



# **Annual Report and Financial Statements**

**Parochial Church Council**

**Of**

**Malvern Link with Cowleigh**

**Year ending 31st December 2024**

**Priest-in-Charge:**

Reverend James Williams

**Bank:**

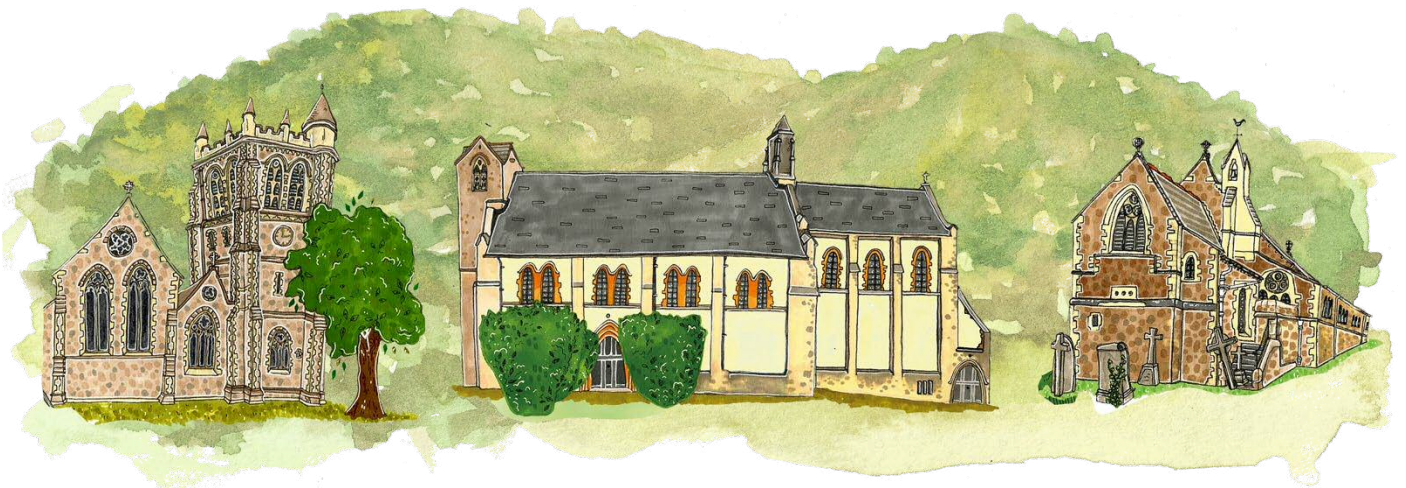
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**Independent Examiner:**

Mr Ian Jarvis

The Guesten 15 College Green

Worcester. WR1 2LH



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## I. Pastoral Introduction

*You yourselves are our letter, written on our hearts, to be known and read by all; and you show that you are a letter of Christ, prepared by us, written not with ink but with the Spirit of the living God, not on tablets of stone but on tablets of human hearts.*

*2 Corinthians 3:2-3*

The New Testament is full of letters — written by apostles and early church leaders to encourage, guide, and sometimes challenge young Christian communities. Though addressed to specific people in a particular time, the Church, through the leading of the Holy Spirit, recognised that these words speak far beyond their original context. They continue to shape how we understand our faith and live out our calling in today's world.

In the ancient world, letters of introduction or recommendation were often carried between communities — to vouch for a person's character, or to commend someone for leadership or service. But in 2 Corinthians 3, Paul turns this idea on its head. He writes to the church in Corinth:

*“You yourselves are our letter, written on our hearts, known and read by everyone. You show that you are a letter from Christ... written not with ink but with the Spirit of the living God.”*

This is a powerful image. The life of the Church is not simply documented in reports or rotas — it's written in people. In lives shaped by prayer, service, hospitality, and faithfulness. The true story of our parish over the past year is not just told in these pages, but in the everyday witness of its people — people whose lives speak of Christ.

As you read this report, I invite you to look not only at what has happened, but at who we are becoming together, as living letters of God's grace in this place.

Revd James Williams  
Eastertide 2025

## 2. Executive Summary - Priest in Charge Report

2024 was a year marked by perseverance, shared leadership, and steady transformation. With much of the year spent in vacancy, we were called to work together to sustain the rhythm of parish life — and we responded with generosity, faith, and determination. Worship continued, our ministries held firm, and we made meaningful progress in areas of outreach, sustainability, and renewal.

In very practical ways, many of you stepped forward to support the life of our parish. From the steady presence of our clergy, who ensured continuity in worship and pastoral care, to the dedication of our Churchwardens and PCC in navigating the vacancy, and the diligence of our Finance Team in helping clarify and strengthen our financial position — your contributions have been invaluable. Alongside this, the countless quiet acts of service — from church cleaning and flower arranging to grounds maintenance and hospitality — have ensured that our churches and churchyards remain places of warmth, welcome, and witness.

In April, we said farewell to Sue Maxfield-Philips, offering our heartfelt thanks for her dedicated service as Director of Operations and Parish Administrator. We were pleased to formally welcome Jacqui Green to our Licensed Lay Ministry team, and were grateful to receive ministry from Bishop John during his final visit to the parish, as well as from Revd Geoff Richardson (Churches Together) and Revd Gary Crellin (Area Dean). Our ministry team continues to develop, offering space for others to explore their sense of calling and serve in meaningful ways.

In our wider community, Sarah Clark, our Community Builder, has helped transform the Community Fridge into a place of genuine connection and belonging. Several new initiatives have emerged under her leadership, building on the strengths already present in our neighbourhood and helping us form deeper relationships beyond the church walls.

Next Gen Ministry has continued to thrive with the support of the Diocese. Under Ness's leadership, we've seen a growing rhythm of weekly activity with families and local schools. The Monday Tot's group remains a much-loved and vital part of this ministry. We're especially grateful to Deb Cook, who led this group faithfully until the autumn, and to Julia King, who has brought fresh vision and experience to continue weaving faith and welcome into the sessions.

This report has been written in collaboration with ministry and project leaders across the parish. It reflects not only the range of our activity, but the shared commitment and devotion that underpin everything we do.

As you read through the stories, names, and moments in this report, remember that it represents far more than a list of achievements. Each act of service, each prayer offered, each moment of hospitality or courage adds another line to our letter, which is written not with ink, but with the Spirit of the living God — this is our testimony.

Let us continue to live that story — faithfully, prayerfully, and together — so that others might read in us something of the grace, hope, and presence of Christ at work among us.

Revd James Williams  
Priest in Charge

### 3. Appointment of Priest-in-Charge

2024 was a year when the parish navigated our vacancy in a very positive way, bringing together members of our congregations and allowing space for a common view to emerge as to what God might desire in the next priest to shepherd us. We spent time thinking through what our parish profile should look like and say. We undertook consultation exercises at various points and in various ways including the discussions that we had straight after our APCM. Various members of the PCC took turns to contribute to its content and appearance, culminating in a fresh and exciting document being finalised. It was published at the beginning of July which was also when the post of priest-in-charge was advertised. The process was completed in September, and we were delighted to announce in October that Revd James Williams was being appointed our priest-in-charge. We look forward to seeing what God is planning for us under James' care.

Mark Cook  
Churchwarden



## 4. Worship, Mission and Service

### a. Worship

During our vacancy the clergy and reader team have worked hard to ensure a continuity to our worship, as well as enabling us to continue our exploration of new forms of worship and identify opportunities to reach out to those who connect with our parish. Worship in our parish would not be possible without the dedication of so many faithful volunteers ordained and lay, and we have certainly benefited for their ministry throughout the year.

We have been grateful for Revd Sue Beverly's continuing support with rota organisation.

### b. Current Worship Pattern

Participation remained steady throughout 2024, with an average Sunday attendance of 55 at St Matthias and 44 at The Church of the Ascension for the 9:45am Parish Eucharist. St Peter's average Sunday attendance at the 11:15am contemporary service was 19 people. This makes our average Sunday attendance across the parish approximately 70. While numbers are still below pre-pandemic levels, we can be encouraged that attendance remains healthy, and engagement through our Facebook livestream continues to offer a valuable point of connection.

Below is an outline of our pattern of worship during 2024 and some notable highlights:

**9:45am Parish Eucharist:** A traditional sung eucharist.

- St Matthias Church: 1<sup>st</sup> and 3<sup>rd</sup> Sundays
- The Church of the Ascension: 2<sup>nd</sup>, 4<sup>th</sup> and 5<sup>th</sup> Sundays.

We were pleased to reintroduce baptisms into the Parish Eucharist this year, offering families the opportunity to engage more deeply with the life of the parish and with the meaning of baptism as inclusion into the Body of Christ.

**11:15am Sunday Worship at St Peter's Church – Contemporary Worship**

- Contemporary Service of the Word: 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 5<sup>th</sup> Sundays
- Contemporary Eucharist: 4<sup>th</sup> Sunday

We have hosted several baptisms at St Peter's as well, where the informal and participatory style of worship has offered a warm welcome to families and guests. A particular highlight was our outdoor service in the summer, which included a baptism.

We've seen a small but steady increase in the number of regular worshippers attending Contemporary Worship. These services have also created valuable opportunities for those exploring a vocation to ministry, allowing them to preach and lead worship in supportive settings.

**5pm Taizé Contemplative Worship at The Church of the Ascension:** Held on the 3<sup>rd</sup>/4<sup>th</sup> Sunday of each month, this service offers a peaceful space for prayer and reflection, supported by the distinctive music of the Taizé community.

**10:30am Thursday Said Eucharist at St Matthias Church:** A quiet midweek service followed by refreshments and conversation. Attendance has grown slightly over the year, and this remains a valued part of our worshipping life. We encourage others to try this gentle and welcoming service if they are able.



## c. Seasons and Highlights

**Holy Week and Easter 2024** – During Holy Week we were able to offer an immersive programme of worship, supported by our dedicated ministry team. On Good Friday we joined Churches Together in Malvern for their annual outdoor service in the Priory Churchyard, enabling us to enhance our ecumenical connections and bear witness to the Cross of Christ and the vibrancy of churches across our town.

**Advent and Christmas 2024** - During Advent we were able to maintain a significant programme of worship which encompassed traditional and contemporary forms of worship, including opportunities to reach out towards our community. A significant highlight this year was the reintroduction of our Christmas Crib service on Christmas Eve which we combined with a 'build your own Christingle' activity pack. Not having a clear understanding of the level of attendance we were delighted to see 44 people from our community join us for worship.

**Family and All Age Worship 2024** – Building on the success of the previous year we continued to experiment with combined services designed to welcome children and families from our schools and communities. An important highlight was our Outdoor Worship on Father's Day which took place in the Church of the Ascension Grounds and was followed by a bring and share picnic. What stood out was the welcome people from our community received, and the willingness of passers-by to stop and join us as we worshipped together.

**Things we stopped in 2024** – In 2023 we experimented with the introduction of two new services at the Church of the Ascension, 'Breaking Bread' and 'Spiritual Space' while it was acknowledged these were valuable for the people who attended, it was decided that these would not recommence during the vacancy.



## d. Music & Choir Report

As usual this was a busy year, with three extra services in Holy Week and special services for Advent and Christmas. We also sang two choral evensongs, drawing on the magnificent repertoire of sacred music in the cathedral tradition. Our Extended Choir, comprising some 20 extra singers in addition to our regular choir, provided beautiful music for the choral evensongs, Advent Carols and the Christmas Nine Lessons and Carols. At our regular services, we were well supported by our three new recruits, who, on the whole, made rapid progress in learning the repertoire and consolidating their positions in the choir.

Current plans are focused on further recruitment, especially of tenors and basses. Meanwhile all our members are to be congratulated for their solid leading of the service music, their lovely anthems throughout the year, and their regular attendance. Their contribution to our worship is deeply appreciated.

Thursday Lunchtime concerts took place this year mainly at Christ Church, but three were held at St. Matthias, to large audiences. We thank the several helpers, led by Eileen, who have provided luncheon refreshments. We hope to continue this pattern in the coming years.

Peter Johnson  
Director of Music



## e. Sacristans' report for 2024

We have two sacristans in the parish of MLWC serving the three churches.

Alison Sheehan-Hunt for St Matthias' and Susan Tandy for The Church of the Ascension and St Peter's.

The sacristans' role is to prepare all the necessities for the services, particularly Holy Communion. They also care for the churches sacred vessels, vestments and altar frontals.

A lot of the vestments and frontals in all three churches are in need of some TLC, Alison was concerned about the lack of heating in St Matthias outer vestry and Sacristy but this has been rectified now.

Ordering for Sacristy supplies for all three churches is now done by Susan Tandy.

Alison would like to thank those who help her with moving the frontals/cleaning brass. Sue would also like to thank Richard for his help, filling candles etc and the support he gives. Also, Craig for stepping in during holidays.



Susan Tandy  
Sacristy Coordinator

## f. LLM / Reader Report

The Church of England encourages all people in the church to find the gifts which they are called to use, to serve others in the church or in the community. That is the definition of lay ministry. There are many ways of exercising lay ministry. Reader ministry is a distinctive form of lay ministry among others. Readers (LLMs) are specially equipped to enable Christians to live out their Christian faith not only in the church but in the wider community as well.

All Readers go through a rigorous process of discernment before facing a panel to determine their suitability for preparation for Reader ministry. Not everyone gets through. There follows two years of training usually on evenings and weekends with academic standards needing to be met before readers are finally licensed by the diocesan bishop. It is a calling, and not all are called to this ministry.

The definition of this ministry that is probably most apt is that Readers are 'lay theologians,' well versed in scripture, theologically literate, constant in prayer and devotion, and able to interpret and communicate the faith wherever they are called, including in the wider community. It is a requirement that Readers also maintain their learning and ministerial development. Readers are in a constant state of becoming.

Here at MLWC we are particularly blessed with the number and the gifts of the Readers at our disposal. Many parishes have one or none and would be envious of the wealth of Reader gifts available to us here. The style and tradition of the churchmanship represented by our Readers covers the gamut of Anglican worship. All, however, are required by Canon Law to practise their ministry within the broader historic traditions of the Church of England, governed by Canon Law and an oath of obedience to the local bishop, and under the supervision of our incumbent.

Our Readers carry out a wide range of ministerial responsibilities. We may be seen assisting ordained ministers at the Eucharist as liturgical deacons or from time to time we will preach the sermon at the Eucharist. You will often find with Readers, a broad range of preaching styles. If Readers are acting as liturgical deacons, they will wear the white alb and, dependent on the particular church's history and tradition, a vestment in liturgical colours. Again, because of the breadth of our practice, the Reader may wear no robes at all, just relatively formal attire. If a Reader is preaching, we may be seen in preaching robes i.e. Cassock, surplice and the distinctive blue Reader's preaching scarf.

As Readers we may also lead services of the word, that is non-sacramental services. Within the church calendar we may devise and lead seasonal worship services e.g. In Advent and Lent. Other forms of worship such as Taize style services are devised and led by Readers. We may also be called to take worship out into the community, providing services in care homes, taking home communion to the housebound, and, with it, pastoral care to those in need.

Teaching is an integral part of Reader ministry. So, we may support and lead study groups and house groups from time to time.

A significant part of the role of Readers is funeral ministry. We are involved in meeting bereaved families to plan the funeral arrangements for their deceased loved ones, which requires close cooperation and partnership with funeral directors. This can at times be quite challenging depending on family circumstances and the, sometimes, unusual requests for music or 'tributes.' Diplomatic skills are often needed to gently steer families. But ultimately this is one of the most rewarding aspects of Reader ministry. Our Readers take a lot of funerals, at MLWC, at other churches, at crematoria and we are frequently called upon to lead services for the interment of ashes. Every one of such services is unique and requires a sensitive awareness of family circumstances. For some of us our Reader ministry may encompass various forms of chaplaincy, e.g. Offering spiritual care in hospitals. Local schools also value the involvement of those of us in licenced ministry on governing bodies.

Now the above, though it sounds comprehensive, is just a snapshot. Reader ministry can be quite challenging. We are there to carry the Good News of Jesus Christ to an aching world, both in church and well beyond its walls. It is an awesome responsibility. It requires us to be passionate about what we do, to have a well-defined set of ethical parameters, to be trained at the highest level in safeguarding practice and to exercise that with really good judgement. We don't have all the answers. We have to be open when we struggle, but we know where to turn when we are stumped and that is prayer and offering ourselves and our concerns and cares to God, through our Lord and Saviour, confident in his eternal love for us.

Allen Hudson  
Reader

## g. Ministry Team

We are richly blessed with a diverse and gifted team who support and sustain our worshipping life. Without them, the breadth and depth of our services would not be possible.

<b>Clergy:</b>	Revd James Williams (Curate-in-Charge Sep 2024), Revd Dr Alastair McKay (Associate Priest) Revd Sue Beverly, Revd Mary Nobles, Revd Ted Stokes (PTO's)
<b>LLM/Readers:</b>	Allen Hudson, Jacqui Green, Mike Hancox, Eileen Tomlin
<b>ALM:</b>	Deb Cook
<b>Sacristans:</b>	Alison Sheehan-Hunt, Susan Tandy
<b>Employed:</b>	Vanessa Everitt (Schools Chaplain), Peter Johnson (Director of Music)

It should also be noted that we have been blessed by those discerning their vocations and contributing to worship in our parish during 2024.

## h. Pastoral Ministry

Formal pastoral ministry during the year has focused on home visits and the distribution of Holy Communion to those who are housebound or unwell. Alongside this, there have been many informal moments of shared hospitality and support among members of the parish — signs of pastoral care that are no less significant and well worth celebrating and nurturing.

While our formal pastoral team remains small, expanding this ministry will be a key priority in the coming year.

Eileen Tomlin and Allen Hudson have continued to lead services in care homes and retirement communities, helping us maintain valuable connections with residents and staff.

We remember before God those who have died this year, including:

Di Evans, Andrew Judd

## i. Pastoral Team Members

Clergy:	Revd James Williams
LLM/Readers	Eileen Tomlin, Allen Hudson
Lay Workers	Eileen Watson, Olive Wickens

## j. Occasional Offices

2024 saw a slight decrease in baptism and wedding enquiries, while funeral ministry remained steady. During the vacancy, we updated our baptism policy to bring Christian initiation services back into regular Sunday worship, with the aim of deepening engagement with families and supporting their connection with the wider church community.

We also continued to support Christ Church with occasional offices and pastoral ministry. While this has placed extra demands on our clergy and lay leaders, it has enabled us to maintain ministry coverage for a significant portion of the Malvern community.

## k. Alongside Bereavement Café

Throughout 2024 we continued to offer space for those experiencing grief through our bereavement support café. Although attendance has remained low, we remain committed to offering care in this area. We will be reviewing the shape of this ministry in the coming year to consider how best to provide appropriate and sustainable pastoral support for those journeying through loss.

### 5. Next Gen: Children, Young People, Families and Schools

Our children and families ministry has remained a central priority throughout 2024, as we have continued to develop our long-term strategy, deepen our relationships with church schools, support young people, and connect meaningfully with families across the parish.

Our work is guided by a clear vision: *being there*, *being known*, and *being moved*. These three values shape how we approach ministry with children, young people, and families.

- **Being there** reflects a ministry of faithful presence and sacred solidarity — expressed through consistent relationships, compassionate support, and a commitment to walk alongside families and young people in the everyday.
- **Being known** speaks of deep and prayerful connection — where children and young people experience the love, friendship, and welcome of Christ through community.
- **Being moved** points to moments of transcendence — encounters with God through worship, creativity, play, and shared experiences of joy, sorrow, and wonder.

These dimensions — presence, relationship, and encounter — continue to guide how we design and deliver Next Gen Ministry, equip our volunteers, and share the journey of faith with the next generation.

We are incredibly grateful for the success of our Summer Appeal, which raised over £3,000 to support this ministry. These funds have enabled us to sustain many of the activities outlined in this report and to extend our welcome to new children and families.

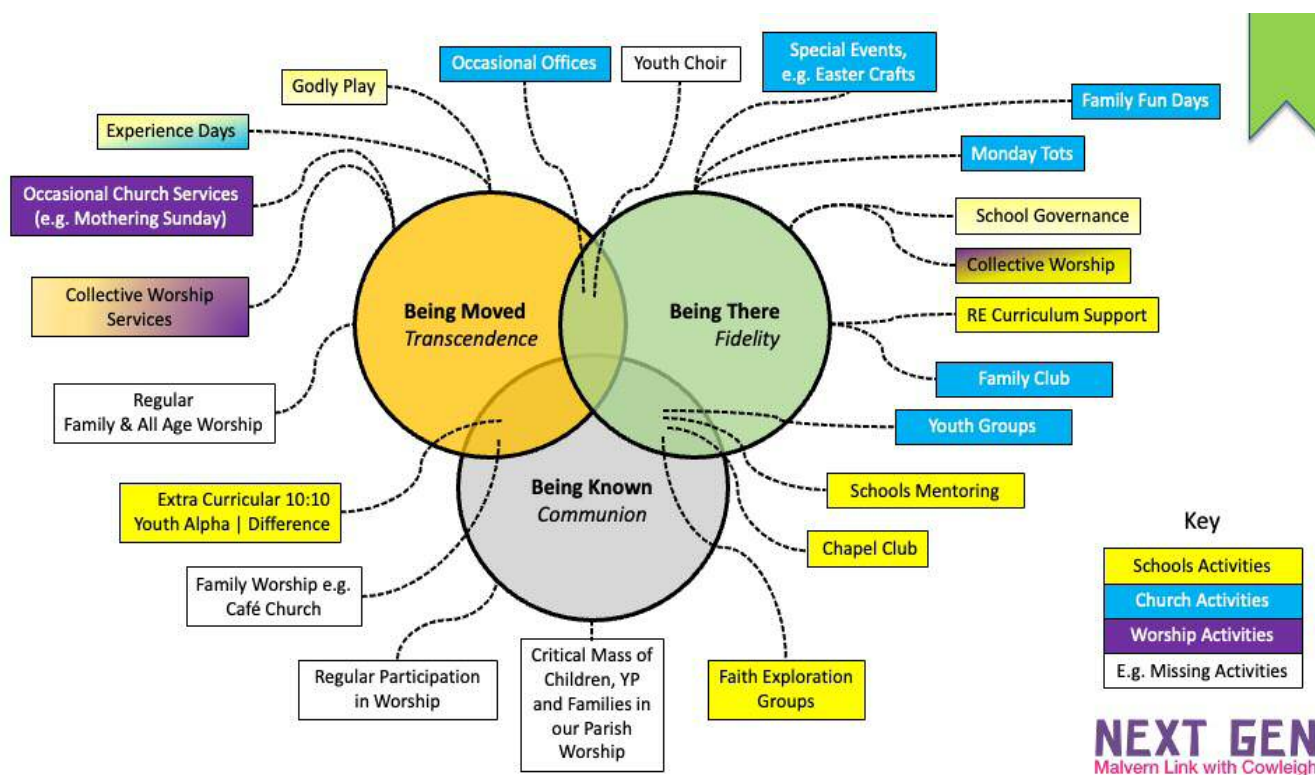
This year, we've seen a growing number of families joining us in worship — particularly at our Family Worship services on Mothering Sunday, Father's Day, Harvest, and Christmas. We've also welcomed pupils from our church schools into parish worship, helping to build confidence, participation, and a sense of belonging.

Sadly, after careful reflection, we made the decision to pause the Youth Choir in 2024. While this was not an easy choice, it has given us time to reflect on how we might better support young people in exploring choral ministry in future. This remains an area for prayer and planning.

None of what we've achieved this year would have been possible without the commitment of our volunteers. Their generosity, time, and care remain the backbone of Next Gen Ministry. As we look ahead, it's clear that we need to invest in growing this team and exploring how we can offer more regular and accessible worship and discipleship opportunities for families.

## a. Visual Map of Next Gen Ministry

The diagram below presents our current map of Next Gen Ministry — outlining the breadth of activities and partnerships that support this vision and shape our work together:



## b. Church Schools

Our relationships with local Church Schools remain one of the strongest and most fruitful aspects of our Next Gen Ministry. Throughout 2024, we have continued to invest time, care, and presence in these partnerships — through collective worship, classroom visits, school-led services, and pastoral support. These regular interactions build trust, visibility, and lasting connections between church, school, and home.

An often unseen but vital part of this work is the ministry of governance. Members of our parish have served faithfully on the governing bodies of all three Church Schools this year, helping to maintain a Christian presence at the heart of school life and offering support to headteachers and staff. The role of a school governor can often go unnoticed, but it is one of the quiet ways we fulfil our calling to *be there* — standing alongside our schools in prayer, encouragement, and practical support.

Our Church Schools continue to serve their communities with vision and care. We give thanks that each of them has received a *Good* rating from Ofsted in their most recent inspections — a real testament to the dedication of school leaders, staff teams, and governors alike.

## c. Our Church Governors:

Special thanks to our Church Governors who have supported our schools and teachers to achieve Good Ofsted Results in 2024.

St Matthias C of E Primary School: Allen Hudson, Ness Everitt, Revd James Williams (Sep 2024)  
Ofsted 2024: Good

Northleigh Primary CE School: Revd James Williams (Sep 2024)  
Ofsted 2023: Good



Dyson Perrins C of E Academy:  
Ofsted 2023:

Rev'd James Williams  
Good

Serving as a school governor is a deeply rewarding way to contribute to the life and witness of our Church Schools. As we look to the future, further support will be needed in this area. We would warmly encourage those with relevant experience — or simply a heart for the wellbeing and formation of children — to consider whether this might be a ministry to explore.

## d. Family Fun Days

On August 16th we held our Family Fun Day at the Church of the Ascension with a 'Beach Theme'. We welcomed children and families from across our community to enjoy a beach in the grounds, bouncy castle, crafts, water play and of course ice pops! We were joined by 'Severn Area Rescue' who shared their charity work and gave informal talks about water safety on the River Severn, Amelia K Dance Academy performers and Great Malvern Tae Kwon Do who gave demonstrations of their skills. We were really blessed with beautiful sunshine for all to enjoy the day. The day was well attended, and we were able to make good use of the church grounds and have conversations about our Family Club and other church activities



## e. Assemblies and Collective Worship

We continue to play an active role in Collective Worship, having a presence in all our Church School's every week.

Secondary School: Ness continues to coordinate the collective worship at Dyson Perrins, producing daily morning reflections and leading worship for the entire school, with input from a small group of students.

During Advent the Year 7's again attended St Matthias for the second year to mark the first term of their secondary education. This has now become a regular event within the school calendar which strengthens ties between the school and parish.

Primary Schools: We continue to lead Collective Worship each week in our schools, encouraging the participation of young people in all that we do. Ness continues to work closely with Northleigh to support their Collective Worship ambassadors and enable student participation in all acts of worship.

## f. Experience Events

We continue to aim to hold two Experience Events each academic year, one in the Autumn term and one in Spring. This year we explored Experience Church and Experience Eucharist which both schools fully engaged with.

A huge amount of preparation goes into these events, and volunteers from across our parish and beyond have supported them faithfully with resources and time.



## g. Chapel Club

Over the last twelve months Chapel Club has evolved. In the summer term Ness ran Youth Alpha at lunchtimes which a number of students engaged with and from that a Faith on Fridays group has evolved. Worship Wednesdays continues and involves a smaller group of students who meet with Ness to share ideas around the collective worship. On the days where there is no specific activity, Chapel Club is open as an informal drop-in for all students at break and lunchtimes which provides a safe, inclusive space for them to get away from the noise of the rest of the school.

There are also opportunities for the whole school community to come together. On Friday mornings the chapel is open for prayer and every half term there is a Eucharist service which James leads

## h. Extra-Curricular Activities

Every Tuesday Ness runs an extra-curricular activity using the 10:10 resources and also the Difference resources. This group is regularly attended by a small but enthusiastic group of students exploring ideas around happiness and reconciliation.

## i. Godly Play

This year we have continue to support our primary schools when possible, with Godly Play, a wonderful resource that teaches the Christian story, by providing stimulating questions through the medium of play. Deb, who is also trained has also delivered sessions within school.

## j. Family club

Family Club continues to be a space which local families value. It is a group designed to provide children and their parents with an opportunity to connect with each other after the school day. The club usually involves games and craft activities and is always accompanied by a hot meal and pudding. To ensure that we aim to meet the needs of all of our community, we will be reflecting on the possibility and viability to also offer sessions at St. Matthias, alternating between there and Ascension to ensure as many families as possible can access us.

One of our aims in establishing the Family Club was to elevate some of the hidden issues of poverty in our community. Although it is not operated on a needs basis we are aware that by providing a hot meal, we are responding to some of the coalface issues of the Cost of Living crisis and isolation.

We have seen a brilliant take up from parents from a variety of local schools in the community and have a sizable group of regular attenders. We are delighted that the Ukrainian community have found the sessions useful and have been blessed to learn more about their traditions and culture.



## k. Youth Club

Our Monday night youth club, Resonate, continues to be very much valued by those who attend, most of whom are from Dyson Perrins and are connected in some way to the work Ness undertakes as school chaplain. A typical evening consists of games, snacks, karaoke and quizzes. We have also had workshops where members of the local congregation have offered special evenings which have included a drumming workshop and bell ringing at the Priory. Numbers of attendees has been steady, which has provided excellent conditions for the development of relationship and opportunities to support young people through the challenges of adolescence.

## I. Monday Tots

Following Deb Cook's need to increase her working hours, Julia King kindly stepped into a leadership role at **Monday Tots**, supported by the wider team. She spent the autumn term familiarising herself with the group, while sessions were jointly covered by Ness and James.

Thanks to a generous donation from Cllr Karen Hanks, the group was able to restock toys and purchase new resources, including small world imaginative play sets, a tough tray for messy play, accessories for craft activities, new bikes, and toddler toys. Storage was also improved, enabling easier access and safer use of shared spaces.

Parents and carers were consulted about possible changes, and several ideas have since been trialled — including a more open layout for the room. Practical adjustments have been made, such as safely storing away the churchwarden's staves (which were proving too tempting as lightsabres!) And discouraging little fingers from resetting the sound desk.

Each session now opens with singing and a short story time, mostly based on Bible stories. This has been well received, with noticeable engagement and growth among the children. Special thanks to David and Hazel for leading these moments so brilliantly.

Julie McClusky has been a great help in the messy play area, supporting the introduction of popular activities such as seed planting and homemade slime.

The volunteer team — including Sandra, Alison, Kit, Olive, and others — continues to provide a warm welcome, refreshments, and conversation. Attendance has remained strong, with up to 23 toddlers and their carers joining in. Many families describe the group as a place of real fellowship and encouragement.

As always, the team remains mindful of future sustainability and would welcome younger volunteers to help carry the ministry forward. Plans are also in place to explore baptism conversations and publicise other family activities during school holidays.

The group gives thanks to God for His continued provision and protection and asks for the prayers of the church each Monday morning.



## 6. MLWC in our Community

### a. Community Builder Programme

The Community Builder Programme is a district-wide initiative designed to strengthen resilience, reduce isolation, and support community wellbeing. Funded through the Government's Containment Outbreak Management Fund and the UK Shared Prosperity Fund, the programme was launched in response to the social and relational challenges highlighted during the COVID-19 pandemic.

At MLWC, the role of Community Builder is held by **Sarah Clark**, whose work in 2024 has been central to the church's wider outreach and community engagement. With a combination of creativity, strategic thinking, and deep relational care, Sarah has helped to connect people, grow partnerships, and develop projects that reflect the church's commitment to hospitality, justice, and presence.

Working collaboratively with the clergy, church staff, volunteers, and wider networks, she has played a vital role in key parish initiatives such as the Community Fridge, Family Club, and the DMC (Drop-in and Meal Community), while also supporting other occasional events and holiday activities. She leads on much of the parish's social media and community-facing communications, helping to raise the visibility of MLWC's mission across Malvern.

The role is not only operational but also relational and strategic — involving community partnership, grant discovery and application, project development, and volunteer mobilisation. The work is regularly reported to Malvern Hills District Council, local councillors, and the PCC, ensuring both transparency and shared learning.

### b. Community Building in Practice

Throughout 2024, community engagement has included both the development of new initiatives and support for existing parish life. Many projects have had a shared aim: to build connection, reduce isolation, and promote dignity, inclusion, and joy.

Some of the year's key developments included:

- The restoration of the reredos at St Peter's Church, supported through a successful £4,000 grant application and a well-attended community craft and fundraising event.
- The launch of Sole Mates, a community walking group which offered four accessible walks through the year — attracting participants from both the church and the local neighbourhood.
- Two new initiatives in partnership with other Community Builders: the English Conversation Café, offering informal conversation for non-native speakers at Ascension Hall, and Bringo Bingo, a monthly social gathering tackling isolation in sheltered housing.
- A summer food support programme, funded by a £1,125 grant from John Lewis, which supported 21 households (including 41 children and 30 adults) with essential supplies during the holidays. Residual funds were used to pilot Family Brunch sessions in October half term, drawing around 45 families. Following their success, further funding was pledged for 2025 by a local councillor.
- A collaborative Family Fun Day in August, involving the church, MHDC, and local partners — strengthening local networks and offering a joyful celebration for all ages.



- Continued partnership with the PTA at St Matthias Primary School, resulting in a successful Christmas Fair. Through effective networking, additional support (including funding for a bouncy castle) was secured from ward councillor budgets.
- Ongoing support for seasonal events such as Christmas wreath-making workshops, community quizzes, and intergenerational creative sessions.



Behind each of these events lies significant planning, relationship-building, and coordination — all shaped by a desire to extend hospitality and create space for connection and belonging.

## c. The Community Fridge

The Community Fridge continues to be a vital project, combining environmental sustainability with practical care and community building. Operating from Ascension Hall on Monday mornings and Wednesday afternoons, it redistributes surplus supermarket food — preventing around one tonne of waste from going to landfill each month.

The Fridge is open to all and serves a diverse group of households. On average, 28 households attend each session, with around half returning weekly. While food access is the primary purpose, the Fridge has also become a place of welcome, neighbourliness, and informal support.

2024 saw the arrival of four new volunteers who have also become involved in other aspects of parish life. Thanks to strengthened community links, the Fridge received a donated professional weighing scale from Positive Weighing Solutions in February — helping to improve record keeping and reporting. A new system for redistributing uncollected food has also been developed, ensuring that surplus stock now goes to The Foyer and St Mary's Community Fridge, rather than landfill.

Occasional donations of non-perishable goods are also received from Malvern Foodbank, with whom the team maintains a good working relationship. MLWC remains an active voice in the Food Action Network for the district, with regular representation at meetings and shared learning across similar projects.



## d. Warm Space / Friendship Space

Running alongside the Community Fridge sessions, the Warm Space / Friendship Space offers free tea, coffee, and a chance to pause and connect. It is a simple but meaningful expression of welcome, providing a place where conversation flows easily and community can form.

Many participants have described it as one of the only places they feel known or listened to — particularly for those experiencing isolation. The space also allows the church to gently share information about services, groups, and upcoming events in a relaxed and relational way.

A highlight of the year was the emergence of the “Box of Joy”, an idea proposed by a regular attendee. The concept is straightforward: bring something to share that might bring someone else joy — be it a book, a household item, or a small gift. The box has become a much-loved feature of the Warm Space and reflects the parish's eco-ethos of reuse, sharing, and joyful simplicity.



## 7. SPARC

We continued to bring together a team of people who can combine to run the St Peter's arts programme as a team, going forward.

We held a small number of events the highlight of which was the Flatworld gig held in the Autumn which was in memory of Andrew Judd, our former churchwarden who specifically asked for them to play as one of his dying wishes.

The church continues to be used by several arts organisations in particular our friends the St Peter's Printmakers who held an exhibition weekend in the Summer that has become an annual event showcasing the talents of their members.

We owe an enormous amount of gratitude for Andrew, whose efforts have enabled St Peter's Church to be a resource for the community and continue to be a place of worship.

## 8. Malvern Link Dementia Meeting Centre 2024

Malvern Link Dementia Meeting Centre [DMC] is a parish resource offering ongoing warm, friendly and expert support to people and families affected by dementia. At the heart of the Meeting Centre is a social club where people meet to have fun, talk to others and get help that focuses on individual needs, all based on sound research evidence of what helps people to cope well in adjusting to living with the symptoms and changes that dementia brings. The focus of the Meeting Centre is on both the person living with dementia and their family.



The centre offers activities, information, support for carers, a discreet singing session and events to bring us into the wider community, raising the profile of people who live with dementia and supporting our community as a whole.

Open one day per week, 10.00am – 3.00pm, throughout the year, the centre is run by Manager, Es Hoyle with the support of a team of trained volunteers. All have a real understanding of the emotional and practical challenges being faced, drawing a community together to create networks between members who help support each other. We aim to respect people with dementia, to challenge in a non-confrontational way, to allow every member of the meeting centre to feel that their opinion is heard and counted and to thrive as a member of the meeting centre community.

The move to the Ascension Hall in September 2023, which provided a more informal, airy and homely space, as well as the opportunity for outdoor activities including gardening, has been very positive.

Numbers attending the weekly session have unfortunately remain low, despite the acknowledged number of people living with dementia and the support they require, although we have had one or two new members join us throughout the year. Limited/inappropriate referrals continue to be a concern for many dmcs across the country, including those that were flourishing and almost at waiting list stage, prior to the Covid pandemic. Sadly, this doesn't help us to meet the acknowledged local need or to become financially sustainable - but we are aware this is not just a concern for us, but a national problem and the issues of people not being referred/encouraged to attend a DMC as soon as they receive their diagnosis is currently being looked into and hopefully will be addressed by the Association of Dementia Studies [ADS] at Worcester University.

Originally funded by a successful bid to Worcestershire County Council working alongside the internationally renowned ADS, the aim is for the centre to be self-funding over time. The initial grant ended early this year and currently membership fees are insufficient to achieve a financial balance. Considerable effort has been put into marketing to ensure those recently diagnosed are aware of the centre and all it offers and we have been lucky to receive a significant donation from Malver Joggers who designated Malvern Link Dementia meeting Centre as their charity of the year 2024.

We go forward in faith, spreading the gospel of this much needed community service, as we continue to provide vital support to those at the beginning of their journey with dementia and their loved ones.

Es Hoyle  
Dementia Meeting Centre Manager

Anne Hancox  
Deputy Churchwarden

Jane James.  
Churchwarden

## 9. Financial report 2024

### a. Financial Report 2024

Total income for the year ended 31<sup>st</sup> December 2024 was £190,185 while expenditure totalled £160,165 resulting in a profit of £29,570 as detailed in the accounts. We are grateful for the very generous grants received during the year, which are listed on page 11 of the accounts. These have enabled us to continue our outreach to the parish, including a Community Builder grant and School Chaplain grant, as well as Community Fridge, Community Welfare and Families and Youth grants and indicate our confidence for future growth. Thanks to the help of A Ministry Fund grant from the Diocese, we were able to pay our Ministry Share in full. Energy costs remain high and continue to be challenging. Your regular giving and donations have enabled us to continue our mission we thank everyone who has been able to support us in this way, it is greatly appreciated.

### b. Reserves Policy

The Operational Reserve Fund has been increased by £10,000 to £14,663. We aim to continue increase this, so representing three months of expenditure, designated for emergencies.

### c. Restricted and Endowment Funds

The PCC holds and administers a number of these funds as detailed on the Balance sheet. Restricted funds totalled £57,772 as at 31<sup>st</sup> December 2024.

### d. Designated Funds

The PCC designates additional unrestricted reserves to be retained for an agreed purpose. These are reviewed on an annual basis and returned to the general fund if no longer considered justified. Designated funds totalled £25,342 as at 31<sup>st</sup> December 2024 as detailed on the Balance sheet.

### e. Investments

The PCC held investment assets at 31<sup>st</sup> December 2024 as detailed in the Statement of Assets and Liabilities. St Matthias Income Fund showed a small rise in value over the year while St Matthias Growth Fund had a small fall in value. St Matthias Deposit Fund also had a small rise in value.

### f. Bank Accounts

During the year the PCC agreed that we should open a CAF Gold Account with surplus funds held in the CAF Cash Account to enable us to receive more interest. As at 31<sup>st</sup> December 2024 the balances were Cash Account £21,629 and Gold Account £60,663. There is also a small HSBC account with a balance of £230.

My thanks go to Anne Hancox and Jenny Purser for banking the collections and envelopes, also to Peter Edwards for reclaiming the gift aid on donations which brings in an invaluable source of income.

I would also like to thank Eileen Watson and Graham Anderson for their continuing help and advice also Luke Lucas who joined the finance Committee.

Tony Eberle  
PCC Treasurer

## 10. Buildings and Churchyards: The Fabric, Goods and Ornaments of the Churches for the Year ending December 2024.

2024 was quite a challenging year for maintaining the four church buildings that the PCC has under its care to an acceptable state of repair as budgets needed to cut.

However, by prioritising works required on a needs must basis, we managed to maintain a reasonably stable ship but there will always be several issues which need to be addressed.

### a. St. Matthias Church



St. Matthias Church being the largest Church in the Parish commands the vast majority of weddings, baptisms and funerals to take place. And so, a certain amount of responsibility is felt to keep on top of the legal requirements.

All gas heaters were serviced in January by HMS.

There is one heater which is not operational due a faulty fan motor but moves are now in place to have this repaired and I believe HMS now have the parts in stock to carry out the repair.

All fire extinguishers serviced in February with no issues.

The month of March saw the testing of the lightning conductors which unfortunately failed the test. The company tendered an estimate of £6,898.28 plus vat. For the repair. The PCC/standing committee decided not to go ahead with this at that stage.

Routine duties such as organ and piano tuning, link room kitchen hot water boiler filters replaced, bell tower clock service carried out.

One tap replaced to kitchen sink.

Electric fan heaters and wiring restored to vestry and sacristy during November which made a huge difference as there was no heating at all for quite some time.

The lighting throughout the church is in need of attention with several bulbs not working. Because of the location of the lights being so high and the difficulty of replacing bulbs (even if they are available) it was decided to explore the possibility of converting them all to L.E.D.s.

HMS provided an estimate for this work which came out at £8,133.00 plus vat.

If this work was to go ahead, I think it might be worth thinking about relocating the lights to a lower level. This would vastly improve the accessibility for general maintenance and also direct more light where it is needed. Obviously, this would be at extra cost.

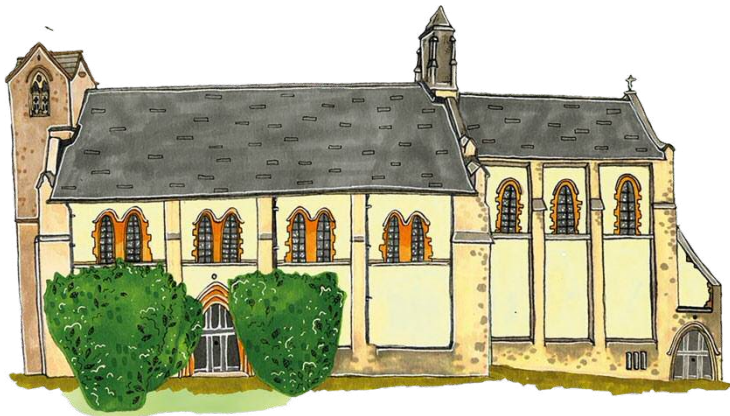
2024 found us in a position where we could no longer sustain the cost of maintaining the churchyards to the present standard that J. G. Hall achieved due to spiralling costs and budget cuts.

However, Wayne Stimpson who runs a gardening business, and has family buried in the churchyard offered to volunteer (as and when he could) to mow and strim the grass which was gratefully accepted. This was a great help but the size of the task makes it far too much for spare time work to achieve a full mow and strim.

So an appeal was put out for volunteers to help out.

The response was very good and we give thanks to Ian Fairchild for organising working groups to come together and carry out all aspects of churchyard maintenance. And many thanks to all the volunteers.

## b. Church of the Ascension



This Church, designed by Sir Walter Tapper, dedicated in 1903 has the added benefit of a hall where many community activities take place. The Church and hall are grade 2 listed as with the other Churches in the Parish.

In January 2024 all heaters in Church and hall were serviced with no issues.

Fire extinguishers also serviced in January, all good.

Lightning conductor test took place in February which produced a failure in ground resistance. This problem was addressed in May by the company who carried out the test PTSG at a cost of £1,380.48.

This was deemed necessary by the standing committee due to it being a single conductor.

Organ tuning took place in May with a few recommendations.

Due to a baffle board coming away, north side of the bell tower allowed a very cosy and warm nesting place for ferrule pigeons. This was producing a very unpleasant mess and damage to the fabric of the building. As the gutters were overdue for cleaning, Green Clean Hygiene cleaned the gutters and carried out a survey on the pigeon problem. This confirmed that that this was an urgent matter to deal with. And so, during August and September the gutters were cleaned, baffle board refitted to the bell tower to prevent further access for the pigeons, and the pigeons and all the mess/pollution cleaned.

A tree had taken root on the top of the gable end to the hall roof. This, at first was thought to be quite a straight forward matter which could be carried out at the same time as the gutter cleaning but further investigation proved it to be a far more extensive job as the root had grown in quite deep. This was eventually cleared by Chris Hopkin, Builder by extending the scaffolding

During the year 2024 it was discovered that an area of rendering was breaking away from the hall east facing wall. Applications were made for grant aid to contribute towards the cost of repairs and faculty List B applied for.

Works to be carried out during 2025.

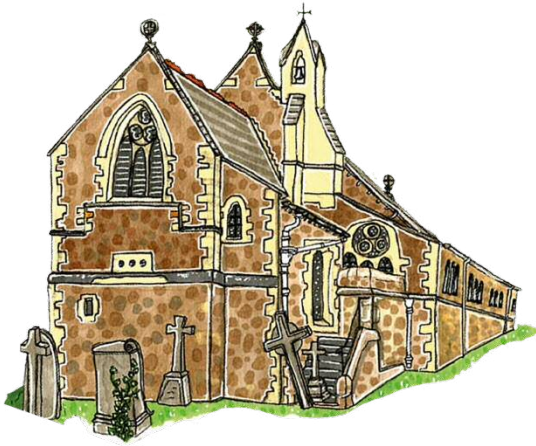
All appliances were serviced on schedule.

Church grounds maintained throughout the year to a reasonable standard.

Several run of the mill incidentals carried out as required.

Richard Tandy  
Churchwarden

### c. St Peter's Cowleigh



Lots has been going on at St Peters in 2024; weekly services with a steadily increasing congregation, termtime youth group attracting teenagers from Dysons, seasonal activities with the children from Northleigh primary school.

We have encouraged other activities and groups to St Peters, developing the relationship with the Printmakers, especially since the death of Andrew Judd in 2024. We have held several concerts and gigs , which will all make a good basis for the reincarnation of Sparc. (St Peters Arts Church).

The Reredos (hanging tapestry behind the alter) was taken away to be conserved, under Sheilah's watchful eye.

The churchyard is maintained by volunteers and the regular "Tidy Up the churchyard" sessions have proved successful in bringing in more volunteers. We have had some lovely social events such as the summer BBQ and barn dance and the harvest supper in the church. Look out for more fun coming to St Peters!

Jane James  
Churchwarden



## 11. Safeguarding (Joy/Sue F)

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). They have duly read and adopted the Diocesan policy regarding the use of Social Media, the Diocesan Safeguarding policy, and the policy regarding safer recruitment.

There have been twenty-one DBS applications in the year under consideration, and all were successful. Of these only 1 person has not completed both Basic and Foundation levels of training. They have completed the Basic level and are being pressed to complete the Foundation. Failure to do so may mean that, reluctantly, I have to ask them to withdraw from their volunteer post until it is completed.

The Diocese has been asked for advice, or notified of safeguarding concerns in two instances, with the safeguarding team receiving good support, advice and guidance. Relevant groups / individuals in the Parish are conversant with both the issues and any action taken, and concerns have been recorded, monitored and reviewed.

I regularly attended the PSO network meetings and acted upon any changes necessary with the permission of the PCC, and Safeguarding features on the agenda of every PCC meeting. I also kept the Diocesan Dashboard updated on a regular basis, though it is a 'living' document and runs in real time, so that its current status does not necessarily reflect the activity of the year this report reflects upon. We have very good compliance overall, in line with the Diocese as a whole.

There were several activities running in the Parish including Monday Tots, Community Fridge, Warm Space, the Dementia Meeting Centre, junior and senior choir, bell ringers and Alongside Café [bereavement group]. The Pastoral team continues to support and visit isolated, vulnerable and incapacitated members of our community, including care homes. Role descriptions have been developed for leaders and volunteers and everyone worked hard to comply with the safer recruitment process, with not only leaders but also all volunteers completing applications, supplying references and being interviewed. New groups – including a youth group and an after-school club are planned for the near future, and job descriptions etc will be developed for them as needed.

I should like to thank all leaders, volunteers, the PCC and clergy for their ongoing support, encouragement and faith in me as their PSO.

Joy Black,  
Parish Safeguarding Officer

### 12. Deanery Synod (Kit/Graham/Craig/Joy)

We continue to work closely with Deanery colleagues and have valued the ongoing support during a year of significant change during 2024. Formal meetings have occurred. Nominated representatives are James Williams, Joy Black, Graham Rowberry, Craig Jones and Kit Roberts. Meetings occurred throughout the year, both in person and via Zoom.

### 13. Reredos. 'Adoration of the Three Wise Men'

In November 2022 the Revd. Phillip Johnson asked me to look at the Reredos in St. Peter's Church with a view to its conservation and preservation.

As a researcher, writer and quilt historian, my research in 2023 established that it was a special appliquéd and embroidered work, linked to Madresfield Court and the Beauchamp family. Designed by Charles Gere, who designed the Altar Frontal for Madresfield Court Chapel. (Charles Gere was also an illustrator and designer for William Morris books.) Stitched by Edith and Margaret Munn c1900, daughters of the Vicar of Madresfield.

I submitted my research and my estimation to the PCC, that for future preservation the Reredos had to have substantial restoration. The PCC asked me to undertake the project.

I contacted the Textile Specialist Group of the Institute of Conservation to find a conservator and was recommended Wendy Toulson, accredited Member of ICON. She very kindly came and gave her time free, and estimated that the Reredos was worth preserving. She submitted a detailed proposal for the conservation and costs involved of £7,600, plus the cost of material for its restoration. Restoration is to prevent further damage and to maintain the historical and aesthetic value of the textile.

The PCC unanimously agreed that I could continue with the project.

I submitted grants and received grants of £4,000 from the Idlewild Trust and £3,500 from churchcare and Pilgrim Trust. A small committee was formed to raise the rest of the money.

Esther Partidge-Warner organised a 2024/5 calendar, mugs, and cushion covers to be sold. A workshop, barn dance, raffle and talk raised over £500. The church congregations from all three churches were very generous and supportive with both donations, and buying our Reredos goods. We now had the full amount for Wendy Toulson.

I then submitted the Statement of Significance to the Church of England Faculty which was granted 19/12/24 by the Worshipful (remove extra space) J.I. Humphreys. Chancellor of the Diocese and Official Principal of the Lord Bishop of Worcester, authorising the work as specified in the submission to be carried out. To be completed within twelve months of the signed date. The certificate is in St Peter's Church safe.

Wendy Toulson is to remove the Reredos to her workroom in Herefordshire in February 2025.



Sheilah Daughtree  
PCC Member

## I 4. Structure, governance, management and administration

There are three churches in the Parish:

- The Church of the Ascension
- St Matthias' Church
- St Peter's Church.

All have equal status and together constitute the Parish Church. Each church continues to be used for worship and for additional activities in ways which reflect their location and varying attributes.

Financial and administrative control of all three churches rests with the PCC which is the responsible legal body. The financial statements for the Parish are prepared on a cash basis in accordance with the Church Accounting Regulations and Charity Commission Financial Guidance

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll, members of which are the electors of the PCC. There were 105 people on the Roll, by the end of 2024 and a further revision will take place in Spring 2025. Members elected to the PCC have a three-year term of office so that a third of the membership retires each year. Apart from the elected lay members (which include the lay chair), the Council includes the Curate in Charge, the churchwardens, a licensed lay minister and four representatives from the Parish elected to serve on the Deanery Synod.

The Parochial Church Council is the responsible legal body and receives reports on finance, fabric and other general matters at each of its meetings. In 2024 there were six substantive meetings of the PCC. Between meetings PCC members were also asked to ratify proposals by email communication.

## 15. Administrative Information

Details of the three churches in the Parish of Malvern Link with Cowleigh, within the Diocese of Worcester are listed below:

- Church of the Ascension, Somers Park Avenue, WR14 1XA
- St Matthias Church, Church Road, WR14 1LX
- St Peter's, Cowleigh Bank, WR14 1QP

The principal contact address is The Malvern Link with Cowleigh Parish Office, The Church of the Ascension, Somers Park Avenue, Malvern, Worcestershire, WR14 1XA.

The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission – No 1133920.

The following served on the PCC in 2024:

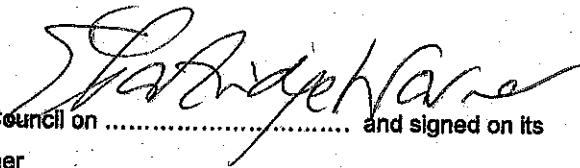
Chair:	Esther Partridge-Warner (Lay Chair)
Clergy:	James Williams (Curate in Charge Sept 2024), Alastair McKay (Associate Priest)
Licensed Lay Minister:	Allen Hudson
Churchwardens:	Mark Cook, Richard Tandy, Jane James
Depury Churchwarden:	Anne Hancox, Ian Fairchild
Deanery Synod Reps:	Joy Black, Kit Robers, Craig Jones, Graham Rowbery
Elected members:	Tony Eberle, Esther Partridge-Warner, Graham Anderson, Sue Tandy, Sue Fairchild, Sheilah Daughtree
Honorary Treasurer:	Tony Eberle
Honorary Secretary:	Kit Roberts
Parish Safeguarding Officer:	Joy Black
Deputy Safeguarding Officer:	Sue Fairchild

**Parish of Malvern Link with Cowleigh**

**End of Year Financial Statements**

**Year ending 31st December 2024**

Approved by the Parochial Church Council on ..... and signed on its  
behalf by Mrs Esther Partridge-Warner





## **Independent Financial Examiner's report to Malvern Link with Cowleigh Parochial Church Council**

I report to the Parochial Church Council (PCC) of the Parish of Malvern Link with Cowleigh on my examination of the Financial Statements for the year ended 31<sup>st</sup> December 2024

### **Basis of Independent Examiner's Report**

I have been requested to carry out an independent examination of the accounts by the PCC. An examination includes a review of the accounting records kept by the Parish and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning such matters. The procedures undertaken to not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the financial statements.

### **Independent Examiner's Report**

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
  - a) To keep accounting records and
  - b) To prepare accounts with accord with the accounting records have not been met, or
2. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the financial statements to be reached.

  
.....  
Ian Jarvis FCA

Date .....

24 March 2025.

# Statement of Financial Activities

1st January to 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>INCOME FROM :</b>							
Regular Income	2	93,508	-	866	2,041	96,415	90,511
Occasional Income	2	14,215	-	50,282	3,940	68,438	117,648
Lettings	2	10,752	-	-	-	10,752	3,538
Income from Profit Centres	2	-	-	5,411	9,188	14,580	26,591
<b>TOTAL INCOME</b>		<b>118,475</b>	<b>-</b>	<b>56,560</b>	<b>15,150</b>	<b>190,185</b>	<b>238,289</b>
<b>EXPENDITURE ON :</b>							
Administrative expenditure	3	44,457	-	28,604	4,350	77,411	138,549
Maintenance of Service	3	7,729	-	2,766	-	10,495	14,765
Mission	3	46,893	-	1,889	-	48,782	45,269
Profits Centre expenditure	3	-	-	1,024	9,580	10,604	28,539
Outreach costs	3	896	-	717	53	1,666	4,621
Parish Office costs	3	6,400	-	258	15	6,673	7,869
Governance	3	4,920	-	64	-	4,984	10,866
<b>TOTAL EXPENDITURE</b>		<b>111,295</b>	<b>-</b>	<b>35,322</b>	<b>13,998</b>	<b>160,615</b>	<b>250,477</b>
<b>NET OPERATING INCOME</b>		<b>7,180</b>	<b>-</b>	<b>21,238</b>	<b>1,151</b>	<b>29,570</b>	<b>( 12,188)</b>
Revaluation of investments		-	-	-	231	231	1,599
Transfers between funds	8	( 12,074)	-	184	11,890	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>( 4,894)</b>	<b>-</b>	<b>21,422</b>	<b>13,272</b>	<b>29,801</b>	<b>( 10,589)</b>
<b>TOTAL FUNDS BROUGHT FORWARD</b>		<b>15,014</b>	<b>2,000</b>	<b>36,350</b>	<b>12,070</b>	<b>65,434</b>	<b>76,023</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>10,120</b>	<b>2,000</b>	<b>57,772</b>	<b>25,342</b>	<b>95,234</b>	<b>85,434</b>

# Balance Sheet

As at 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This year	Last year
<b>Fixed asset investments</b>	4	-	-	-	8,800	8,800	8,569
<b>Current Assets</b>							
Cash at bank and in hand	4	10,797	2,000	57,772	16,541	87,111	59,214
<b>Current Assets - total</b>		10,797	2,000	57,772	16,541	87,111	59,214
<b>Current Liabilities</b>							
Amounts falling due within one year	5	676	-	-	-	676	2,350
<b>Net Current assets less liabilities</b>		10,121	2,000	57,772	16,541	86,434	56,864
<b>Total Assets less current liabilities</b>		10,121	2,000	57,772	25,342	95,234	66,434
<b>Represented by</b>							
<b>Unrestricted</b>							
General fund		10,121	-	-	-	10,121	15,014
<b>Endowment</b>		-	-	-	-	-	-
St Matthias Deposit		-	2,000	-	-	2,000	2,000
<b>Restricted</b>		-	-	-	-	-	-
Monday Tots		-	-	799	-	799	286
Community Fridge Fund		-	-	4,266	-	4,266	1,959
Contemplation Fund		-	-	-	-	-	-
Dementia Fund		-	-	5,251	-	5,251	396
Music Fund		-	-	1,041	-	1,041	1,041
St M Churchyard maintenance		-	-	1,799	-	1,799	225
St Matthias Vestry		-	-	5,337	-	5,337	4,500
St Peter's Fabric Fund		-	-	7,878	-	7,878	50
Vicar's Discretionary Fund		-	-	776	-	776	776
Warm Space		-	-	1,568	-	1,568	1,998
Community Bulder		-	-	15,576	-	15,576	16,348
Ascension Community Grant		-	-	5,981	-	5,981	8,000
Community Welfare		-	-	322	-	322	850
Families and Youth		-	-	2,576	-	2,576	910
Reredos Fund		-	-	4,601	-	4,601	-
<b>Designated</b>		-	-	-	-	-	-
Arts Fund		-	-	-	2,669	2,669	1,572
Dementia Fund		-	-	-	2,079	2,079	365
Fabric Fund		-	-	-	2,400	2,400	4,750
Mission Fund		-	-	-	719	719	719
Operational Reserve Fund		-	-	-	14,664	14,664	4,864
St Peter's Welcome Area		-	-	-	1,250	1,250	-
Projects Appeal		-	-	-	1,560	1,560	-
<b>Funds of the Church</b>		10,121	2,000	57,772	25,342	95,234	66,434

## **Note1 – Accounting policies**

### **Basis of Preparation**

The financial statements are prepared under the Church Accounting Regulations and Charity Commission financial guidance. They are also prepared under the historical cost convention except for the valuation of investments, which are shown at market value at the year end.

The income of the Church has been under £250,000 for the last three years and these accounts have therefore been prepared on a cash basis. The one exception to this is the creditor balance of £676, which is included within "Current liabilities : Amounts falling due within one year". (2023 : £2,350). See note 5 for details.

### **Funds**

Unrestricted funds represent the general 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.

Funds that are designated for a particular purpose by the PCC are also unrestricted.

Restricted fund are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided via PCC-specific notes where appropriate.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

## **INCOMING RESOURCES**

### **Voluntary Income and fundraising**

All income is accounted for on a receipts basis. Any funds raised by fêtes, garden parties and similar events are accounted for gross. Sales of books and magazines from the church are accounted for gross.

### **Other income**

Rental income is recognised on a receipts basis.

### **Investment gains and losses**

Realised gains and losses are recognised when the investment is sold. Unrealised gains and losses are accounted for on an annual basis with a year-end revaluation at 31<sup>st</sup> December.

Dividends and interest are accounted for on a receipts basis.

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

## **RESOURCES EXPENDED**

Grants and donations are accounted for when paid over with a record being maintained of any binding obligations which exist prior to payment.

### **Activities directly relating to the work of the church**

Parish Share is acknowledged by the Diocese as a request for voluntary payment with a record being maintained of any ongoing shortfall. In exceptional circumstances the Diocesan policy is to ask parishes to pay whatever they can. They do not expect churches to draw down on their reserves to pay Parish Share.

### **Governance costs**

Governance costs include costs for the preparation and examination of the statutory accounts, the costs of trustees' meetings and the cost of any legal advice to trustees on governance or constitutional matters.

....Cont'd



## Analysis of Income

1st January to 31st December 2024

Note 2	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>Regular donations</b>						
Gift aid - Standing Orders	65,612	-	80	-	65,692	61,506
Gift aid - Planned Giving	5,196	-	-	-	5,196	3,529
Loose plate collections	1,952	-	-	493	2,446	3,878
Tax recovered from HMRC	19,840	-	786	1,547	22,174	20,423
Bank interest	679	-	-	-	679	307
Dividends	229	-	-	-	229	868
<b>Total</b>	<b>93,508</b>	<b>-</b>	<b>866</b>	<b>2,041</b>	<b>98,416</b>	<b>90,511</b>
<b>Income from charitable activities</b>						
Fundraising events	113	-	4,364	600	5,076	2,301
Occasional GA donations	3,245	-	5,366	1,479	10,091	8,880
GASDS	94	-	227	76	397	1,015
Occasional Non GA donations	2,533	-	5,018	1,060	8,611	40,825
Service fees	7,121	-	-	-	7,121	8,878
Restricted Grants	-	-	-	-	-	30,975
VAT reclaim	230	-	2,368	725	3,314	-
Legacies	-	-	1,000	-	1,000	5,500
Restricted Donations	-	-	29,212	-	29,212	18,198
CYPF	-	-	2,648	-	2,648	98
Other Income	880	-	90	-	969	999
<b>Total</b>	<b>14,215</b>	<b>-</b>	<b>50,282</b>	<b>3,940</b>	<b>68,438</b>	<b>117,848</b>
<b>Lettings</b>						
St Matthias - Link room	2,047	-	-	-	2,047	815
AS Hall	2,190	-	-	-	2,190	1,234
St Peter's	6,515	-	-	-	6,515	1,199
AS Church	-	-	-	-	-	280
<b>Total</b>	<b>10,752</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,752</b>	<b>3,538</b>
<b>Income for Profit Centres</b>						
DEM - Operational Grants	-	-	5,000	2,000	7,000	12,500
DEM - GA donations	-	-	-	20	20	-
DEM - Non GA donations	-	-	411	1,418	1,829	1,092
DEM - GA reclaim	-	-	-	-	-	240
DEM - User fees	-	-	-	4,384	4,384	8,846
SPARC - Operational Grants	-	-	-	-	-	650
SPARC - Ticket sales	-	-	-	920	920	2,364
SPARC - Hospitality income	-	-	-	426	426	900
<b>Total</b>	<b>-</b>	<b>-</b>	<b>5,411</b>	<b>9,168</b>	<b>14,580</b>	<b>26,591</b>
<b>TOTAL INCOME</b>	<b>118,475</b>	<b>-</b>	<b>56,560</b>	<b>15,150</b>	<b>190,185</b>	<b>238,289</b>

## Analysis of Expenditure

1st January to 31st December 2024

Note 3	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>Administrative expenditure</b>						
Payroll costs	4,138	-	22,866	-	27,004	57,383
Clergy Working exps	-	-	-	-	-	6,096
Vicar's telephone	-	-	-	-	-	911
StM Electricity	6,829	-	-	-	6,829	5,841
StM Gas	4,073	-	-	-	4,073	5,870
StM Water	295	-	-	-	295	261
StM Phone & BB	-	-	-	-	-	202
ASC Church Electricity	1,687	-	-	-	1,687	2,646
ASC Church Gas	1,149	-	-	-	1,149	2,363
ASC Church Water	223	-	-	-	223	179
ASC Church Phone & BB	-	-	-	-	-	156
St P Electricity	1,061	-	-	-	1,061	972
St P Gas	2,771	-	-	-	2,771	5,533
St P Water	195	-	-	-	195	205
St P Phone & BB	-	-	-	-	-	197
AS Hall Electricity	779	-	777	-	1,557	1,187
AS Hall Gas	892	-	786	-	1,677	3,231
Insurance	7,284	-	-	-	7,284	6,941
Cleaning contracts	1,259	-	-	-	1,259	3,711
Churchyard upkeep	3,540	-	480	-	4,020	2,994
StM Planned Maintenance	948	-	-	-	948	1,380
ASC Planned Maintenance	698	-	1,659	-	2,357	24,511
St P Planned Maintenance	788	-	-	-	788	777
Building repairs & Maintenance	4,502	-	1,020	4,350	9,872	4,854
Equipment repairs & maintenance	901	-	-	-	901	151
Equipment purchase	1,446	-	1,016	-	2,462	185
<b>Total</b>	<b>44,457</b>	<b>-</b>	<b>28,604</b>	<b>4,350</b>	<b>77,411</b>	<b>138,649</b>
<b>Maintenance of Service</b>						
Printing	32	-	58	-	91	125
Sacristy	746	-	-	-	746	1,358
Organist fee	4,000	-	-	-	4,000	4,000
Choir expenses	281	-	-	-	281	127
Performance licences	846	-	-	-	845	875
Organ & piano tuning	772	-	-	-	772	925
Junior Choir - Gross Salaries	805	-	-	-	805	1,540
Video streaming equipment	111	-	-	-	111	96
Devotional Materials	136	-	-	-	136	278
Training	-	-	238	-	238	3,612
CYPF	-	-	2,470	-	2,470	1,828
<b>Total</b>	<b>7,729</b>	<b>-</b>	<b>2,708</b>	<b>-</b>	<b>10,495</b>	<b>14,765</b>

## **ASSETS**

### **Consecrated property and moveable church furnishings**

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church inventory which can be inspected at any reasonable time.

For inalienable property acquired prior to 2000, there is insufficient cost information available and therefore such assets are not valued in these financial statements.

For items acquired since 1<sup>st</sup> January 2000, where the trustees consider these to have enduring economic value, these are capitalised at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1<sup>st</sup> January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings where individual items are under £1,000 or the repair of moveable church furnishings acquired before 1<sup>st</sup> January 2000, is written off.

### **Other fixtures, fittings and office equipment**

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2024 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight-line basis. Acquisitions of items with a purchase price of £1,750 or less are treated as expenditure.

### **Investments**

Investments are valued at market value at 31<sup>st</sup> December.

### **Current Assets**

Amounts owing to the PCC at 31<sup>st</sup> December in respect of Agency fees for services are shown as debtors. Short-term deposits include cash held on deposit either with CBF Church of England Funds or at the bank.

## **LIABILITIES**

Liabilities are recognised only to the extent that amounts are due in respect of Agency fees for services.

## Analysis of Expenditure

1st January to 31st December 2024

Note 3 - continued	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>Mission</b>						
Parish share	46,046	-	-	-	46,046	44,004
Donations to Relief & dev't agencies	-	-	30	-	30	4
Donations to Home mission	-	-	1,350	-	1,350	-
Hospitality	847	-	509	-	1,355	1,261
<b>Total</b>	<b>46,893</b>	<b>-</b>	<b>1,889</b>	<b>-</b>	<b>48,782</b>	<b>45,269</b>
<b>Profits Centre expenditure</b>						
DEM - Age UK Man't fees	-	-	-	-	-	1,556
DEM - Operational Materials	-	-	897	-	897	255
DEM - Operational Accomodation	-	-	-	-	-	9,986
DEM - Operational Misc	-	-	127	719	846	1,456
DEM - Operational Training	-	-	-	36	36	-
DEM - Operational Gross salaries	-	-	-	6,945	6,945	8,263
SPARC - Artists fees	-	-	-	1,399	1,399	3,913
SPARC - Hospitality	-	-	-	212	212	755
SPARC - Programmes and Misc	-	-	-	270	270	50
ASC - Development - Books etc	-	-	-	-	-	98
ASC - Dev't - Training course	-	-	-	-	-	2,210
<b>Total</b>	<b>-</b>	<b>-</b>	<b>1,024</b>	<b>9,580</b>	<b>10,604</b>	<b>28,539</b>
<b>Outreach costs</b>						
Website licence	246	-	216	53	515	783
Website maint	-	-	-	-	-	2,100
Banners & leaflets	185	-	-	-	185	223
Marketing development	426	-	-	-	426	1,507
Fetes and Events	40	-	501	-	541	8
<b>Total</b>	<b>896</b>	<b>-</b>	<b>717</b>	<b>53</b>	<b>1,666</b>	<b>4,621</b>
<b>Parish Office costs</b>						
Print Post Stat	616	-	201	-	817	588
Office Equip costs	438	-	-	-	438	651
Bank chgs	127	-	-	-	127	134
SumUp chgs	4	-	20	15	40	-
Software licences and subscriptions	2,325	-	-	-	2,325	4,031
Communication Expenses	2,890	-	36	-	2,926	2,565
<b>Total</b>	<b>6,400</b>	<b>-</b>	<b>258</b>	<b>15</b>	<b>6,673</b>	<b>7,869</b>
<b>Governance</b>						
Auditor fee	120	-	-	-	120	120
Accountancy support	2,606	-	-	-	2,606	4,023
HR Bureau Fee	-	-	-	-	-	1,188
Minor Admin exps - Misc	402	-	-	-	402	116
Cleaning and Hygiene Materials	572	-	64	-	636	44
Local Authority Licences	20	-	-	-	20	20
Governance Training	1,200	-	-	-	1,200	5,355
<b>Total</b>	<b>4,920</b>	<b>-</b>	<b>64</b>	<b>-</b>	<b>4,984</b>	<b>10,868</b>
<b>Total Expenditures</b>	<b>111,295</b>	<b>-</b>	<b>35,322</b>	<b>13,998</b>	<b>160,615</b>	<b>250,477</b>



## Statement of Assets and Liabilities

As at 31st December 2024

Note 4	Unrestricted	Endowment	Restricted	Designated	This year	Last year
<b>Fixed asset Investments</b>						
St Matthias Income Fund	-	-	-	4,880	4,880	4,737
St Matthias Growth Fund	-	-	-	3,920	3,920	3,832
	-	-	-	8,800	8,800	8,569
<b>Current Assets - Cash at bank and in hand</b>						
CAF Current Account	(42,455)	-	57,542	6,541	21,629	54,238
CAF Gold Account	50,663	-	-	10,000	60,663	-
<b>Total for CAF Accounts</b>	<b>8,209</b>	<b>-</b>	<b>57,542</b>	<b>16,541</b>	<b>82,292</b>	<b>54,238</b>
HSBC St Matthias' Churchyard account	-	-	230	-	230	447
St Matthias CBF Deposit Fund	2,584	2,000	-	-	4,584	4,355
St Peter's CBF Deposit Fund	-	-	-	-	-	169
Cash in hand	5	-	-	-	5	5
<b>Total Bank and Cash balances</b>	<b>10,797</b>	<b>2,000</b>	<b>57,772</b>	<b>16,541</b>	<b>87,111</b>	<b>59,214</b>
<b>Current Liabilities</b>						
Amounts falling due within one year	676	-	-	-	676	2,350
<b>Grand Total</b>	<b>10,121</b>	<b>2,000</b>	<b>57,772</b>	<b>25,342</b>	<b>95,234</b>	<b>65,434</b>

### Note 5 – Creditors

As noted in the Accounting policies, the financial statements were prepared on a cash basis in 2024. There are two minor exceptions to this as follows :

Amounts due in respect of PAYE	245.16
Amounts due to NEST pensions	98.35
Amounts due to Agents etc	452.80
<u>Amounts due from trade debtors</u>	<u>(120.00)</u>
Overall creditor balance	<u>676.31</u>

### Note 6 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

### Note 7 – Related Party Transactions

Four people were on the payroll in 2024, none having any connections to PCC Trustees

### Note 8 - Fund transfers

Transfers between funds have arisen where previously endowed or designated funds are now being treated as part of the Unrestricted fund. There was also a transfer of £10,000 transferred to the Operational Reserve Fund in the year.

....Cont'd

# Notes to the accounts - continued

## Note 9 – Grants and Funding

We are extremely grateful for all the grants and funding received during 2024 which have been allocated across the funds as follows :

	FUNDS						
	St Mathias Churchyard Maintenance	Warm Space	Community Builder	Community Welfare	Families and Youth	Reredos	Fabric Fund
MHDC - Churchyard Maintenance	500						
MHDC - Warm Space		300					
Platform Housing - Warm Space		850					
MHDC - Community Builder			23,597				
MHDC - Community Welfare				250			
MHDC - Families and Youth					500		
John Lewis - Community Welfare				1,125			
Idlewild Trust - Reredos						4,000	
Seeds of Life - Malvern United Reform Church							300
	500	1,150	23,597	1,375	500	4,000	300
TOTAL							31,422

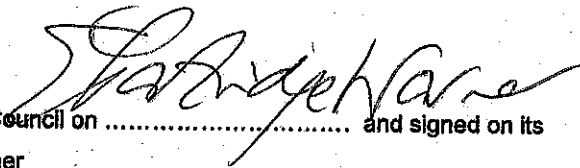


**Parish of Malvern Link with Cowleigh**

**End of Year Financial Statements**

**Year ending 31st December 2024**

Approved by the Parochial Church Council on ..... and signed on its  
behalf by Mrs Esther Partridge-Warner





## **Independent Financial Examiner's report to Malvern Link with Cowleigh Parochial Church Council**

I report to the Parochial Church Council (PCC) of the Parish of Malvern Link with Cowleigh on my examination of the Financial Statements for the year ended 31<sup>st</sup> December 2024

### **Basis of Independent Examiner's Report**

I have been requested to carry out an independent examination of the accounts by the PCC. An examination includes a review of the accounting records kept by the Parish and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning such matters. The procedures undertaken to not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the financial statements.

### **Independent Examiner's Report**

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
  - a) To keep accounting records and
  - b) To prepare accounts with accord with the accounting records have not been met, or
2. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the financial statements to be reached.

  
.....  
Ian Jarvis FCA

Date .....

24 March 2025.

# Statement of Financial Activities

1st January to 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>INCOME FROM :</b>							
Regular Income	2	93,508	-	866	2,041	96,415	90,511
Occasional Income	2	14,215	-	50,282	3,940	68,438	117,648
Lettings	2	10,752	-	-	-	10,752	3,538
Income from Profit Centres	2	-	-	5,411	9,188	14,580	26,591
<b>TOTAL INCOME</b>		<b>118,475</b>	<b>-</b>	<b>56,560</b>	<b>15,150</b>	<b>190,185</b>	<b>238,289</b>
<b>EXPENDITURE ON :</b>							
Administrative expenditure	3	44,457	-	28,604	4,350	77,411	138,549
Maintenance of Service	3	7,729	-	2,766	-	10,495	14,765
Mission	3	46,893	-	1,889	-	48,782	45,269
Profits Centre expenditure	3	-	-	1,024	9,580	10,604	28,539
Outreach costs	3	896	-	717	53	1,666	4,621
Parish Office costs	3	6,400	-	258	15	6,673	7,869
Governance	3	4,920	-	64	-	4,984	10,866
<b>TOTAL EXPENDITURE</b>		<b>111,295</b>	<b>-</b>	<b>35,322</b>	<b>13,998</b>	<b>160,615</b>	<b>250,477</b>
<b>NET OPERATING INCOME</b>		<b>7,180</b>	<b>-</b>	<b>21,238</b>	<b>1,151</b>	<b>29,570</b>	<b>( 12,188)</b>
Revaluation of investments		-	-	-	231	231	1,599
Transfers between funds	8	( 12,074)	-	184	11,890	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>( 4,894)</b>	<b>-</b>	<b>21,422</b>	<b>13,272</b>	<b>29,801</b>	<b>( 10,589)</b>
<b>TOTAL FUNDS BROUGHT FORWARD</b>		<b>15,014</b>	<b>2,000</b>	<b>36,350</b>	<b>12,070</b>	<b>65,434</b>	<b>76,023</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>10,120</b>	<b>2,000</b>	<b>57,772</b>	<b>25,342</b>	<b>95,234</b>	<b>85,434</b>

# Balance Sheet

As at 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This year	Last year
<b>Fixed asset investments</b>	4	-	-	-	8,800	8,800	8,569
<b>Current Assets</b>							
Cash at bank and in hand	4	10,797	2,000	57,772	16,541	87,111	59,214
<b>Current Assets - total</b>		10,797	2,000	57,772	16,541	87,111	59,214
<b>Current Liabilities</b>							
Amounts falling due within one year	5	676	-	-	-	676	2,350
<b>Net Current assets less liabilities</b>		10,121	2,000	57,772	16,541	86,434	56,864
<b>Total Assets less current liabilities</b>		10,121	2,000	57,772	25,342	95,234	66,434
<b>Represented by</b>							
<b>Unrestricted</b>							
General fund		10,121	-	-	-	10,121	15,014
<b>Endowment</b>		-	-	-	-	-	-
St Matthias Deposit		-	2,000	-	-	2,000	2,000
<b>Restricted</b>		-	-	-	-	-	-
Monday Tots		-	-	799	-	799	286
Community Fridge Fund		-	-	4,266	-	4,266	1,959
Contemplation Fund		-	-	-	-	-	-
Dementia Fund		-	-	5,251	-	5,251	396
Music Fund		-	-	1,041	-	1,041	1,041
St M Churchyard maintenance		-	-	1,799	-	1,799	225
St Matthias Vestry		-	-	5,337	-	5,337	4,500
St Peter's Fabric Fund		-	-	7,878	-	7,878	50
Vicar's Discretionary Fund		-	-	776	-	776	776
Warm Space		-	-	1,568	-	1,568	1,998
Community Bulder		-	-	15,576	-	15,576	16,348
Ascension Community Grant		-	-	5,981	-	5,981	8,000
Community Welfare		-	-	322	-	322	850
Families and Youth		-	-	2,576	-	2,576	910
Reredos Fund		-	-	4,601	-	4,601	-
<b>Designated</b>		-	-	-	-	-	-
Arts Fund		-	-	-	2,669	2,669	1,572
Dementia Fund		-	-	-	2,079	2,079	365
Fabric Fund		-	-	-	2,400	2,400	4,750
Mission Fund		-	-	-	719	719	719
Operational Reserve Fund		-	-	-	14,664	14,664	4,864
St Peter's Welcome Area		-	-	-	1,250	1,250	-
Projects Appeal		-	-	-	1,560	1,560	-
<b>Funds of the Church</b>		10,121	2,000	57,772	25,342	95,234	66,434

## **Note1 – Accounting policies**

### **Basis of Preparation**

The financial statements are prepared under the Church Accounting Regulations and Charity Commission financial guidance. They are also prepared under the historical cost convention except for the valuation of investments, which are shown at market value at the year end.

The income of the Church has been under £250,000 for the last three years and these accounts have therefore been prepared on a cash basis. The one exception to this is the creditor balance of £676, which is included within "Current liabilities : Amounts falling due within one year". (2023 : £2,350). See note 5 for details.

### **Funds**

Unrestricted funds represent the general 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.

Funds that are designated for a particular purpose by the PCC are also unrestricted.

Restricted fund are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided via PCC-specific notes where appropriate.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

## **INCOMING RESOURCES**

### **Voluntary Income and fundraising**

All income is accounted for on a receipts basis. Any funds raised by fêtes, garden parties and similar events are accounted for gross. Sales of books and magazines from the church are accounted for gross.

### **Other income**

Rental income is recognised on a receipts basis.

### **Investment gains and losses**

Realised gains and losses are recognised when the investment is sold. Unrealised gains and losses are accounted for on an annual basis with a year-end revaluation at 31<sup>st</sup> December.

Dividends and interest are accounted for on a receipts basis.

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

## **RESOURCES EXPENDED**

Grants and donations are accounted for when paid over with a record being maintained of any binding obligations which exist prior to payment.

### **Activities directly relating to the work of the church**

Parish Share is acknowledged by the Diocese as a request for voluntary payment with a record being maintained of any ongoing shortfall. In exceptional circumstances the Diocesan policy is to ask parishes to pay whatever they can. They do not expect churches to draw down on their reserves to pay Parish Share.

### **Governance costs**

Governance costs include costs for the preparation and examination of the statutory accounts, the costs of trustees' meetings and the cost of any legal advice to trustees on governance or constitutional matters.

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## Analysis of Income

1st January to 31st December 2024

Note 2	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>Regular donations</b>						
Gift aid - Standing Orders	65,612	-	80	-	65,692	61,506
Gift aid - Planned Giving	5,196	-	-	-	5,196	3,529
Loose plate collections	1,952	-	-	493	2,446	3,878
Tax recovered from HMRC	19,840	-	786	1,547	22,174	20,423
Bank interest	679	-	-	-	679	307
Dividends	229	-	-	-	229	868
<b>Total</b>	<b>93,508</b>	<b>-</b>	<b>866</b>	<b>2,041</b>	<b>98,416</b>	<b>90,511</b>
<b>Income from charitable activities</b>						
Fundraising events	113	-	4,364	600	5,076	2,301
Occasional GA donations	3,245	-	5,366	1,479	10,091	8,880
GASDS	94	-	227	76	397	1,015
Occasional Non GA donations	2,533	-	5,018	1,060	8,611	40,825
Service fees	7,121	-	-	-	7,121	8,878
Restricted Grants	-	-	-	-	-	30,975
VAT reclaim	230	-	2,368	725	3,314	-
Legacies	-	-	1,000	-	1,000	5,500
Restricted Donations	-	-	29,212	-	29,212	18,198
CYPF	-	-	2,648	-	2,648	98
Other Income	880	-	90	-	969	999
<b>Total</b>	<b>14,215</b>	<b>-</b>	<b>50,282</b>	<b>3,940</b>	<b>68,438</b>	<b>117,848</b>
<b>Lettings</b>						
St Matthias - Link room	2,047	-	-	-	2,047	815
AS Hall	2,190	-	-	-	2,190	1,234
St Peter's	6,515	-	-	-	6,515	1,199
AS Church	-	-	-	-	-	280
<b>Total</b>	<b>10,752</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,752</b>	<b>3,538</b>
<b>Income for Profit Centres</b>						
DEM - Operational Grants	-	-	5,000	2,000	7,000	12,500
DEM - GA donations	-	-	-	20	20	-
DEM - Non GA donations	-	-	411	1,418	1,829	1,092
DEM - GA reclaim	-	-	-	-	-	240
DEM - User fees	-	-	-	4,384	4,384	8,846
SPARC - Operational Grants	-	-	-	-	-	650
SPARC - Ticket sales	-	-	-	920	920	2,364
SPARC - Hospitality income	-	-	-	426	426	900
<b>Total</b>	<b>-</b>	<b>-</b>	<b>5,411</b>	<b>9,168</b>	<b>14,580</b>	<b>26,591</b>
<b>TOTAL INCOME</b>	<b>118,475</b>	<b>-</b>	<b>56,560</b>	<b>15,150</b>	<b>190,185</b>	<b>238,289</b>



## Analysis of Expenditure

1st January to 31st December 2024

Note 3	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>Administrative expenditure</b>						
Payroll costs	4,138	-	22,866	-	27,004	57,383
Clergy Working exps	-	-	-	-	-	6,096
Vicar's telephone	-	-	-	-	-	911
StM Electricity	6,829	-	-	-	6,829	5,841
StM Gas	4,073	-	-	-	4,073	5,870
StM Water	295	-	-	-	295	261
StM Phone & BB	-	-	-	-	-	202
ASC Church Electricity	1,687	-	-	-	1,687	2,646
ASC Church Gas	1,149	-	-	-	1,149	2,363
ASC Church Water	223	-	-	-	223	179
ASC Church Phone & BB	-	-	-	-	-	156
St P Electricity	1,061	-	-	-	1,061	972
St P Gas	2,771	-	-	-	2,771	5,533
St P Water	195	-	-	-	195	205
St P Phone & BB	-	-	-	-	-	197
AS Hall Electricity	779	-	777	-	1,557	1,187
AS Hall Gas	892	-	786	-	1,677	3,231
Insurance	7,284	-	-	-	7,284	6,941
Cleaning contracts	1,259	-	-	-	1,259	3,711
Churchyard upkeep	3,540	-	480	-	4,020	2,994
StM Planned Maintenance	948	-	-	-	948	1,380
ASC Planned Maintenance	698	-	1,659	-	2,357	24,511
St P Planned Maintenance	788	-	-	-	788	777
Building repairs & Maintenance	4,502	-	1,020	4,350	9,872	4,854
Equipment repairs & maintenance	901	-	-	-	901	151
Equipment purchase	1,446	-	1,016	-	2,462	185
<b>Total</b>	<b>44,457</b>	<b>-</b>	<b>28,604</b>	<b>4,350</b>	<b>77,411</b>	<b>138,649</b>
<b>Maintenance of Service</b>						
Printing	32	-	58	-	91	125
Sacristy	746	-	-	-	746	1,358
Organist fee	4,000	-	-	-	4,000	4,000
Choir expenses	281	-	-	-	281	127
Performance licences	846	-	-	-	845	875
Organ & piano tuning	772	-	-	-	772	925
Junior Choir - Gross Salaries	805	-	-	-	805	1,540
Video streaming equipment	111	-	-	-	111	96
Devotional Materials	136	-	-	-	136	278
Training	-	-	238	-	238	3,612
CYPF	-	-	2,470	-	2,470	1,828
<b>Total</b>	<b>7,729</b>	<b>-</b>	<b>2,708</b>	<b>-</b>	<b>10,495</b>	<b>14,765</b>

## **ASSETS**

### **Consecrated property and moveable church furnishings**

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church inventory which can be inspected at any reasonable time.

For inalienable property acquired prior to 2000, there is insufficient cost information available and therefore such assets are not valued in these financial statements.

For items acquired since 1<sup>st</sup> January 2000, where the trustees consider these to have enduring economic value, these are capitalised at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1<sup>st</sup> January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings where individual items are under £1,000 or the repair of moveable church furnishings acquired before 1<sup>st</sup> January 2000, is written off.

### **Other fixtures, fittings and office equipment**

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2024 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight-line basis. Acquisitions of items with a purchase price of £1,750 or less are treated as expenditure.

### **Investments**

Investments are valued at market value at 31<sup>st</sup> December.

### **Current Assets**

Amounts owing to the PCC at 31<sup>st</sup> December in respect of Agency fees for services are shown as debtors. Short-term deposits include cash held on deposit either with CBF Church of England Funds or at the bank.

## **LIABILITIES**

Liabilities are recognised only to the extent that amounts are due in respect of Agency fees for services.

## Analysis of Expenditure

1st January to 31st December 2024

Note 3 - continued	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
<b>Mission</b>						
Parish share	46,046	-	-	-	46,046	44,004
Donations to Relief & dev't agencies	-	-	30	-	30	4
Donations to Home mission	-	-	1,350	-	1,350	-
Hospitality	847	-	509	-	1,355	1,261
<b>Total</b>	<b>46,893</b>	<b>-</b>	<b>1,889</b>	<b>-</b>	<b>48,782</b>	<b>45,269</b>
<b>Profits Centre expenditure</b>						
DEM - Age UK Man't fees	-	-	-	-	-	1,556
DEM - Operational Materials	-	-	897	-	897	255
DEM - Operational Accomodation	-	-	-	-	-	9,986
DEM - Operational Misc	-	-	127	719	846	1,456
DEM - Operational Training	-	-	-	36	36	-
DEM - Operational Gross salaries	-	-	-	6,945	6,945	8,263
SPARC - Artists fees	-	-	-	1,399	1,399	3,913
SPARC - Hospitality	-	-	-	212	212	755
SPARC - Programmes and Misc	-	-	-	270	270	50
ASC - Development - Books etc	-	-	-	-	-	98
ASC - Dev't - Training course	-	-	-	-	-	2,210
<b>Total</b>	<b>-</b>	<b>-</b>	<b>1,024</b>	<b>9,580</b>	<b>10,604</b>	<b>28,539</b>
<b>Outreach costs</b>						
Website licence	246	-	216	53	515	783
Website maint	-	-	-	-	-	2,100
Banners & leaflets	185	-	-	-	185	223
Marketing development	426	-	-	-	426	1,507
Fetes and Events	40	-	501	-	541	8
<b>Total</b>	<b>896</b>	<b>-</b>	<b>717</b>	<b>53</b>	<b>1,666</b>	<b>4,621</b>
<b>Parish Office costs</b>						
Print Post Stat	616	-	201	-	817	588
Office Equip costs	438	-	-	-	438	651
Bank chgs	127	-	-	-	127	134
SumUp chgs	4	-	20	15	40	-
Software licences and subscriptions	2,325	-	-	-	2,325	4,031
Communication Expenses	2,890	-	36	-	2,926	2,565
<b>Total</b>	<b>6,400</b>	<b>-</b>	<b>258</b>	<b>15</b>	<b>6,673</b>	<b>7,869</b>
<b>Governance</b>						
Auditor fee	120	-	-	-	120	120
Accountancy support	2,606	-	-	-	2,606	4,023
HR Bureau Fee	-	-	-	-	-	1,188
Minor Admin exps - Misc	402	-	-	-	402	116
Cleaning and Hygiene Materials	572	-	64	-	636	44
Local Authority Licences	20	-	-	-	20	20
Governance Training	1,200	-	-	-	1,200	5,355
<b>Total</b>	<b>4,920</b>	<b>-</b>	<b>64</b>	<b>-</b>	<b>4,984</b>	<b>10,868</b>
<b>Total Expenditures</b>	<b>111,295</b>	<b>-</b>	<b>35,322</b>	<b>13,998</b>	<b>160,615</b>	<b>250,477</b>

## Statement of Assets and Liabilities

As at 31st December 2024

Note 4	Unrestricted	Endowment	Restricted	Designated	This year	Last year
<b>Fixed asset Investments</b>						
St Matthias Income Fund	-	-	-	4,880	4,880	4,737
St Matthias Growth Fund	-	-	-	3,920	3,920	3,832
	-	-	-	8,800	8,800	8,569
<b>Current Assets - Cash at bank and in hand</b>						
CAF Current Account	(42,455)	-	57,542	6,541	21,629	54,238
CAF Gold Account	50,663	-	-	10,000	60,663	-
<b>Total for CAF Accounts</b>	<b>8,209</b>	<b>-</b>	<b>57,542</b>	<b>16,541</b>	<b>82,292</b>	<b>54,238</b>
HSBC St Matthias' Churchyard account	-	-	230	-	230	447
St Matthias CBF Deposit Fund	2,584	2,000	-	-	4,584	4,355
St Peter's CBF Deposit Fund	-	-	-	-	-	169
Cash in hand	5	-	-	-	5	5
<b>Total Bank and Cash balances</b>	<b>10,797</b>	<b>2,000</b>	<b>57,772</b>	<b>16,541</b>	<b>87,111</b>	<b>59,214</b>
<b>Current Liabilities</b>						
Amounts falling due within one year	676	-	-	-	676	2,350
<b>Grand Total</b>	<b>10,121</b>	<b>2,000</b>	<b>57,772</b>	<b>25,342</b>	<b>95,234</b>	<b>65,434</b>

### Note 5 – Creditors

As noted in the Accounting policies, the financial statements were prepared on a cash basis in 2024. There are two minor exceptions to this as follows :

Amounts due in respect of PAYE	245.16
Amounts due to NEST pensions	98.35
Amounts due to Agents etc	452.80
<u>Amounts due from trade debtors</u>	<u>(120.00)</u>
Overall creditor balance	<u>676.31</u>

### Note 6 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

### Note 7 – Related Party Transactions

Four people were on the payroll in 2024, none having any connections to PCC Trustees

### Note 8 - Fund transfers

Transfers between funds have arisen where previously endowed or designated funds are now being treated as part of the Unrestricted fund. There was also a transfer of £10,000 transferred to the Operational Reserve Fund in the year.

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# Notes to the accounts - continued

## Note 9 – Grants and Funding

We are extremely grateful for all the grants and funding received during 2024 which have been allocated across the funds as follows :

	FUNDS						
	St Mathias Churchyard Maintenance	Warm Space	Community Builder	Community Welfare	Families and Youth	Reredos	Fabric Fund
MHDC - Churchyard Maintenance	500						
MHDC - Warm Space		300					
Platform Housing - Warm Space		850					
MHDC - Community Builder			23,597				
MHDC - Community Welfare				250			
MHDC - Families and Youth					500		
John Lewis - Community Welfare				1,125			
Idlewild Trust - Reredos						4,000	
Seeds of Life - Malvern United Reform Church							300
	500	1,150	23,597	1,375	500	4,000	300
TOTAL							31,422

