC has increasingly considered and embraced the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:

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

To facilitate this work, it is vital that we maintain the fabric of the Church

Achievements and Performance

Worship and Prayer

The Reverend Mark Ruoff and his family lead us within our Benefice, including the parishes of St Peter, Berrynarbor and St Peter ad Vincula, Combe Martin. Again, over this year we have seen a steady increase of people and families join us in worship and prayer.

The PCC is keen to offer a range of services for all generations with a mix of styles and times as well as joining in with the Joint Churches evenings, Mission Community Morning Prayer. Our regular services attendance is increasing with an average of 67 adults along with 16 children and our regular participants have increased from an average of 57 to 79. Due to our position, we have many tourists and visitors join us. At present there are 68 parishioners on the Electoral Roll. There were 2 funerals and no weddings in 2025 due to the church being closed for renovation between March and November

Deanery Synod

Two members of the PCC sit on the Shirwell Deanery Synod. This provides the PCC with a link with the churches around us and with the Diocese as a whole. It also receives reports from the General Synod. It met twice this year first with the Archdeacon and the second meeting with the General Synod Representative.

Church Fabric

General maintenance has been completed throughout the year to ensure the church and grounds are in good upkeep and safe.

2025 has seen the major restoration works of The West Wall Reive Project start in March and complete in December. This saw the complete renovation of both out and inside walls, as well as the tracery, mullions, pointing, plaster, stain glass being replaced or repaired, to ensure protection against climate change and provide for a long-term fix. Furthermore, we enhanced the internal area with a servery, a children's area, disabled ramps external and internal, safety railings and new carpet. Thus, providing a safe place for great scope of mission and community benefit.

Mission and Evangelism and Other Activities

2025 was exciting growth in the congregation as well as completing the renovation West Wall Revive Project. The latter brought the major restoration of the West Wall of the church alongside significant upgrades to the west end of the church, to make it more fit for purpose for our mission within the wider community in the 21st century.

The congregation met outside of the main building for eight months, a significant undertaking, and whilst there was risk of a decline in church attendance, the opposite was the reality. Furthermore, the Vicar was on sabbatical from June to August, during which time the church was ably led by the newly appointed stipend Associate Minister and Church Wardens. Numeric growth came primarily, but not exclusively amongst secondary school and sixth form aged young people, who helped make the interim space in the Community Centre, home from home. Furthermore, we have a core youth group of 25 teenagers, most of whom meet midweek, at a new Youth Discipleship Training evening. Alongside this, the children's group numbers around 12.

During the year we have run Alpha Courses for adults and youth, we have a thriving Toddler Group, several midweek small groups, monthly worship and prayer nights and a wonderful Christmas Tree festival, just to name a few things. There is considerable engagement with the RNLI where the Vicar is chaplain and we have close engagement with other churches in the Benefice, the wider Mission Community and ecumenically in Ilfracombe. Through the Vicar, the Associate Minister and other members of the congregation, we support the work of Delta, serve in chaplaincy and mentoring work at Ilfracombe Academy and local primary schools. Furthermore, we have been able to support further communities further afield.

Financial Review

As with 2024 we have had to adopt an accruals basis of accounting due to the increase of money flowing in and out due to the West Wall Revive Project that are prepared and certified by A B Bengey Accountants.

This year has been dominated by the West Wall Revive Project and the financial challenges of such a large project that has on reserves and cash flow. However successful work in 2024 achieved major grant funding from National Heritage Lottery Fund, Benefact Trust, The National Churches Trust, Garfield Weston, Beatrice Laing Trust, Sabina Sutherland, Fullabrook, Viscount Amory, Ilfracombe Rotary Club. Funds were also raised via the opening of the car park, sale of tracery stones and other activities within the church. Church reserves provided the balance of monies. With control on project costs and additional extras coming within the allowed contingency budget, the project has come in within the range of the initial budget. General church finances have proved to be positive with an increase in general giving while expenditure has been realistically controlled providing for a surplus that reduced the pressure on reserves.

Reserves Policy

Our present reserve is £6,000 from unrestricted funds

Volunteers

The members of the PCC would like to thank the many volunteers, both from the congregation and from the wider community who work so tirelessly to make our Church a lively and vibrant community helping in so many diverse and constructive ways.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Associate Minister, the Churchwardens, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met 6 times during the year. The average level of attendance was 84%. Given its wide responsibilities, the PCC has a number of teams, each dealing with a particular aspect of parish life. Each reports to the full PCC, usually via the team leader or Vicar.

Administrative Information

The Church is situated at St James Place, Ilfracombe, EX34 9BJ and is part of the Deanery of Shirwell, in the Diocese of Exeter. The correspondence address is The Parish Office, St James Vicarage, Kingsley Avenue, Ilfracombe EX34 8ET.

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2022) and a Registered Charity No 1132632 with the Charity Commission.

PCC members who have served from 1st January 2025 until the date this report was approved were:

Ex Officio

Incumbent	Revd Mark Ruoff	
Associate Minister	Revd Tandy Ruoff	
Churchwardens	Graeme Towell	Elected March 2024
		Elected March 2025
	Christie-Anne McKay	Elected June 2024
		Elected March 2025
Deanery Synod Reps	David Gammon	Resigned March 2025
	Margaret Rudd	Resigned March 2025
	Marian Martin	Elected March 2025
	Mary Clements	Elected March 2025

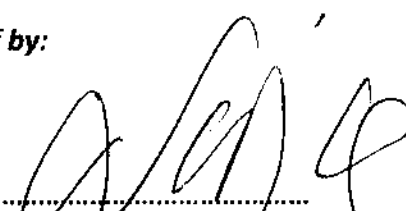
Elected

Treasurer, Vice Chair	Nigel Vince	Elected March 2022
		Elected March 2025
PCC Secretary	Sheila Steer	Elected March 2023
		Elected March 2025
	Paul Fraser	Elected March 2024
	Hilary Quarrington	Elected March 2024
	Campbell Orr	Elected March 2023
	Judith Hunter	Elected March 2023
		Elected March 2025
Co-opted	Debbie Noall	Elected March 2025
Observer	Daniel Spelman	Resigned March 2025
	Shula Mason	From March 2024

Approved by the PCC on 16th March 2026 and signed on its behalf by:



 Rev'd Mark Ruoff (Chair)



 Nigel Vince (Treasurer)



Section A

Independent Examiner's Report

Report to the trustees

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST PHILIP AND ST JAMES ILFRACOMBE

On accounts for the year
ended

31ST DECEMBER 2025

Charity no
(if any)

1132632

Set out on pages

6 - 7

(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

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

[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination (~~other than that
disclosed below~~) which gives me cause to believe that in, any material
respect:

- the accounting records were not kept in accordance with section 130
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements
concerning the form and content of accounts set out in the Charities
(Accounts and Reports) Regulations 2008 other than any requirement
that the accounts give a 'true and fair' view which is not a matter
considered as part of an independent 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:

Date:

02/04/2026

Name:

CLAIRE JAMES

Relevant professional
qualification(s) or body

FCCA

(if any):

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Address:

APB ACCOUNTANTS LTD
1 - 5 MARKET STREET , ILFRACOMBE EX34 9AU

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.

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St Philip and St James Church Accounts 31/12/2025

Income and Expenditure Account for the year ended 31st December 2025

INCOME		2025	2024
1	Voluntary Giving		
	Tax efficient planned giving	£ 69,205.55	£54,788.47
	Other planned giving	£ -	£0.00
	Collections at Services	£ 7,309.75	£8,766.69
	Other giving incl specific & appeals	£ 2,164.62	£2,222.82
	Gift Aid recovered	£ 15,325.75	£16,218.55
	Legacies	£ 200.00 £ 94,205.67	£0.00 £81,996.53
	Income from Church Activities		
	Statutory Fees	£ 367.00	£2,769.28
	Fund raising	£ 897.05	£3,774.47
	Car Park	£ 26,257.81	£37,311.43
	Other Activities - mags +	£ - £ 27,521.86	£0.00 £43,855.18
	Other Receipts		
2	Investments CCLA interest	£ 17,587.79	£10,298.06
	Other	£ -	£0.00
	Grants	£ 8,340.28	£2,103.80
3	WWR Grants Restoration only (released)	£ 358,466.01 £ 384,394.08	£18,953.82 £31,355.68
		£ 506,121.61	£157,207.39
EXPENDITURE			
Church Activities			
	Mission Giving, Donations	£ 6,933.53	£7,435.35
4	Common Fund	£ 24,263.00	£23,764.00
	Clergy Costs	£ 10,374.47	£1,348.79
	Church outreach costs	£ 1,723.78	£4,572.52
	Church Running Costs	£ 32,082.63	£24,850.02
	Church Utility Costs	£ 2,567.96	£2,436.66
	Costs of trading	£ 426.07	£407.25
	Governance costs	£ 330.00	£180.00
5	Repairs to Church Building	£ 4,238.91	£6,027.33
6	Major Works	£ 452,961.44	£18,953.82
	Outgoing resources/payments	£ - £ 535,901.79	£0.00 £89,975.74
	Surplus/(Deficit) for the year	-£ 29,780.18	£67,231.65

St Philip & St James Church

Financial Statement year ending 31/12/2025

Statement of Assets and Liabilities

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL
MONETARY ASSETS				
Bank Account	-£ 10,264.53			-£ 10,264.53
Bank Deposit	£ 8,953.71			£ 8,953.71
CCLA Deposit	£144,382.20	£ 64,721.37	£ 14,314.62	£ 223,418.19
CCLA Deposit Organ			£ 6,442.83	£ 6,442.83
CCLA Deposit Special Needs	£ 3.98			£ 3.98
	£143,075.36	£ 64,721.37	£ 20,757.45	£ 228,554.18
DEBTORS				£ -
FIXED ASSETS	£ -	£ -	£ -	£ -
LIABILITIES				£ -
Total Cash	£143,075.36	£ 64,721.37	£ 20,757.45	£ 228,554.18

CCLA Restricted Organ Fund Receipts & Payments

Receipts	
Interest	£ 278.95
Payment	
Organ repairs	£ 278.95
Excess of receipts over payments	£ 278.95
Opening Balance 01/01/25	6,163.99
Closing Balance 31/12/25	£ 6,442.83

CCLA Restricted Special Fund Receipts & Payments

Receipts	
Interest	£ 0.17
Payment	
	£ 0.17
Excess of receipts over payments	£ 0.17
Opening Balance 01/01/25	£ 3.81
Closing Balance 31/12/25	£ 3.98

CCLA Deposit Fund Receipts & Payments

Receipts	
Interest	£ 17,055.62
Transfers in	
Payment	
Transfers out	£ 200,000.00
Excess of receipts over payments	-£182,944.38
Opening Balance 01/01/25	£406,362.57
Closing Balance 31/12/25	£223,418.19

Lloyds Deposit Receipts & Payments

Receipts	
Interest	£ 253.05
Transfers in	£ 161,825.23
Payment	
	£ 162,078.28
	£ 179,645.80
Excess of receipts over payments	-£ 17,567.52
Opening Balance 01/01/25	£ 26,521.23
Closing Balance 31/12/25	£ 8,953.71

PCC of Ilfracombe St Philip & St James

Balance Sheet

31st December

2025

2024

Current Assets

Bank Accounts

Bank Account	£ 8,276.84	£ 1,745.53
Bank Deposit	£ 8,953.71	£ 26,521.23
CCLA Deposit	£ 223,418.19	£ 406,362.57
CCLA Deposit Organ	£ 6,442.83	£ 6,163.88
CCLA Deposit Special Needs	£ 3.98	£ 3.81
	£ 247,095.55	£ 440,797.02

Current Liabilities

Creditors and accruals

Other creditors	£ 18,541.37	£ -
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Deferred Income

Grants not release to Income & Expenditure	£ -	£ 182,939.38
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NET ASSETS

£ 228,554.18	£ 257,857.64
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Financed By:

CAPITAL ACCOUNT

Brought Forward	£ 257,857.64	£ 190,415.99
Surplus/(Deficit) for the year	£ 29,780.15	£ 67,231.65
Non trading movements correction	£ 476.69	£ 210.00
	£ 228,554.18	£ 257,857.64

St Philip & St James Church Ilfracombe subsidiary accounts 2025

Toddlers Account 2025

RECEIPTS

	Cash	Bank	Combined
Takings	£ 1,413.25	£ -	£ 1,413.25
Grants			£ -
Other			£ -
		£ -	£ -
<u>EXPENDITURE</u>			
Food	£ 675.04		£ 675.04
Sundries	£ 504.97	£ 289.81	£ 794.78
Other			£ -
			£ -
		£ 289.81	£ 289.81
			£ -
Difference ins over outs	£ 233.24	-£ 289.81	-£ 56.57
less transfer to Lloyds			£ -
Opening Balances 01/01/2025	£ 151.72	£ 777.62	£ 929.34
Closing Balances 31/12/2025	£ 384.96	£ 487.81	£ 872.77

Note

Trading this year was in deficit by £56.57 (£125.67 in 2024)

Hire of the Centre cost of 35 sessions at £49.68 each totalling £1,738.80 Not included

Pip & Jim's Mission Giving Account 2025

Receipts

Church Giving 10%

£ 5,852.53

Expenditure

Donations

£ 6,300.00

Other /bank

£ 42.50

-£ 489.97

Opening Balance

£ 1,854.59

Closing Balance 31/12/25

£ 1,364.62

Vicar's Fund 2024

This account is controlled solely by the Vicar and Churchwardens

Income from two small very old invested legacies

CCLA Hooper Value 31/12/25

£ 5,753.00

CCLA Morgan Fund 31/12/25

£ 1,642.00

Vicar's Fund Current Account Receipts & Paymnets

Receipts

Income from CCLA

£ 217.28

Payment

£ -

Excess of receipts over payments

£ 217.28

Opening Balance 01/01/25

£ 259.79

Closing Balance 31/12/25

£ 477.07

Vicar's Fund Current Account Receipts & Paymnets

Receipts

Interest

£ 36.30

Payment

£ -

Excess of receipts over payments

£ 36.30

Opening Balance 01/01/25

£ 3,251.57

Closing Balance 31/12/25

£ 3,287.87