

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HOLY TRINITY, BRADFORD ON AVON

England & Wales · Charity number 1134135

Details

Other names BOA HOLY TRINITY PCC

Status Registered

Legal form Previously excepted

Registered 2010-02-05

Register [View on the Charity Commission register](#)

Contact

Address Holy Trinity Church
Church Street
Bradford on Avon
BA15 1LW

Phone 01225 864444

Email beneficeoffice@htboa.org

Website www.htboa.org

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Religious activities in Holy Trinity, and town.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£156,808	£182,077	-	-
2024-12-31	£129,512	£154,272	-	-
2023-12-31	£125,142	£140,295	-	-
2022-12-31	£149,190	£130,571	-	-
2021-12-31	£117,687	£115,213	-	-
2020-12-31	£118,670	£117,747	-	-

Trustees

Name	Role	Appointed
Rev Jennifer Louise Nelson	Chair	2024-11-07
Andrea Unwin		2025-03-23
Andrew Morgan		2026-04-26
Anne Elizabeth Ashworth James		2025-03-23
Christopher Booth		2026-04-26
Clive Adamson		2023-04-23
David Andrew Hare		2025-03-23
David Trethewey		2026-04-26
Hugh Wright		2025-03-23
Jane Elizabeth Jones		2025-03-23
Joanna Harries		2025-03-23
John Cox		2024-09-19
Martin Cooke		2023-07-24

Accounts



Holy Trinity
Bradford on Avon

AGENDA
for the Meeting of Parishioners
and
Annual Parochial Church Meeting
on 26 April 2026
at Holy Trinity Church at 11 am

with the
MINUTES
of the Meetings of 23 March 2025

and the
ANNUAL REPORT AND FINANCIAL REPORT
FOR THE YEAR 2025



THE PARISH OF HOLY TRINITY

BRADFORD ON AVON

Agendas for the Meetings to be held in Church on 26 April 2026 at 11 am

MEETING OF PARISHIONERS

1. Opening Prayers
2. Apologies for absence
3. Minutes of the Meeting of Parishioners held on 23 March 2025, attached at the end of this report and on the welcome desk
4. Matters Arising
5. Re-election of Churchwardens

ANNUAL PAROCHIAL CHURCH MEETING

1. Apologies for absence
2. Minutes of the APCM held on 23 March 2025, attached at the end of this report and on the welcome desk
3. Matters arising
4. Electoral Roll Report
5. Elections and appointments:
 - a. PCC members (maximum 12 plus 2 co-opted Trustees)
 - b. Deanery Synod members (maximum 3)
 - c. Independent Examiner of the accounts
6. Annual Reports and Accounts:
 - a. Rector's Report
 - b. Treasurer's Report and Accounts for 2025
 - c. Summary of the Proceedings of the parochial church council (PCC)
 - d. Churchwardens' Report including a Report on fabric, goods and ornaments
 - e. Bradford Deanery Report
 - f. Safeguarding Report
7. The year ahead
8. Any Other Business and Questions

**Questions - to be notified in advance, please
PARISH OF HOLY TRINITY, BRADFORD ON AVON**



**Annual Parochial Meetings held in Church
on Sunday, 26 April 2026 at 11am**

Meeting of Parishioners

1) Opening Prayers

2) Apologies for absence

3) Minutes of the Meeting of the Parishioners held on 23 March 2025, attached at the end of this report and on the welcome desk

4) Matters Arising

5) Re-election of churchwardens

Christopher Segar and Hugh Wright who were elected at last year's APCM, are offering themselves for re-election for a further year.

Annual Parochial Church Meeting

1) Apologies for Absence

2) Minutes of the APCM held on 23 March 2025, attached at the end of this report and on the welcome desk

3) Matters Arising

4) Electoral Roll Report (Mavis Lindstrum):

A revised electoral roll for Holy Trinity Church has been completed in accordance with the guidance laid out in the Church Representation Rules of the Church of England. The rules demand that the roll is updated annually.

There were 108 people on the 2025 electoral roll. Six people on that roll have sadly died during the year. There were no notifications from people who have moved away or ceased to worship at Holy Trinity. 8 people registered for the first time. The revised roll numbers for 2026 total therefore, 110.

The new roll is available for inspection on the welcome desk.

5) Elections and Appointments:

a) Elections to the PCC:

4 members of the PCC retire having completed their 3 year term of office:

- Martin Cooke, Director of Music who will extend his term of office for a further 3 years until the 2029 APCM. We are extremely grateful to Martin for all he does on the church's behalf and for all the music he, his choir and visiting musicians produce to both enrich our worship and for our and the Community's enjoyment
- Clive Adamson, Treasurer, has like Martin, elected to extend his term for a further 3 years. 2025 was a particularly difficult year for Clive culminating in the death loss of his wife Barbara in December so, his decision to stay is heartfelt and meaningful. Thank you Clive.

- Elizabeth (Liz) Forbes has decided to retire from the PCC. We are grateful to Liz for all she has and continues to do including but not limited to; her co-leadership of the Community Café and within the Refreshment Team as whole, her supervision of our cleaner Faye and her help, service and support on a myriad of other areas of church life
- Mavis Lindstrum, Electoral Officer, has elected to retire as both a Trustee and Electoral Officer. Huge thanks to Mavis for all she does as Trustee and Electoral Officer. Her faith stands an example to us all and we cannot thank her enough.

Lindsay Driscoll has also decided to resign from the PCC for personal reasons with 2025/26 being particularly difficult for Lindsay following the very sad death of her beloved husband David. She will continue her support of the flower arrangers, the Street Market and other issues. She will be sorely missed for her wide ranging contribution to the PCC, her support and advice on all matters legal and Charity Commission related as well as her leadership of the Income Generation group.

Revd Jenny thanked all who have served on the PCC for the past year.

There are 4 written nominations to replace the 3 Trustees who retire at the conclusion of this Meeting:

- David Hare (Formerly Co-opted) proposed by Hugh Wright and seconded by John Cox
- David Trethewey is proposed by Hugh Wright and seconded by Christopher Segar
- Andrew Morgan is proposed by Martin Cooke and seconded by David Hare
- Chris Booth is proposed by John Cox and seconded by David Hare

Joanna Harries has kindly agreed to replace Mavis Lindstrum as Electoral Officer.

d) Appointment of Independent Examiner of the Statutory Report & Accounts:

Following the completion of his Independent Examination, Richard Ross emailed the Rector with the following message: "Congratulations. The new PCC and Revd Jenny have really made a difference. The assembly of documents has made the year-end process so much easier. The PCC should be commended on this".

Subject to the meeting's approval, Richard Ross has kindly agreed to serve in this role for a further year.

6) Annual Reports and Accounts:

a) Rector's Address (The Reverend Jenny Nelson):

**Abiding in Christ,
Making Jesus Known
A Year of Growth, Renewal, and Hope**

Be Encouraged

It is a privilege to reflect on my first 17 months as Rector and, in particular, on the past year - a year of growth, change, and real encouragement in the life of Holy Trinity. Last year, I spoke about encouragement as a gift of the Spirit that strengthens and sustains the Church. This year, I think we've seen that more concretely. It has taken root in relationships, in service, and in a growing sense that we are sharing this life together more fully. We are becoming a church shaped by welcome, held in prayer, and formed in worship, where music and liturgy open us, sometimes quietly and sometimes quite powerfully, into God's presence.

A Growing and Changing Church

Over the past year, Holy Trinity has continued to grow as a place of welcome and participation. More people are finding their place here, not just attending, but getting involved in the life of the Church. There is also a steadiness behind the scenes that often goes unseen, but it matters. We responded carefully to the Independent Examiner's report, particularly around governance, transparency, and

record-keeping. That work has been taken seriously, and I'm grateful for the way it has been handled. It has strengthened confidence in how we hold things together. Financially, we have continued to reduce our historic General Fund deficit, from £25,665 to £7,387. That has taken discipline and, at times, some hard conversations. But it has been shared work, done with a clear sense that our finances exist to serve our mission, not the other way around. At the heart of all this is a conviction that we are not trying to generate growth ourselves. We are participating in God's mission, the *Missio Dei*. It is God who gives growth. Our responsibility is to remain faithful, attentive, and willing to respond.

And there are signs of that growth. We are now seeing an average Sunday congregation of around 84 and rising, alongside a broader pattern of weekday worship, theological and spiritual courses, and small groups becoming more established. Across the year, participation has widened: more people are serving, and more are stepping into roles once held by a smaller group. That change is significant. In sacramental and pastoral life, we will have celebrated 20 baptisms between 2025 and 2026, six weddings across the benefice, and many services of thanksgiving. These are important moments, times when the Church meets people in joy, grief, and transition. They remind us of what we are here for. Taken together, it feels like a church that is both growing and changing, sometimes visibly, sometimes more quietly.

Gratitude and Thanksgiving

None of this is carried alone. I want to thank all who serve and sustain the life of Holy Trinity and our wider benefice. The Church is held in being through many kinds of faithfulness. To our generous ministry team, our Churchwardens, PCC, and officers: thank you for your steady service, leadership, and the seriousness you bring to governance and discernment. I also thank our outgoing PCC members, Lindsay, Liz, and Mavis, for all they have given. To our Director of Music, Martin, our musicians, choir, and those who lead worship: thank you. What you offer shapes the spiritual heart of this place in ways often deeper than words. To those serving pastorally, in hospitality, the community café, pastoral care, children and families, and outreach: thank you for making this a church that is open, warm, and present in the community. And to all who serve and volunteer, seen and unseen, thank you. So much rests on your dedication and quiet faithfulness. Personally, I am very grateful for the trust and generosity I've received in these 17 months. We learn, listen, and grow together, aware that this is shared work and ministry.

Towards a Deeper Vision - Abiding and Fruitfulness

As we look ahead, there is a growing sense that we are being drawn back to something simple at the centre of faith and church life: to remain in Christ. This comes most clearly from John 15:

"I am the vine, you are the branches... those who abide in me and I in them bear much fruit."

It reminds us that the Church does not produce life on its own. It remains connected to Christ, and fruit comes from that connection. We've begun using the language of abiding and fruitfulness—not as a slogan, but as a way of describing what we are noticing in our life together.

From Abiding to Fruitfulness

Our first emerging Mission Action Plan (2026 - 2031) will grow from this conviction. We begin by abiding in Christ, and from there discern what faithful fruitfulness looks like in practice. This is not planning in the usual sense, but a process of listening, attending to where God is already at work and where we are invited to join in. We will develop this through a PCC Away Day in May in Salisbury, through conversations across the congregation, and through prayer in the daily life of the Church. My own formation this year through the Growing Faith Foundation Church of England leadership programme has also shaped this approach - less about directing, more about prayerful discernment and recognising what God is already doing, and how we respond faithfully.

The Purpose of a Mission Action Plan

At its heart, this work seeks greater clarity in our shared life:

- Where are we being called to deepen our life in Christ?
- Where do we need to focus energy and resources?
- Where are we being invited to grow?

These belong together. They are all part of remaining in Christ and bearing fruit that lasts.

A Framework for Our Life

We describe our shared life through five areas:

- **Welcome** - creating space where people can encounter God and belong
- **Worship** - our centre: prayer, sacrament, music, and liturgy
- **Faith** - formation and growth in discipleship
- **Action** - love made visible in service
- **Sustainability** - stewardship for the future

Alignment with the Diocese of Salisbury

We are part of the Diocese of Salisbury, whose vision, ***Make Jesus Known***, gives us shared direction. This is not separate from what we are doing; it is part of the same movement. As we remain in Christ, we are sent to 'make him known' rooted in Christ, formed in worship, and sent in mission.

What is Emerging for the Next Season

Several things are becoming clearer. We are being drawn to place worship and prayer more centrally in our common life. We are called to strengthen our welcome so that people not only feel received but truly belong. Intergenerational life is also coming into sharper focus. Children and young people are not an addition to church life; they are part of its centre. We see this in our weekday rhythms: Thursday Tea and Toast welcomes 12-20 teenagers each week; toddlers and carers gather midweek, other nursery children now pop in with their carers on midweek afternoons; and our new plans for a children's church alongside In the Round are taking shape. We are discerning whether a monthly later-timed service with children may grow discipleship. The response to our Easter family craft session suggests there is real openness when space is made. So we are intentionally growing a children and families ministry team from within our existing life together. Alongside this, we continue to explore longer-term resourcing, including the possibility of collaboration with the Diocese. At the same time, we recognise the importance of small groups, ongoing discipleship, financial and structural sustainability, and closer working across the benefice. These are not separate initiatives, but part of one shared direction.

A Note on Discernment and Leadership

In a church like Holy Trinity, there is always more happening than we can easily hold. Part of leadership is discerning what we are truly called to carry. This next season will require honesty about priorities. Some things will deepen, some will wait, and some may need to be set aside for a time. That requires patience, courage, and prayer. Together with the Churchwardens and PCC, this remains part of our shared responsibility before God, to hold the life of the Church with care, clarity, and faithfulness.

Sending Us Out

As we look ahead, we do so with hope, realism, and trust in Christ, who is the true vine. We are not trying to manage the future, but to remain faithful in the present. We are not asked to produce life, but to abide in Christ so that His life bears fruit among us. We do this together, as a church learning again how to trust God, serve one another, and make Jesus known in the world around us. May God, who begins this work among us, bring it to completion in Christ Jesus our Lord. I invite you to continue in the adventure of this new season, as partners in the Gospel.

Yours in Christ,
Jenny

b)Treasurer's Report and Accounts for 2025 (Clive Adamson, Treasurer):

The overall financial performance set out in the attached Statement of Financial Activities (SOFA) for 2025 was a deficit of £25,269 due wholly to the £18k of essential roof repairs to prevent water ingress into the church below. “Designated Funds” were available for such repairs but these are now almost exhausted and grants and other forms of fund raising are being urgently sought. More positively, General Fund performance showed a very marked improvement over 2024 with the annual deficit reducing from £25,665 to £7,387. As shown in the “Where does this leave us” section below, such performance is expected to continue and even improve further in 2026 and beyond. Provided therefore, grants and other forms of assistance can be found to fund repairs and renewals, the church can move forward on a secure financial foundation.

The outcome for the General Fund which is the fund out of which the day to day running costs of the church are paid, was, as stated above, a deficit of £7,387; a substantial improvement on the £25,665 in 2024. Total income increased £27k to £157k due to:

- A £13k increase in congregational giving with income from plate collections and the Parish Giving Scheme (PGS) substantially up on 2024 levels offsetting an almost £2k decline on income from standing orders as people move from standing order payments to PGS. This increase is especially important in terms of its sustaining financial effect as we strive to reach a break-even or better position
- A £6k increase in one-off gifts and donations to £20k for which the church is hugely thankful for the generosity shown
- An almost £6k increase in fees weddings and funerals which has more than doubled in the year
- Trading income increased £3k with Church lettings up £1k as more and more community groups and local choirs experience the wonder of Holy Trinity, a further £2k from the Street Market and Christmas Tree Festival both of which saw increases over 2024 and the newly introduced “Monthly Concert Series” which generated almost £2k in the first 3 months alone
- A £1k reduction in interest on bank deposits as interest rates progressively fell over the course of the year

Total expenditure increased £10k over the year as a result of a £8k increase in church repair costs as the most urgent recommendations from the last quinquennial are completed, £2k increase in wedding and funeral costs, £6k in printing and photocopier costs and £2k in church service costs. These were partially off-set by a £4k saving in utility costs due to the introduction of new supply contracts, a £2k saving in clergy expenses and a £3k saving in Parish Share with the balance made up of the net of smaller positive and negative variances in other cost areas.

Where this leaves us

The substantial reduction in the annual deficit on the General Fund from £25,665 to £7,387 represents just the start of the journey towards break-even or better as it is built on initiatives that are sustaining:

- Congregational giving is increasing and even if it stays where it is now, it will underpin future financial performance
- More focus needs to be given to legacy giving, targeted donations and available grants which will need to continue and wherever possible, increase still further, see comments on fund-raising below.
- Fees for weddings and funerals doubled in 2025 but this was all based on funerals with no weddings taking place. 6 weddings are already planned for 2026 with more under discussion
- Rates for hiring the church were increased on 1 December 2025 and there is no reason, based on current bookings, to believe that there will be any reduction in the number of booked events
- The new “Monthly Concert Series” has already contributed £2k after only 3 months of operation and, with other events already in the diary, can only grow in popularity and in consequence, financial return
- Income from the Street Market and Christmas Tree Festival should increase further in 2026
- Almost £2,000 has already been saved from moving responsibility for the maintenance of the churchyard to the Town Council. Other savings initiatives are already in hand
- Against this, we await a decision on Parish Share and staff wages will increase particularly as the new Administrator will earn slightly more than now

The primary risk to achieving all this remains the costs of the growing list of fabric repairs and renewals and their urgency. The PCC are addressing this through the formation of a new Fabric Committee under John Cox's leadership. The committee's immediate focus will be on prioritising the schedule of repairs and renewals, seeking available grant opportunities and preparing a fund-raising plan for agreement by the PCC. We will need your help too; both to support the myriad of fund raising initiatives that will be required and where you can, contribute. You could also, if you are so minded, include a bequest to Holy Trinity in your will.

c) Summary of the proceedings of the Parochial Church Council (David Hare, Secretary):

The PCC met 6 times in the year. Despite the loss of a number of highly experienced Trustees who retired at the 2025 APCM and the appointment of 6 new members, the PCC has under the Chairmanship of the Rector, quickly established itself with all Trustees taking on a specific role as well as actively contributing to discussions and decisions. Over the course of the year, a wide variety of issues have been addressed including:

- Ongoing actions to reduce the annual deficit between operating income & expenditure including the new monthly concert series that has proved a great success in terms of both enjoyment and financial benefit, an increase in the church's hire charges, savings in the cost of the maintenance of the churchyard and new cost saving energy contracts all of which will continue into 2026 – see also Treasurer's comments above
- Holy Trinity's Vision and Mission prepared by the Rector which will be subject to further debate at a forthcoming PCC Away-day scheduled for May 2026 before being shared with the wider congregation
- A re-examination of how the PCC operates and how it could be more effective
- A review of bookkeeping procedures prepared by the PCC Secretary
- A prioritised schedule of Repairs and Renewals prepared by the Treasurer to address the recommendations of the 2022 Quinquennial Report and how such costs will be met including a new round of external fund-raising and grants
- The re-introduction of the pipe organ led by the Director of Music
- The recruitment of a new Benefice Administrator following the incumbent's decision to retire at the end of March 2026
- A myriad of smaller issues ranging from improvements to the welcome into the church to the launch of a Sunday School and "Messy" church to Health & Safety policy & procedures
- Safeguarding training and a new requirement for all Trustees to hold a valid DBS

d) Churchwarden's Report including a Report on Fabric, Goods and Ornaments(Christopher Segar & Hugh Wright):

Hugh Wright and Christopher Segar were elected churchwardens at the APCM on 23 March 2025. They were confirmed at the Visitation at St Denys Warminster on 11 June. They are both standing for re-election.

Fabric

The intention is to set up a Fabric Committee consisting of the two churchwardens, the PCC Secretary, and John Cox.

The urgent work on the roof of the chancel was completed by Ellis and co of Shepton Mallet between 24 November and 11 December supervised by George Chedburn. It came in at just under £18,000 including VAT – just inside the budget.

In March a long-planned handrail was installed on the lower staircase in the tower. Material was by voluntary contribution and the installation by a team brought together by David Godwin the Tower Captain.

The church gates will be repaired and decorated in May the costs of which will be met by a generous donation from the Tanfield family for which our thanks are gratefully extended. The lantern, which was in an unstable condition, was replaced in August.

Inventory

The replacement church plate arrived in July along with a new Chubb combination safe for the Sacristy. The various items of plate have been entered on a Secure Asset Register and marked with Selecta DNA property marking. The new plate was dedicated by the Rector and Churchwardens at the “Christ the King” service last summer.

Cash handling process. All collections are now kept in red bags in the Office safe and marked on individual cash counting sheets, as recommended last year by Peter Yarker. Banking is now done by two different teams on a fortnightly (not monthly) basis. The Independent Examiner (Mr Ross) has said he is very satisfied with progress.

Churchyard

In October the PCC decided to end the private contract for maintenance of the churchyard and ask the Town Council’s gardening team to take on the work. This will cost significantly less, while maintaining the Council’s existing £1000 annual subsidy. First mowing was done at the end of March.

The summer saw four episodes of rough-sleepers pitching tents under the yew trees. In all cases they moved on after a few days but left the tents and numerous personal items

for us to dispose of. If in distress they were steered towards The Hub in Church Street. Churchwardens have established contact with the “Rough-sleepers Team” of Wiltshire Council in case advice is needed in the future.

Miscellaneous

At the invitation of the Town Council, Holy Trinity again participated in “South-West in Bloom” in June and was awarded Level 4: “Thriving”.

Churchwardens expressed interest in the Town Council’s bid for the award of “Town of Culture 2028” which was submitted to the Department for Culture Media and Sport at the end of March. Although not a nominated partner (which might entail a financial contribution) Holy Trinity would be expected to play a role in musical events – likely to feature prominently in the Town’s programme if the bid is successful. If the town’s bid is shortlisted, there will be a grant of £60,000 to help prepare a full bid later this year. Holy Trinity could become more closely involved at that stage.

New contracts were signed in March for boiler servicing by Wheeler’s of Westbury, and for inspection of lightning conductors by Wiltshire Steeplejacks of Trowbridge.

In response to recommendations by Ecclesiastical Insurance, work is in hand with John Cox and Jo Harries to up-date our Risk Assessments and Fire Precautions. These will be incorporated into revised “Guidance for Hirers”.

The Rector and Churchwardens would like to express their particular appreciation for the work of Allan Clifford in fitting the key safe in the Office, a new cupboard in the kitchen, a new hand-hold outside the north door, and the repair of the A-frame notice board in the porch. They are also most grateful to John and Beryl Cox for the donation of a new notice board in the North Aisle.

e) Bradford Deanery - Rural Dean’s Report:

It continues to be a privilege to serve as Rural Dean of Bradford Deanery, and over this past year I have been increasingly conscious of the Lord's faithfulness among us. In ways both seen and unseen, God has been at work in our churches; sustaining congregations through change, encouraging perseverance in ministry, and bearing fruit through the ordinary, faithful proclamation of the gospel week by week.

In view of that faithfulness, I want to encourage us to renewed faithfulness in our own calling and service. Much of parish ministry is unspectacular and hidden. It involves the regular rhythms of prayer, preaching, administering the sacraments, pastoral care, administration, and presence in our communities. Yet it is precisely in these ordinary, everyday acts of obedience that the Lord so often does his extraordinary work. My prayer is that we would not grow weary in doing good, but continue to serve Christ and his people with patience, joy, and hope.

One of the great personal encouragements of this year has been the friendship and mutual support of our clergy chapter. Through both the ups and downs of parish life, it has been a gift to share honestly, pray together, and remind one another that we are not alone in this calling. I pray that this spirit of fellowship and trust will deepen further in the years ahead.

We have also had much to give thanks for in terms of ministry developments. In 2025, it was a joy to celebrate the ordination of Judy Wright and Chris Adams, both curates within the deanery. We rejoiced in the licensing of Simon Pope as Vicar of St Thomas', and we continue to pray God's rich blessing on his ministry among the people there.

As we look ahead, my hope is that Bradford Deanery will continue to be a place where clergy and lay leaders are supported, parishes are encouraged in times of vacancy and transition, and we keep before us the central calling to make Jesus known in our communities. I am very grateful for Jenny Nelson's appointment as Assistant Rural Dean and look forward to partnering with her in enabling this shared work across the deanery.

f) Safeguarding Report (Andrea Unwin):

The appointment of Andrea Unwin to the position of Parish Safeguarding Officer at the last APCM has enabled us to bring all policies and procedures into line with the Diocese and to re-enforce our mission to "take its responsibilities surrounding the safeguarding of children, young people and adults who may be at risk, very seriously". All Trustees now have or are in the process of securing a DBS. With Andrea's help the choir and other church affiliated groups such as Mainly Music, Bellringers and Mothers' Union are also ensuring they are properly secure. "Safe Recruitment" practice was very much in use in the recent appointment of the new Benefice Administrator as well as in the development and operation of her induction and training programmes. Other church sponsored training programmes are also being reviewed against diocesan standards. Priorities for the year ahead will focus around getting to grips with the new Diocesan DBS microsite and ensuring all the information stored on there is correct for the parishes, then continuing to ensure everyone who needs it has the correct level of safeguarding training and checks. Thanks to everyone for their co-operation and helpfulness in all the processes.

7) The year ahead:

Financially, the church enters 2026 in its best financial position for a number of years. Provided we are able to access one of the innumerable CofE grant schemes and keep the costs of fabric repairs and renewals in the £10k to £15k range, there is, as the Treasurer's Report indicated, every prospect of

achieving a break-even or better position in 2026 and beyond. Self-evidently, your continued financial support and that of the wider Community is central to the church's ongoing financial wellbeing for which we cannot thank you enough.

Equally, our Community engagement has never been better. Our congregational numbers continue to grow year on year and in recent years, attendance at our Easter and Christmas services has rarely been higher. We continue to provide financial support through congregational giving, to 5 local charities and the number of local community groups hiring the church has never been greater. From choirs and concerts to coffee mornings to craft fairs and meetings of community groups the range and scale of events continues to grow. 6 weddings have already been booked in the Benefice for 2026 2 of which will be held at Holy Trinity versus none whatsoever in 2025. The church continues to be a place people choose for their funeral and thanksgiving services.

Spiritually, as The Reverend Jenny has already said, we look ahead, we do so with hope, realism, and trust in Christ, who is the true vine. We are not trying to manage the future, but to remain faithful in the present. We are not asked to produce life, but to abide in Christ so that His life bears fruit among us. We do this together, as a church learning again how to trust God, serve one another, and make Jesus known in the world around us. May God, who begins this work among us, bring it to completion in Christ Jesus our Lord. We invite you to continue in the adventure of this new season, as partners in the Gospel.

8) Any Other Business and Questions

THE PARISH OF HOLY TRINITY, BRADFORD ON AVON ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2025

Administrative information

The parish (from March 2013) is part of the Benefice of Bradford on Avon Holy Trinity, Westwood and Wingfield, within the Bradford Group Ministry, in the Deanery of Bradford, in the Diocese of Salisbury, within the Church of England.

The correspondence address is:

The Vicarage, 18A Woolley Street, Bradford on Avon, Wiltshire, BA15 1AF.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

Charity number: 1134135

PCC members who have served from 24 March 2025 until the date of this Report are:

<i>Ex officio</i>	<i>Term of Office</i>
Rector The Reverend Jennifer Nelson, Chair	From November 2024
<i>Elected Members</i>	
Clive Adamson, Treasurer and Vice Chair	Until APCM 2026
Martin Cooke, Director of Music	Until APCM 2026
Jane Jones, Deanery Synod representative	Until APCM 2028
Mavis Lindstrum, Electoral Officer	Until retirement April 2026
Andrea Unwin, Safeguarding Officer	Until APCM 2028

Hugh Wright, Churchwarden	Until APCM 2028
Christopher Segar, Churchwarden	Until APCM 2028
Lindsay Driscoll, Chair, Income Generation Group	Until retirement April 2026
John Cox, Chair, Street Market and Christmas Tree Festival	Until APCM 2027
Elizabeth Forbes, Refreshment Team and Community	Until APCM 2026
Anne Ashworth Jones	Until APCM 2028
Joanna Harries, Deanery Synod Representative	Until APCM 2028
Co-opted Members	
David Hare, PCC Secretary	Until APCM 2028

Structure, governance and management

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 and stand for election to the PCC. As noted above, all PCC members individually take responsibility for a particular operational area and/or sub-group.

Aim and purposes

Holy Trinity PCC has the responsibility of co-operating with the incumbent, the Revd Jennifer Nelson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the church buildings and contents, and takes a keen interest in the care and maintenance of the churchyard.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- worship and prayer, learning about the gospel, and developing their Christian faith
- provision of pastoral care for people living in the parish
- missionary and outreach work

To facilitate this work it is important that we maintain the fabric of Holy Trinity Church.

REVIEW OF THE YEAR 2025

Deanery Synod Reports (Jane Jones and Joanna Harries):

11 June 2025 Meeting. St Barnabas, Beanacre, Melksham.

Rev Simon Pope, the new vicar of St Thomas' Trowbridge, was welcomed. Curates Chris and Judy of St James Trowbridge and St Katherine's Holt, respectively, will be ordained at Salisbury Cathedral in June. Bob Hartman, a prolific author, was the guest speaker and suggested ways to involve and encourage children to listen to Bible stories.

16 October 2025 Meeting. Holy Trinity Bradford on Avon.

Reverend Jenny Nelson led a short service. Our choir were in attendance. The guest speaker Rt Revd. Dr John Inge KCVO, spoke on "Lessons From The Ministry." The Holy Trinity Hospitality Group kindly provided delicious refreshments

11 February 2026 Meeting. St Katherine's Holt.

Revd. Ruth McCredy, Assistant Priest at St Katherine's Church opened the meeting with prayer.

Marilyn Flower LPA at Melksham Church and Penny Bradshaw LPA at Christchurch in Warminster gave a very informative presentation about the Anna Chaplaincy, which provides support for older people. Revd. Jennifer Nelson has been appointed as Assistant Rural Dean.

Financial Matters. David Robinson, the Deanery Treasurer, stepped down at the June meeting. His 21 years of conscientious work were recognised with a small gift.

Share news.

The Rural Dean advised that most of the Deanery's money comes from the Parish Share, of which only 84% pay a full share. 16 out of 21 parishes paid their full share. The share for 2026 will be on average, increased by 5.6%. It was suggested that if each member gave an additional £2.45 per week or every church met its obligation, it would eliminate the current deficit.

Diocesan Synod meetings were held in March and May, in person and via Zoom, primarily for briefings regarding budgets and finance. The Diocesan Board of Finance has commissioned an external review of the processes by the Church Buildings Team and Diocesan Advisory Committee to ensure that the current system works as well as possible to enable churches to fulfil their mission.

Kadugli News.

In December, the Bradford Deanery was delighted to welcome Archbishop Ezekiel Kondo of Sudan, his wife Mama Suria, and Bishop Hassan from the Sudanese diocese of Kadugli to St Katherine's Holt. They shared first hand news of the extreme difficulties faced by our brothers and sisters due to the ongoing conflict. Donations to Kadugli were £15K in 2025.

Holy Trinity Choir and Music Group (Martin Cooke, Director of Music):

Despite the fact that the pipe organ was out of action throughout the year, I feel that the musical activities of the church have continued very well and very happily. Surely, a highlight of the year has been the new monthly lunch time recital series that Jenny instituted and inaugurated in September. These have proved to be a very popular new feature of church life and, whilst free to attend, our loyal audiences have been most generous in their contributions which has been a great help to us.

So, it's has been to the accompaniment of the excellent temporary Viscount organ that choir members have continued to give hard-working and loyal service throughout the year. We have welcomed two new members in the form of Alison and David Trethewey whose company and singing we much enjoy, but it was a profound shock to hear the awful news of our great friend David Driscoll's collapse in October. David's immense knowledge and deep experience of all things church and choral and his surefooted membership of our 'back row' was a huge value to us all, and to me personally, and we have felt his loss very keenly.

The year got off to an excellent start on the Feast of the Epiphany with a full Choral Evensong. The choir very much enjoyed singing CV Stanford's well known setting of the Magnificat and Nunc Dimittis in B flat, as well as, what has become one of our favourite longer anthems, 'Lo, star-led chiefs' by William Crotch. We can only do things like this by bringing in a visiting organist so that I can conduct (and sing) and so this gives me a chance to express appreciation to Marcus Sealy on this, his first appearance of the 2025.

Other organists played their part over the Cooke family summer break, with George Bevan coming to play for Anna Melliush's Service of Thanksgiving at the beginning of August and our own Julia Steward, playing on the following Sunday. Later, on the very last Sunday of the year, it was Julia to whom I had to turn *in extremis* when at the last moment I couldn't get to church due to an unfolding health crisis with a family member at home. I am so grateful to her for stepping into the breach at barely a moment's notice on that occasion.

We had two further 'specials' in October and November with, first of all, a visit by the Nordic Singers to sing Choral Evensong on 14th September. It was a huge thrill for me to play for them on this occasion. Then, on 5th October, the Holy Trinity choir sang their own second Choral Evensong of the year, this time with a setting by EJ Moeran. Once again, Marcus was at the organ.

Advent and Christmas are times of peak activity and, to my mind, the nature of the Service of Nine Lessons and Carols was greatly enhanced by the use of the King James' texts for the traditional readings. We were very glad to have another organist friend playing for the Carol Service in the form of Bernard Newman. Huge thanks, Bernard.

Throughout the year, the Music Group has continued to perform at nearly all our 'In the Round' services. We have greatly missed having Jemima playing the trumpet, but have had to accept that one of the inevitabilities of being young is that you grow up, and in Jemima's case, she's gone off to university in Liverpool! It was great that she was able to be with us in December, however. The other 'big news' within the Music Group concerns another member of the same family. Rufus has changed from alto saxophone to tenor which really suits hymnody remarkably well.

As we look to 2026, we have two or three prospective members of the choir who hope to join at some point and we look forward with keen anticipation to the reinstatement of the pipe organ, hopefully in time for Easter. 2026 marks the centenary of the organ and we plan to celebrate that in a number of ways, not least with a re-dedication service and with a re-opening recital to be given by David Halls of Salisbury Cathedral.

Throughout the year the Worship Committee (made up of The Rector, Bishop Robert, Mavis Linstrum [who retired during the year] and myself) has met on a number of occasions, fortified by Jenny's soup, to plan ahead and ensure we are keeping our worship fresh and appropriate to each season and festival. This is very enjoyable work, the effects of which can be quite subtle, but if you're looking, you will find a new hymn, prayer, preface, responsory, or rubric, all of which build on our traditions, but which seek to blow a gentle and refreshing breeze through the general calm.

Finally, my thanks to all our musicians and all who have supported them and me throughout 2025. It is all too easy on occasions such as this to draw attention to the highlights, but every Sunday is a highlight, especially for the choir, who work very hard and give a lot of time to do their utmost to enhance our worship each time.

Mothers' Union (Janet Brown):

The new Patron of the Mothers' Union is Sophie Duchess of Edinburgh and our new Theme is 'JOIN US AND JOIN IN'

We had a full and varied programme of speakers and events in 2025, starting with a communion service followed by our A.G.M. We are a committee led branch with each of the 10 committee members from Holy Trinity, Christ Church and St Nicholas, Winsley, each responsible for different tasks.

We have over 30 branch members, men and women and are one of the largest branches in the Salisbury Diocese. We meet usually on the third Wednesday of each month at 2,30 in Holy Trinity, Bradford on Avon. Information can be found on our M.U. notice board at the back of the church, we always welcome new members and visitors to any of our meetings. We make regular donations to M.U. Charities in the U.K. and overseas.

Our speakers have included Revd Tessa Mann from Christchurch who spoke about her faith journey, Bishop Robert Atwell, Revd Jenny Nelson, Jackie Clarke, M.U. Chaplain who has worked in Erlestoke Prison. Jill Wright spoke about Spiritual places to pray. Several members made all the Mothering Sunday posies which were distributed to the congregation after communion.

We ran the Pantry Stall at the Street Market and provided the apple crumbles for the Harvest lunch.

In July our branch organised the 'IN THE ROUND' service celebrating the work of our founder Mary Sumner. It was an opportunity to talk about The Summer of Hope and sunflower seeds were given out to the congregation to take home and plant. We also spoke about our Rise Up campaign about Domestic Abuse, Modern Day Slavery and Gender Based Violence, also our support for the Holiday Home at Rockley Park in Poole. The Angel Tree project provides Christmas presents for the children of prisoners at Erlestoke prison, we also collect quality used and unwanted new items for young families in need

Our Virtual Baby Project runs for 6 weeks in June and July each year, lead by Marlene and helped by Beryl, Janet and Pat we take 6 babies into Clarendon School every Friday afternoon, help the students prepare to take a baby home to look after for the weekend and collect them on Monday morning, Marlene programmes each baby and reports back to the teacher how well or not they have been looked after.

In September we welcomed at our communion service Julianna from the Mothers' Union in Nigeria. At the Autumn Provincial Gathering in Oxford our branch was represented by Marlene, Beryl and Heather and reported at our October meeting.. Maxwell Dashwood, coffee connoisseur, spoke to us about how he imports coffee beans from around the world to roast at his factory in Bristol.

Thank you to Ian Stanes who organised our Christmas meeting and Julia who played the piano for our carols and readings from our members. Sadly we lost two of our staunch members in 2025, David Driscoll and Sylvia Stanes; they will be greatly missed. This year will be very special as the M.U. is celebrating it's 150th Anniversary in June.

Holy Trinity Hospitality Group (Joan Finch):

The HTHG comprises 8 members of our Church Family who coordinate and lead Church Hospitality events. We have several very willing occasional helpers who are invaluable but would welcome more help especially for Sunday morning coffee time.

The group meet monthly and deep clean the kitchen regularly. A busy 2025 covered hospitality events for: -

- Several funeral receptions .
- Extra special "eats"; on Mothering Sunday for Sarah's last Sunday as Associate Priest
- Cake and Prosecco for Special birthdays after 9.30 service
- Cake and Prosecco for Bishop Robert's book launch in July
- Also in July The Street Market, where the provision of refreshments throughout the day, added over £550 to the profits.
- Our revival of Holy Trinity Harvest Lunch was a big success, catering for 60 persons, and realising a profit of over £500 for our Church
- In October, much appreciated refreshments were provided for the Deanery Synod meeting in HT
- Cake and Prosecco to celebrate the first communion of our confirmation candidates
- Mulled wine and Mince pies were served following the Advent Carol service and refreshments provided after 'Carol's around the trees
- Our biggest and busiest event -The Tree Festival- where 850 Mince pies were served with mulled wine- saw a substantial profit for our Church. The need for extra occasional help cannot be overstated.

Over the year we have needed to replace 20 blue and white mugs, the coffee machine, cafetieres and, having sold the Merry Chef, an air fryer. Problems with the Hot water boiler eventually led to the PCC purchasing a replacement which, following a few blips, settled down.

Community Café (Judy Shaw and Liz Forbes):

As I was already hosting the Monday “Chatty Café” in the Mill Café, Liz Forbes and I thought it might be a format that would work at Holy Trinity. The Rector whole heartedly supported the idea and we opened the Community Café on Wednesday September 10th 2024. After a slow start we found our “regulars” who really enjoy the informality and the “donation basis” whereby no-one feels obliged to pay more than they can afford. On our first anniversary we proudly banked £1,000 and we are on course to bank even more in 2026. Liz and I donate most of the produce with the exception of the wrapped biscuits which we buy in bulk. We feel that this is a way for us to support Holy Trinity in a practical way and we take advantage of Special Offers whenever they are available. We are happily supported by non-Church attendees as well. Between 8 and 16 people attend each week and the atmosphere is always relaxed and informal.



Mainly Music (Marlene Haffenden):

Mainly Music continues to flourish with 18 families attending regularly and a waiting list of 2 to 3. The weekly sessions are full of songs and rhymes, actions and movements, and most importantly the one-to-one interaction between child and grownup.

The format of our sessions are the same, being divided into three separate sections: 1) 30 minutes of music & rhyme with our ‘thank you prayers’ and if appropriate, celebrating a birthday by singing happy birthday and blowing out of candles on a cake: 2) coffee/tea & homemade cake for parents; water, fruit & biscuit for children and 3) finishing with free play until about noon.

This final session can be rather boisterous! However, great for teaching the children to share the toys, to interact with one another and play together as a team.

The children were gifted a book on their birthday and at Christmas & Easter.

Once again, we made posies for the children to give to their mums for Mothering Sunday. At Easter time, there were several chocolate eggs hidden around the church but were quickly found. Also, with some help from the children, we made an Easter Garden which went on display in the church.

Our Summer outing was to ‘The Wise Wood Project’, Quarry Hill, Box again. The Wise Wood Project is an accessible, intergenerational woodland space for the community to gather, find stillness (not the morning of our visit!) and to connect deeply with nature. This project was set up by one of our mums together with a friend, and we had a wonderful morning gathering items of nature, playing games, having a picnic with our teddy bears and of course, having lots of fun together!

We had our Christmas tree in the usual position at the Christmas Tree Festival and all our families visited. We decided that our children could be angels once again so some of us knitted white angels and the families decorated them with their children’s names and faces. Also, we knitted red & white stockings for each of our children, filled them with a box of smarties and they took them home to hang on their own family trees.

In July, it was sad to say farewell to three of our children who were starting primary school in September. Two of these children had been coming since they were a few months old. One of these mums cried on her last day as she said that she had started coming soon after moving to Bradford, did not know any other young mums, but now she and her daughter had made many friends with thanks to Mainly Music. Jenny, our Rector, often visits to chat with our families. An ideal opportunity to recruit baptism candidates!

As stated, we continue to flourish but it takes a good team of helpers who are caring, fun loving, working happily together, to make a cohesive team. We have a team of bakers, including some of our mums & a dad who came with his son and is now one of our helpers, who regularly bake the most delicious cakes for all the grownups.

We will always welcome more help, especially cake bakers. Any cake of your choice would

be most welcome every now & then!

Holy Trinity Bellringers (David Godwin):

2025 has again been a quiet year for the ringers with no weddings and only a few visiting bands ringing at Holy Trinity. This doesn't mean however we haven't been active in other ways.

With the start of the church having a monthly evensong, we saw this as an opportunity to attempt a monthly quarter peal. This is a longer length of continuous ringing than we can do for a regular Sunday service, and gives us the chance to explore different methods and invite other ringers from the area to join us. This has been an enjoyable and generally successful venture, which we are continuing into 2026. If members of the parish would like to have a piece of ringing for a particular occasion, say to mark a significant birthday or anniversary or rung in memory of a lost loved one, they are most welcome to contact us and we can do this for them.

The branch eight bell striking competition was held at Holy Trinity in April, and some would say that gave us home advantage as we won this competition. We went forward to the Guild competition in September that was held in Amesbury where we came second.

The situation with the tower lights has been resolved! The church engaged an electrician (and ringer) from Westbury who understands the DALI system and has successfully got to the bottom of the issues and also identified why following prolonged wet weather, the tower lights would fuse. This came down to the outside light at the bottom of the tower suffering from water ingress and shorting the circuit. We hope to liaise with the church in the near future about replacing this fitting.

The twinning of our tower with that of Holy Trinity, Orange, NSW continues, with a visit from a one of their ringers. The Orange Pealers sent us a Kookaburra who sits overlooking the ringing room from a windowsill. He joins the other menagerie we have in the ringing chamber.

On the social front, the we had our annual outing at the end of September, when we went towers in south Worcestershire and around Tewkesbury. It was a very pleasant day, with some nice bells, including the 12 at Tewkesbury Abbey. The Christmas meal was held at Timbrel's Yard, a record turnout of ringers and non-ringing partners', a lovely evening was had by all. The ringers were also invited to supper at the Rectory, Jenny and Howard entertained us with a fabulous buffet meal and a lovely social event.

Ringling in Bradford has really come on significantly in the last couple of years, and we have been very lucky to gain three experienced ringers to the band this last year. They are Matt Hubbard, Ant Perry and Alan Smith. With these additional ringers we are able to try more advanced methods, and give the town high quality ringling to listen to from the tower. Another recruit coming to us as a novice is Chen Woodward. She has picked up the fundamentals of bell control very quickly and I'm sure will progress to become a competent ringer in the next few years. With what I feel is such a strong and friendly band, we are regularly having 17 or 18 people at practice nights, attracting ringers from other towers in the locality to join us. Maybe we should explore installing a couple of extra bells and become the Salisbury Diocese's heaviest ring of 10.....?

In January 2026 we hosted the Devizes branch of the SDGR for their AGM. Ringers from towers in this area of Wiltshire came and enjoyed the tower bells and handbells. The service was an in-house affair, with Tim Hawkins leading the service and Alan Smith playing the organ. Thanks to all those who helped in the kitchen keeping tea cups topped up and who made things tidy after the meeting.

And finally, although this has been completed in early 2026, we finally have our hand rope up the lower spiral stairs! This was originally planned for and measured up before the 2020 pandemic but circumstances have caused the delay until early March this year. A big thank you to Christopher Segar who funded the materials which allowed Harriet, Matt and myself

to install it. Everyone who has been up the tower has commented on how much of an improvement it has made to climbing and descending the spiral stairs, and how this addition has made for a safer experience coming ringing at Holy Trinity.

Street Market (David Hare):

An excellent day producing £4,091 of income against £3,384 in 2024. Having talked to each of the stallholders individually towards the end of the day, the views of most were remarkably positive given the weather. A couple of the “advisory” stalls had a difficult time; RSPB and Rotary in particular, with only a limited footfall due solely they all thought, to the adverse weather. There were a couple of moans on allocated site locations due to either restricted space or being under the trees behind the main line of stalls. Given the available space on the site, this is unfortunately inevitable and post initial moans, both had a “good day”. Pleasingly, ALL stallholders confirmed their intention of returning again next year. Internal stalls all did well although interestingly, all felt that this year’s footfall was lower than last notwithstanding the really excellent financial result. Here again, all committed to returning again next year.

I remain in awe of the overwhelming commitment of our church stallholders. Some sourced and brought their own products for their stall at their expense and all did their own arranging. They all worked tirelessly throughout the day organising their own support to help and cover natural breaks. All controlled and protected their cash takings and the new cash control procedure and routine collection of notes by John and I worked really well. I cannot thank or praise them enough.

Christmas Tree Festival (John Cox):

The popularity of this important community event shows no sign of waning; visitors, townspeople and church members all seemed to be very complementary., with many commenting on the how good the mix of informal music, refreshments and trees was. This and a record profit of £5,775 made the effort very worthwhile indeed. My heartfelt thanks to all who helped make it possible – helpers with refreshments, setting up and clearing away, stewarding and staging trees and to Jo for organising the musicians.

Numbers attending were 4,400, a bit down on the 2024 total of 6,000 but this may have been due to rather more zealous counting the previous year. Receipts were £5,775, up from £4,940 in 2024

Saxon Club (Michael Bardell):

Saxon Club meets in Holy Trinity Church on Tuesday afternoons from 2.30pm until 4pm and is open to seniors of all faiths and none. Members appreciate the opportunity to leave their homes to meet and share conversation with the added enjoyment of mental stimulation followed by tea and biscuits.

However the whole community was shocked and saddened by the sudden death of our leader of many years Revd David Driscoll in October 2025. David had selflessly organised a variety of events with the happy knack of finding something for everyone and he is sorely missed. Several new members have been attracted but it is with sadness that I also record the death of Jannine Wheatley and Tony Carter.

Following David’s example this is a brief summary of some recent activities, many provided by church and club members. Talks and slideshows about favourite places, holidays and local history not least the numerous visits made by John Wesley to Bradford. The joys of dentistry, hotel-keeping and practical wellbeing tips made us laugh and encouraged us to keep mobile and warm. Quizzes and games make us think and bringing a favourite poem or CD gives everyone an opportunity to contribute.

The work goes on with a full programme through to the summer break so if you know of anyone who is lonely, looking for something to do or who would just like to make new

friends please encourage them. Everyone is welcome.

Signed :

The Reverend Jennifer Nelson, Chair

Date: 20 April 2026



Parish of Holy Trinity Bradford on Avon

Charity Registration Number. 1134135

Annual Report and Accounts

for the

Year ended 31 December 2025

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Treasurer's Report

The Parochial Church Council of Holy Trinity, Bradford on Avon

As Treasurer, this is my report to the Trustees of the Charity on the financial statements for the year ended 31 December 2025, which are set out in the accompanying pages.

Financial Performance for 2025:

Summary (page 6) - the overall financial performance set out in the Statement of Financial Activities (SOFA) for 2025 was a deficit of £25,269 due wholly to £18k of essential roof repairs carried out in December to prevent water ingress into the church below. As detailed below, "Designated Funds" were available for such repairs but these are now almost exhausted and grants and other forms of fund raising are being urgently sought. More positively, General Fund performance showed a very marked improvement over 2024 with the annual deficit reducing from £25,665 to £7,387. As shown in the "Where does this leave us" section below, such performance is expected to continue and even improve further in 2026 and beyond. Provided therefore, grants and other forms of assistance can be found to fund repairs and renewals, the church can move forward on a secure financial foundation.

General Fund (details on pages 11 - 12):

This is the main fund out of which the day to day running costs of the church are paid which in turn are funded by congregational and voluntary giving, fees from weddings, funerals and the hire of the church as well as trading and investment income. The outcome for the General Fund was, as stated above, a deficit of £7,387; a substantial improvement on the £25,665 in 2024.

Total income increased £27k to £157k due to:

- A £13k increase in congregational giving with income from plate collections and the Parish Giving Scheme (PGS) substantially up on 2024 levels offsetting an almost £2k decline on income from standing orders as people move from standing order payments to PGS. This increase is especially important in terms of its sustaining financial effect as we strive to reach a break-even or better position
- A £6k increase in one-off gifts and donations to £20k
- An almost £6k increase in fees weddings and funerals which has more than doubled in the year
- Trading income increased £3k with Church lettings up £1k as more and more community groups and local choirs experience the wonder of Holy Trinity, a further £2k from the Street Market and Christmas Tree Festival both of which saw increases over 2024 and the newly introduced "Monthly Concert Series" which generated almost £22k in the first 3 months alone
- A £1k reduction in interest on bank deposits as interest rates progressively fell over the course of the year

Total General Fund expenditure increased £210k over the year as a result of a £28k increase in church repair costs as the most urgent recommendations from the last quinquennial are completed, £2k increase in wedding and funeral costs, £6k in printing and photocopier costs and £2k in church service costs. These were partially off-set by a £4k saving in utility costs due to the introduction of new supply contracts, a £2k saving in clergy expenses and a £3k saving in Parish Share with the balance made up of the net of smaller positive and negative variances in other cost areas.

Designated Fabric Fund (details on pages 11 - 12):

Towards the end of the year, the condition of the roof significantly deteriorated with water leaks into the church around the high altar. The PCC immediately approved the commissioning of urgent repairs which, following a bidding process, were undertaken by the chosen contractors, Ellis & Co, and completed just

before Christmas. A large proportion of the designated fabric fund, established following the last quinquennial report, has therefore, been used for these repairs. (Note: the C3k of VAT on these costs could not be reclaimed due to the closure of the Listed Places of Worship Grant scheme in early 2026, see Notes to the Financial Statements on pages 8 — 9). The need to replenish this fund and how the church will go about it have already been the subject of discussion at both the September and November PCC meetings and the consequent need for grants and other forms of Institutional "matched" funding in addition to public and congregational subscription agreed. This will form an integral part of a new 2026-30 Business Strategy currently under development.

Restricted Organ Fund (details on pages 11 - 12):

This fund is restricted to "improvements to the organ" so even though a number of solutions to the flood damage sustained in November 2024 were evaluated and a final proposal was agreed at the January 2026 PCC meeting, the fund remains as this solution relates only to the pipe organ's re-installment.

Vicar & Churchwarden's Fund (details on page 13):

As the Note sets out, this fund is separate from the General Fund, see page 13

Balance Sheet and reserves (page 7):

The balance sheet sets out the fund values at year end together with the net assets (assets less liabilities) that they represent. As indicated above, the material movement is the decline in the value of both the General Fund from £113,138 at the end of 2024 to £105,751 now, the designated fund from £19,022 to £1,115 now and the restricted organ fund of £2,630. These are therefore the value of reserves which are held in a mix of cash in the Parish's Coop bank account and a CCLA deposit fund together with the net of debtors less creditors.

Where this leaves us

The substantial reduction in the annual deficit on the General Fund from £25,665 to £7,387 represents just the start of the journey towards break-even or better as it is built on initiatives that are sustaining:

- Congregational giving is increasing and even if it stays where it is now, it will underpin future financial performance
- More focus needs to be given to legacy giving, targeted donations and available grants
- Fees for weddings and funerals doubled in 2025 but this was all based on funerals with no weddings taking place. 6 weddings are already planned for 2026 with more under discussion
- Rates for hiring the church were increased on 1 December 2025 and there is no reason, based on current bookings, to believe that there will be any reduction in the number of booked events
- The new "Monthly Concert Series" has already contributed £2k after only 3 months of operation and, with other events already in the diary, can only grow in popularity and in consequence, financial return
- Income from the Street Market and Christmas Tree Festival should increase further in 2026
- Almost £22,000 has already been saved from moving responsibility for the maintenance of the churchyard to the Town Council. Other savings initiatives are already in hand
- Against this, we await a decision on Parish Share but with no Curate in position, there is an expectation of a reduction. Staff wages will increase particularly as the new Administrator will earn slightly more than now but these are small in comparison to the future growth in income itemised above together with the availability of grants to support fabric renewal costs

Treasurer



Date

26/3/2026

Clive Adamson

Independent Examiner's Report to

The Parochial Church Council of Holy Trinity, Bradford on Avon

I report on the financial statements of the Charity for the year ended 31 December 2025, which are set out in the accompanying pages.

Respective responsibilities of trustees and examiner:

As PCC members you are responsible for the preparation of the financial statements. The PCC members consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act);
- to state whether particular matters have come to my attention

Basis of Independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosure in the accounts and seeking explanation of any matters of concern to trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

have not been met; or

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

INDEPENDENT EXAMINER

Richard Ross

Signed 

Date 

Statement of financial activities for the year ended 31 December 2025

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2025	Total 2024
INCOMING RESOURCES:	2					
Voluntary Income	a	107,584		50	107,624	88,937
Other Voluntary Incoming Resources	b	4,946			4,946	4,113
Activities for Generating Funds	c	27,022			27,022	23,612
Investment Income	d	5,884			5,884	7,226
Income from Charitable Activities	e	11,322			11,322	5,624
TOTAL INCOMING RESOURCES		156,758		50	156,808	129,512
RESOURCES EXPENDED:	3					
Cost of Generating Voluntary Income	a	1,827			1,827	1,009
Discretion & Charitable Giving	b					
Charitable Activities	c	129,693	17,907		147,600	127,576
Church Management & Administration	d	29,715			29,715	23,349
Major Projects	e					
Miscellaneous	f	2,910		25	2,935	2,339
TOTAL RESOURCES EXPENDED		164,145	17,907	2,655	182,077	154,272
NET INCOMING/(OUTGOING) RESOURCES		(7,387)	(17,907)	25	(25,269)	(24,760)
Transfers between Funds (in)						1,700
Transfers between Funds (out)						(1,700)
Gains/(Losses) on revaluation of investments						
BALANCES B/FWD 1 JANUARY		113,138	19,022	2,605	134,765	159,525
BALANCES C/FWD 31 DECEMBER		105,751	1,115	2,630	109,496	134,765

The notes on pages 8 to 13 form part of these accounts

Balance Sheet as at 31 December 2025

	2025	2024
<i>Current Assets:</i>		
Co-op current account	11,678	16,253
CCLA Deposit Account	119,136	119,136
Cash in Hand	62	0
Accounts Receivable	1,344	423
 TOTAL CURRENT ASSETS	 132,220	 135,812
<i>Current Liabilities:</i>		
Agency Collection		0
Accounts Payable & Accruals	22,724	1,047
 TOTAL CURRENT LIABILITIES	 22,724	 1,047
 <i>Net Current Assets</i>	 109,496	 134,765
<i>runds:</i>		
General Unrestricted Funds	105,751	113,138
Designated "Fabric" Fund	1,115	19,022
Restricted "Organ" Fund	2,630	2,605
 <i>Total Funds</i>	 109,496	 134,765

Approved by the Parochial Church Council on 22 f1arch 2022 and signed on its behalf by:

Clive Adamson, Treasurer 

The Revd Jennifer Nelson, Rector 

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of financial Reporting Standards 102.

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, and have been prepared under FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

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Depreciation is calculated to write off the capitalised cost of fixed assets, less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land — Nil
- Computers - 4 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value, and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

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The Co-Op Bank is the banker for the Parish and operational cash balances are held there in the current account. The CCLA deposit fund is the CBF Church of England Deposit Fund.

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These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the

trustees' report. Unrestricted Designated funds are funds which have been segmented within unrestricted funds for administrative purposes.

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These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. There are currently no Holy Trinity PCC Endowment Funds.

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This is shown as a separate statement and now comprises two separate funds. The first Fund ("Miss ItE Webber's Bequest") was formerly vested in the Diocesan Board of Finance under the 'Incumbent and Churchwardens Trust Measure 1964', and was for the "general purpose of Holy Trinity Church". It was therefore used to purchase new church seating. It is a PCC fund but separate from the General Fund, and any decisions have to be specifically agreed by the Vicar and Churchwardens.

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Administrative staff salaries include the salaries for a part-time Administrator and Bookkeeper and amounted to 215,548 (£15,486 in 2024) in the year.

The PCC also employs a Director of Music and a cleaner, the costs of whom are charged to the Director of Music & church cleaning cost headings respectively. The Director of Music costs additionally include £280 for visiting organists and musicians who are, from time to time, required. Both are employed on a part time basis.

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Generally, the church has to pay VAT on all goods and services. The Listed Places of Worship Grant scheme through which VAT on repairs and renewals was previously recovered was withdrawn in February 2026 preventing the recovery of £3k of VAT on the £18k roof repair conducted in December.

Notes to the financial statements for the year ended 31 December 2025

2. INCOMING RESOURCES

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
hon Gift-aid Bank Standing Orders	4,005			4,005	6,348
Stewardship Envelopes					265
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Maintenance Box	1,276			1,276	1,080
Dne-off Gift-aid Gifts	10,503			10,503	4,308
-Hospitality Sales	560			560	
donations	9,226			9,226	8,187
Dn-line Donations - Stewardship	194			194	68
in-line Donations — Parish Giving	35,335			35,335	26,891
--abric Fund					(1,700)
Fax Recovered on Gift-aid	9,633			9,633	9,5dd
hon-recurring one-off Grants					1,000
Dther Funds Generated	295			295	308
Drgan Fund Donations			50	50	2,605
 Total Donations and Legacies	 107,584	 -	 50	 107,634	 88,937
 'ees for Weddings and Funerals	 10,549			 10,549	 5,022
Saxon Club Subs	773			773	602
 Income from Charitable Activities	 11,332	 -	 -	 11,322	 5,624
 'und Raising Community Activities	 12,229			 12,229	 10,086
Church Lettings	11,193			11,193	9,926
/Vestwood and Wingfield PCC Admin	3,600	-	-	3,600	3,600
 Other Trading Activities	 27,022	 -	 -	 27,022	 23,612
 Bank and Building Society Interest	 5,884			 5,884	 7,226
 Total Investment Income	 5,884	 -	 -	 5,884	 7,226
 nsurance Claims	 603			 603	 400
/AT Recovery - Buildings	1,254			1,254	1,415
Special Collections	3,089			3,089	2,298
 Total\ Other Income	 4,946			 4,946	 4,113
 TOTAL INCOMING RESOURCES	 156,758	 -	 50	 156,808	 129,512

Notes to the financial statements for the year ended 31 December 2025

3. RESOURCES EXPENDED

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
Costs of Raising Funds	431			431	324
Hospitality Costs	1,396			1,396	685
Costs of Raising Voluntary Income	1,827	-	-	1,827	1,009
Missionary Societies					
Relief and Development Agencies					
Home Mission & Other Church Society					
Secular Charities					
Total Mission & Charitable Giving	-	-			
Parish Share	70,063			70,063	73,001
Clergy Expenses	1,693			1,693	3,626
Vicarage Garden Expenses					
Parish Training & Mission					133
Church Insurance	6,933			6,933	6,837
Church Utilities	17,324			17,324	21,125
Church Cleaning	3,004			3,004	2,942
Upkeep of Churchyard	4,050			4,050	3,900
Sacristy & Other Church Service Costs	3,398			3,398	2,375
Church Music	746			746	797
Director of Music salary & fees	4,504			4,504	4,600
Expenses from Weddings & Funerals	5,073			5,073	2,896
Church Maintenance & Renewals	12,905	17,907		30,812	5,344
Total Church Activities	129,693	17,907	-	147,600	127,576
Admin Staff Salaries	12,890			12,890	12,536
HMRC payments for staff salaries	5,825			5,825	6,082
Photocopier & Printing Costs	9,740			9,740	3,715
Church Telephone & Internet	394			394	405
Admin Expenses	866			866	610
Total Church Management & Admin	29,715			29,715	23,348
Total Major Projects					
Special Collections	2,910			2,910	2,298
General Adjustments			25	25	41
TOTAL MISCELLANEOUS	<u>2,910</u>		25	2,935	2,339
TOTAL RESOURCES EXPENDED	164,145	17,907	25	182,077	154,272

Notes to the Financial Statements for the year ended 31 December 2025

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
Gain/(Loss) on Investment Revaluation					
NET INCOMING/OUTGOING RESOURCES	(7,387)	(17,907)	25	(25,269)	(24,760)
Transfers between funds (in)		(17,907)			1,700
transfers between funds (out)		17,907			(1,700)
BALANCES B/FWD 1 January'25	113,138	19,022	2,605	134,765	159,525
BALANCES C/FWD 31 December '25	105,751	1,115	2,630	109,496	134,765

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
Trustee Remuneration, Expenses & Related Party Transactions					
Trustee Remuneration					
Trustee Expenses (Incumbent)	1,693			1,693	3,626
Trustee Expenses (Trustees)					
Related Party Transactions					

Vicar & Churchwarden's Fund accounts — 31 December 2025

	2025	2024
<i>Income:</i>		
Bank Interest	482	503
Other Income		
TOTAL INCOME	482	503
Expenditure:		
Transfer of Interest to Gen Fund	482	503
Prayer books for Wingfield		150
Staff Meal Expenses		127
Other Costs		
TOTAL EXPENDITURE	482	780
<i>Net Income/Expenditure</i>	0	(277)
<i>Current Assets:</i>		
CCLA Deposit Account	13,380	9,664
<i>current Liabilities:</i>		
Due to PCC General Fund		423
<i>Net current Assets</i>	13,380	9,241
<i>i“unds:</i>		
Fund Balance J January ‘25	9,241	9,518
Movement for the Year	0	(277)
Hutchins Legacy*	4,139	
<i>Fund Balance 31 December ‘25</i>	13,380	9,241

(* The Hutchins Legacy is restricted and will during 2026 be transferred to the General Fund to ensure more transparency and accountability. The fund is restricted to “the pastoral needs of parishioners” awards from which are at the discretion of the serving Rector).

Clive Adamson, Treasurer





Parish of Holy Trinity Bradford on Avon

Charity Registration Number. 1134135

Annual Report and Accounts

for the

Year ended 31 December 2025

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Page 5	Independent Examiner's Report
Page 6	Statement of Financial Activities
Page 7	Balance Sheet
Page 8-9	Notes to the Financial Statements
Page 10	Incoming Resources
Page 11	Resources Expended
Page 12	Resources Expended
Page 13	Vicar & Churchwardens Fund

Treasurer's Report

The Parochial Church Council of Holy Trinity, Bradford on Avon

As Treasurer, this is my report to the Trustees of the Charity on the financial statements for the year ended 31 December 2025, which are set out in the accompanying pages.

Financial Performance for 2025:

Summary (page 6) - the overall financial performance set out in the Statement of Financial Activities (SOFA) for 2025 was a deficit of £25,269 due wholly to £18k of essential roof repairs carried out in December to prevent water ingress into the church below. As detailed below, "Designated Funds" were available for such repairs but these are now almost exhausted and grants and other forms of fund raising are being urgently sought. More positively, General Fund performance showed a very marked improvement over 2024 with the annual deficit reducing from £25,665 to £7,387. As shown in the "Where does this leave us" section below, such performance is expected to continue and even improve further in 2026 and beyond. Provided therefore, grants and other forms of assistance can be found to fund repairs and renewals, the church can move forward on a secure financial foundation.

General Fund (details on pages 11 - 12):

This is the main fund out of which the day to day running costs of the church are paid which in turn are funded by congregational and voluntary giving, fees from weddings, funerals and the hire of the church as well as trading and investment income. The outcome for the General Fund was, as stated above, a deficit of £7,387; a substantial improvement on the £25,665 in 2024.

Total income increased £27k to £157k due to:

- A £13k increase in congregational giving with income from plate collections and the Parish Giving Scheme (PGS) substantially up on 2024 levels offsetting an almost £2k decline on income from standing orders as people move from standing order payments to PGS. This increase is especially important in terms of its sustaining financial effect as we strive to reach a break-even or better position
- A £6k increase in one-off gifts and donations to £20k
- An almost £6k increase in fees weddings and funerals which has more than doubled in the year
- Trading income increased £3k with Church lettings up £1k as more and more community groups and local choirs experience the wonder of Holy Trinity, a further £2k from the Street Market and Christmas Tree Festival both of which saw increases over 2024 and the newly introduced "Monthly Concert Series" which generated almost £22k in the first 3 months alone
- A £1k reduction in interest on bank deposits as interest rates progressively fell over the course of the year

Total General Fund expenditure increased £210k over the year as a result of a £28k increase in church repair costs as the most urgent recommendations from the last quinquennial are completed, £2k increase in wedding and funeral costs, £6k in printing and photocopier costs and £2k in church service costs. These were partially off-set by a £4k saving in utility costs due to the introduction of new supply contracts, a £2k saving in clergy expenses and a £3k saving in Parish Share with the balance made up of the net of smaller positive and negative variances in other cost areas.

Designated Fabric Fund (details on pages 11 - 12):

Towards the end of the year, the condition of the roof significantly deteriorated with water leaks into the church around the high altar. The PCC immediately approved the commissioning of urgent repairs which, following a bidding process, were undertaken by the chosen contractors, Ellis & Co, and completed just

before Christmas. A large proportion of the designated fabric fund, established following the last quinquennial report, has therefore, been used for these repairs. (Note: the C3k of VAT on these costs could not be reclaimed due to the closure of the Listed Places of Worship Grant scheme in early 2026, see Notes to the Financial Statements on pages 8 — 9). The need to replenish this fund and how the church will go about it have already been the subject of discussion at both the September and November PCC meetings and the consequent need for grants and other forms of Institutional "matched" funding in addition to public and congregational subscription agreed. This will form an integral part of a new 2026-30 Business Strategy currently under development.

Restricted Organ Fund (details on pages 11 - 12):

This fund is restricted to "improvements to the organ" so even though a number of solutions to the flood damage sustained in November 2024 were evaluated and a final proposal was agreed at the January 2026 PCC meeting, the fund remains as this solution relates only to the pipe organ's re-installment.

Vicar & Churchwarden's Fund (details on page 13):

As the Note sets out, this fund is separate from the General Fund, see page 13

Balance Sheet and reserves (page 7):

The balance sheet sets out the fund values at year end together with the net assets (assets less liabilities) that they represent. As indicated above, the material movement is the decline in the value of both the General Fund from £113,138 at the end of 2024 to £105,751 now, the designated fund from £19,022 to £1,115 now and the restricted organ fund of £2,630. These are therefore the value of reserves which are held in a mix of cash in the Parish's Coop bank account and a CCLA deposit fund together with the net of debtors less creditors.

Where this leaves us

The substantial reduction in the annual deficit on the General Fund from £25,665 to £7,387 represents just the start of the journey towards break-even or better as it is built on initiatives that are sustaining:

- Congregational giving is increasing and even if it stays where it is now, it will underpin future financial performance
- More focus needs to be given to legacy giving, targeted donations and available grants
- Fees for weddings and funerals doubled in 2025 but this was all based on funerals with no weddings taking place. 6 weddings are already planned for 2026 with more under discussion
- Rates for hiring the church were increased on 1 December 2025 and there is no reason, based on current bookings, to believe that there will be any reduction in the number of booked events
- The new "Monthly Concert Series" has already contributed £2k after only 3 months of operation and, with other events already in the diary, can only grow in popularity and in consequence, financial return
- Income from the Street Market and Christmas Tree Festival should increase further in 2026
- Almost £22,000 has already been saved from moving responsibility for the maintenance of the churchyard to the Town Council. Other savings initiatives are already in hand
- Against this, we await a decision on Parish Share but with no Curate in position, there is an expectation of a reduction. Staff wages will increase particularly as the new Administrator will earn slightly more than now but these are small in comparison to the future growth in income itemised above together with the availability of grants to support fabric renewal costs

Treasurer



Date

26/3/2026

Clive Adamson

Independent Examiner's Report to

The Parochial Church Council of Holy Trinity, Bradford on Avon

I report on the financial statements of the Charity for the year ended 31 December 2025, which are set out in the accompanying pages.

Respective responsibilities of trustees and examiner:

As PCC members you are responsible for the preparation of the financial statements. The PCC members consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act);
- to state whether particular matters have come to my attention

Basis of Independent examiner's report:

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosure in the accounts and seeking explanation of any matters of concern to trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement:

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

have not been met; or

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

INDEPENDENT EXAMINER

Richard Ross

Signed 

Date 

Statement of financial activities for the year ended 31 December 2025

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2025	Total 2024
INCOMING RESOURCES:	2					
Voluntary Income	a	107,584		50	107,624	88,937
Other Voluntary Incoming Resources	b	4,946			4,946	4,113
Activities for Generating Funds	c	27,022			27,022	23,612
Investment Income	d	5,884			5,884	7,226
Income from Charitable Activities	e	11,322			11,322	5,624
TOTAL INCOMING RESOURCES		156,758		50	156,808	129,512
RESOURCES EXPENDED:	3					
Cost of Generating Voluntary Income	a	1,827			1,827	1,009
Dissemination & Charitable Giving	b					
Charitable Activities	c	129,693	17,907		147,600	127,576
Church Management & Administration	d	29,715			29,715	23,349
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Miscellaneous	f	2,910		25	2,935	2,339
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in-line Donations — Parish Giving	35,335			35,335	26,891
--abric Fund					(1,700)
Fax Recovered on Gift-aid	9,633			9,633	9,5dd
hon-recurring one-off Grants					1,000
Dther Funds Generated	295			295	308
Drgan Fund Donations			50	50	2,605
Total Donations and Legacies	107,584	-	50	107,634	88,937
'ees for Weddings and Funerals	10,549			10,549	5,022
Saxon Club Subs	773			773	602
Income from Charitable Activities	11,332	-	-	11,322	5,624
'und Raising Community Activities	12,229			12,229	10,086
Church Lettings	11,193			11,193	9,926
/Vestwood and Wingfield PCC Admin	3,600	-	-	3,600	3,600
Other Trading Activities	27,022	-	-	27,022	23,612
Bank and Building Society Interest	5,884			5,884	7,226
Total Investment Income	5,884	-	-	5,884	7,226
nsurance Claims	603			603	400
/AT Recovery - Buildings	1,254			1,254	1,415
Special Collections	3,089			3,089	2,298
Total\ Other Income	4,946			4,946	4,113
TOTAL INCOMING RESOURCES	156,758	-	50	156,808	129,512

Notes to the financial statements for the year ended 31 December 2025

3. RESOURCES EXPENDED

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
Costs of Raising Funds	431			431	324
Hospitality Costs	1,396			1,396	685
Costs of Raising Voluntary Income	1,827	-	-	1,827	1,009
Missionary Societies					
Relief and Development Agencies					
Home Mission & Other Church Society					
Secular Charities					
Total Mission & Charitable Giving	-	-			
Parish Share	70,063			70,063	73,001
Clergy Expenses	1,693			1,693	3,626
Vicarage Garden Expenses					
Parish Training & Mission					133
Church Insurance	6,933			6,933	6,837
Church Utilities	17,324			17,324	21,125
Church Cleaning	3,004			3,004	2,942
Upkeep of Churchyard	4,050			4,050	3,900
Sacristy & Other Church Service Costs	3,398			3,398	2,375
Church Music	746			746	797
Director of Music salary & fees	4,504			4,504	4,600
Expenses from Weddings & Funerals	5,073			5,073	2,896
Church Maintenance & Renewals	12,905	17,907		30,812	5,344
Total Church Activities	129,693	17,907	-	147,600	127,576
Admin Staff Salaries	12,890			12,890	12,536
HMRC payments for staff salaries	5,825			5,825	6,082
Photocopier & Printing Costs	9,740			9,740	3,715
Church Telephone & Internet	394			394	405
Admin Expenses	866			866	610
Total Church Management & Admin	29,715			29,715	23,348
Total Major Projects					
Special Collections	2,910			2,910	2,298
General Adjustments			25	25	41
TOTAL MISCELLANEOUS	<u>2,910</u>		25	2,935	2,339
TOTAL RESOURCES EXPENDED	164,145	17,907	25	182,077	154,272

Notes to the Financial Statements for the year ended 31 December 2025

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
Gain/(Loss) on Investment Revaluation					
NET INCOMING/OUTGOING RESOURCES	(7,387)	(17,907)	25	(25,269)	(24,760)
Transfers between funds (in)		(17,907)			1,700
transfers between funds (out)		17,907			(1,700)
BALANCES B/FWD 1 January'25	113,138	19,022	2,605	134,765	159,525
BALANCES C/FWD 31 December '25	105,751	1,115	2,630	109,496	134,765

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
Trustee Remuneration, Expenses & Related Party Transactions					
Trustee Remuneration					
Trustee Expenses (Incumbent)	1,693			1,693	3,626
Trustee Expenses (Trustees)					
Related Party Transactions					

Vicar & Churchwarden's Fund accounts — 31 December 2025

	2025	2024
<i>Income:</i>		
Bank Interest	482	503
Other Income		
TOTAL INCOME	482	503
Expenditure:		
Transfer of Interest to Gen Fund	482	503
Prayer books for Wingfield		150
Staff Meal Expenses		127
Other Costs		
TOTAL EXPENDITURE	482	780
<i>Net Income/Expenditure</i>	0	(277)
<i>Current Assets:</i>		
CCLA Deposit Account	13,380	9,664
<i>current Liabilities:</i>		
Due to PCC General Fund		423
<i>Net current Assets</i>	13,380	9,241
<i>i“unds:</i>		
Fund Balance J January ‘25	9,241	9,518
Movement for the Year	0	(277)
Hutchins Legacy*	4,139	
<i>Fund Balance 31 December ‘25</i>	13,380	9,241

(* The Hutchins Legacy is restricted and will during 2026 be transferred to the General Fund to ensure more transparency and accountability. The fund is restricted to “the pastoral needs of parishioners” awards from which are at the discretion of the serving Rector).

Clive Adamson, Treasurer



Accounts

Any questions regarding the content of this report should be emailed to pccsecretary@htboa.org by 9am on 22nd March, please, or posted in the church post-box by the same date. Thank you.



AGENDA
for the Meeting of Parishioners
and
Annual Parochial Church Meeting
on Sunday, 23 March 2025
at Holy Trinity Church at 11am

with the
MINUTES
of the Meetings of 26 May 2024

and the
ANNUAL REPORT AND FINANCIAL REPORT
FOR THE YEAR 2024
THE PARISH OF HOLY TRINITY
BRADFORD ON AVON



Agendas for the Meetings to be held in Church

on Sunday, 23 March 2025 at 11am

MEETING OF PARISHIONERS

1. Opening Prayers
2. Apologies for absence
3. Minutes of the Meeting of Parishioners held on 26 May 2024
4. Matters Arising
5. Election of Churchwardens

ANNUAL PAROCHIAL CHURCH MEETING

1. Apologies for absence
2. Minutes of the APCM held on 26 May 2024
3. Matters arising
4. Electoral Roll Report
5. Annual Reports and Accounts
 - a. Rector's address
 - b. Summary of proceedings of the parochial church council and activities of the parish 2024
 - c. Treasurer's Report and Accounts for 2024
 - d. Report on fabric, goods and ornaments
 - e. Deanery Synod Report
 - f. Safeguarding
6. Elections and appointments
 - a. PCC members (maximum 12)
 - b. Deanery Synod members (maximum 3)
 - c. Independent examiner of the accounts
7. Questions – to be notified in advance, please



THE PARISH OF HOLY TRINITY BRADFORD ON AVON

**Sunday, 26 May 2024 at 11am
Minutes**

MEETING OF PARISHIONERS

1. Opening Prayers

Led by Clive Adamson, PCC Lay Chair

2. Apologies for absence

Received from Kate and Karl Wiggins, Judith Holland, Jackie Uncles, Sarah Jackson, Tony and Judy Bruun, Hilary Funnell, Vernon Burchell, Jane Jones

3. Minutes of the Meeting of Parishioners held on 23 April 2023

Taken as read

4. Matters Arising

None

5. Nominations for Churchwarden

None received

6. Appointment of Churchwardens Team

In the absence of nominations for churchwarden, it was proposed by Clive Adamson and seconded by Chris Hodge that the current team should be re elected. All in favour.

ANNUAL PAROCHIAL CHURCH MEETING

1. Apologies for absence

As above

2. Minutes of the APCM held on 23 April 2023

Taken as read

3

3. Matters arising

None

4. Electoral Roll Report

There were 140 people on the 2023 electoral roll. During the year, three people had moved away and two who no longer worship at Holy Trinity had removed themselves from the roll. Three people had died and three had enrolled during the year. There were therefore 135 people on the 2024 electoral roll. The majority of those (83) were living outside the parish.

5. Annual Reports and Accounts

a. Treasurer's Report and Accounts for 2023

The circulated report had been finalised to include signatures by the PCC secretary and the independent examiner. That would be posted in church shortly.

Clive reiterated and underlined some of the messages he had given to the congregation when he spoke in March. He pointed out that the Parish had been living beyond its means for 4 out of the last 5 years, with the accounts showing a £10k deficit a year for those years. The exception was during Covid, when costs were reduced.

Trading income had gone well and wedding and other fees had increased year by year, and were especially healthy in 2023. These totals offset the increase in costs, notably in utilities and the parish share. Congregational giving had been flat or declined over the past five years. We are not unique in this, but we need a plan to address the deficit. In the first place it was important to ensure that our giving is as tax efficient as possible. He would explain in detail the implications of different types of regular giving in the next few weeks. As an example, direct debits are difficult to change, while standing orders are much easier. The ideal vehicle for regular giving is via the Parish Giving scheme, which returns tax monthly without our having to claim it back. Other schemes demand a claim is submitted, usually annually, which not only involves church officers in

additional work, but also means we have to wait for funding.

The quinquennial report calls for repairs totalling £180,000 over the next five years. With the architect Clive is working out a schedule of works to be done. In the immediate future, we can use the fabric fund. In the longer term and for the greatest expenditure (approximately £130,000 for roof repair) we will need to apply for grants and fund-raise for that specific purpose.

Questions were invited. A question was raised regarding the cost of photocopying which had increased, and reference made to printing costs for

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festival service sheets such as today's. Would this be reviewed? Clive answered that all costs would be reviewed over the coming year and cuts made where possible.

Clive emphasised that he was positive about our financial prospects for the future and proposed that the accounts should be accepted by the meeting. Elaine Giles seconded the proposal.

Elaine was thanked for all the work she had done as Clive's predecessor as treasurer.

b. Churchwardens Team Report on fabric, goods and ornaments

Taken as read

c. Deanery Synod Report

Noted

d. Safeguarding

As PCC secretary, Julia said that we had not previously reported on Safeguarding at this meeting but it was now a requirement. Roni Ross had served for a long time as safeguarding officer, but now no longer attends the church and has stepped down in favour of Andrea Unwin, who is a regular worshipper, sings in the choir and leads intercessions.

6. Elections and appointments

a. PCC members (maximum 10)

There were 2 written nominations:

Martin Cooke (previously co-opted) nominated by Suzie Quinn; seconded by Julia Steward

Lindsay Driscoll nominated by Tony Bruun; seconded by Julia Steward.

These were duly elected. Other members had agreed to remain.

b. Deanery Synod members (maximum 3)

There were no nominations.

c. Independent Examiner of the accounts

Richard Ross had agreed to stand again. His reappointment was proposed by Clive and seconded by Julia. All in favour

7. The Year Ahead

Nothing to report regarding the vacancy as yet. The closing date for applications for the post of Rector was in a week's time (3rd June). We would know then how many applications there had been.

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Our vision for the future is spelled out in the Parish Profile, which was commended to the meeting.

Clive thanked all those who contribute to the life of the church in so many ways. He thanked in particular Sarah, visiting and retired priests who had presided at services, our administrative team, Netty and Klaus, the PCC, the Churchwardens' Team; everyone who was running activities which were highlighted in the annual report. He commented on our exceptional Director of Music, noted for his enthusiasm, and the choir. He had been to many churches in his time but regards Holy Trinity as exceptional. It is a vibrant place for both congregation and the community.

8. Any other business and questions

Tony Haffenden asked where the parish profile could it be found and was told it is available on the Salisbury Diocese website under vacancies

Michael Higgs, as a newcomer, was hoping that we could develop a strategy for reaching the youth of the town.

There being no further questions or contributions, the meeting closed at 11.30a

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2024

Administrative information

The parish (from March 2013) is part of the Benefice of Bradford on Avon Holy Trinity, Westwood and Wingfield, within the Bradford Group Ministry, in the Deanery of Bradford, in the Diocese of Salisbury, within the Church of England.

The correspondence address is:

Holy Trinity Church, Church Street, Bradford on Avon, BA15 1LW.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

Charity number: 1134135

Context

The church was in vacancy between February 2024 and November 2024, (on the retirement of the former Rector, The Revd Canon Joanna Abecassis in February 2024, and the Licensing and Installation of The Revd Jennifer Nelson as Rector on November 7th 2024). The Rector's Report articulates the year from November 2024.

PCC members who have served between 1 January 2024 until the date this Report was approved are:

<i>Ex officio</i>	<i>Term of office</i>
<i>Rector</i> The Revd Canon Joanna Abecassis, Chair The Revd Jennifer Nelson, Chair	Until February 2024 From November 2024
The Revd Sarah Jackson, <i>Associate Priest</i> Vice Chair from APCM 2022 until January 2024	Until retirement March 2025
<i>Elected members</i>	
Clive Adamson, Treasurer from APCM 2023; Vice Chair, acting as Lay Chair from February 2024- November 2024	Until APCM 2026
Julia Steward Elected 2022, Secretary from APCM 2023	Until APCM 2025
Tony Bruun Elected 2023	Resigned due to ill-health, August 2024
Martin Cooke Elected 2024	Until APCM 2027
Elizabeth Forbes Elected 2023	Until APCM 2026
Mavis Linstrum Elected 2023	Until APCM 2026
Lyndsay Driscoll Elected 2024	Until APCM 2027
Peter Yarker Elected 2022	Until APCM 2025
John Cox <i>Co-opted September 24</i>	Until APCM 2025
<i>Deanery representatives - none</i>	

Structure, governance and management

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 and stand for election to the PCC.

In the absence of Churchwardens as ex-officio members of the PCC in 2024 during the vacancy, members of the PCC individually took responsibility for different operational areas of the church's life: finance; churchyard and church building outside; church building inside – fabric; church building inside – 'housekeeping'; worship, liturgy and music, and sacristy; and outward facing presence. They were assisted in this by members of the Churchwardens' team, who had been in place since 2017. There have been no elected churchwardens since the 2022 APCM

Aim and purposes

Holy Trinity PCC has the responsibility of co-operating with the incumbent, the Revd Jennifer Nelson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the church buildings and contents and takes a keen interest in the care and maintenance of the churchyard.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our parish community through:

- worship and prayer, learning about the gospel, and developing their Christian faith
- provision of pastoral care for people living in the parish

- missionary and outreach work

To facilitate this work it is important that we maintain the fabric of Holy Trinity Church.

REVIEW OF THE YEAR 2024

Rector's report

Be Encouraged

Encouragement is a powerful tool that strengthens and upholds us. In St Paul's Letter to the Thessalonians, encouragement is recognised as a gift of the Spirit. As a parish church and benefice, we should celebrate how we encourage and build each other up. First, I want to express my heartfelt thanks for the privilege of serving as Rector of Bradford on Avon Holy Trinity, Westwood, and Wingfield.

Holy Trinity is more than a physical space; it is a 'thin place' where the presence of God is deeply felt, where the distance between heaven and earth seems almost non-existent, as a sacred space built for the glory of God. As a worshipping community, we gather in Christ's name, and I have much to be thankful for in every gathering since arriving in November.

An APCM is an opportunity to reflect on the year that has passed and give thanks for all we have experienced. Starting in November gave me a brilliant opportunity to meet many of you, including members of the civic community at my licensing, veterans during Remembrance, and young people in their leadership roles within service groups. Bradford on Avon is a close-knit community with a shared vision, and Holy Trinity is a place where people from all walks of life find belonging.

For some, Holy Trinity means a quiet place for personal reflection; for others, it is a hub of activity and service. What unites us is our commitment and desire to share the love of Christ with others. We are called to belong to this community, and how we engage with the local community and the wider world today is as important as ever.

Since November, I've been struck by how the idea of 'belonging' extends far beyond those who attend weekly services. God is opening creative opportunities for mission, both within and outside our congregations. This has been evident in our Advent and Christmas services which attracted the wider community, and the Christmas Tree Festival, which reached thousands and brought many together, including through Carols Around the Trees and the wonderful partnerships with local organisations. We were also able to gather new parents and children through our Christingle and Christmas Day service, and this, together with the success of Mainly Music has already led to a miraculous ten baptism requests for 2025.

I want to offer a huge thank you to all who have contributed to our ministry and mission this year. Your service reflects our commitment to the *missio dei*, bringing about God's Kingdom of love, peace, justice, and freedom through Jesus Christ. To all those who gather and welcome, to every member of every team, from the hospitality team to the flower arrangers, the welcomers, the churchwardens' team, the leaders of the Community Café and Dementia Café, and all who make Holy Trinity the warm and inviting community it is - thank you. I am also deeply grateful to our choir and to Martin, whose music, ministry, and leadership enrich us all.

I also want to recognise the hard work of the ministry team: Sarah, Robert, David, and Ian, whose dedication, leadership, and pastoral care and liturgical inspiration have been invaluable. We will all miss Sarah as she retires in April, and as we thank her, we also look forward to seeing her after her well-earned rest. Julia, who has been our PCC Secretary, has guided us with such care and precision, and I am especially thankful for her considerable work during the transition into this season and this APCM. The church owes a debt of gratitude to Julia, Peter, and all our PCC members, for their vision, commitment, and trust.

As we move forward, it's clear that the church will grow through the collective work of not only the Church Wardens' and PCC teams, but through every aspect of our work with and in a committed community. Every week, we welcome new people, and more are exploring what it means to belong here. Together, we will continue to share Christ's love with the wider community. One of our key goals will be to develop a new mission action plan, and this will form an essential part of how we move forward together.

At the same time, we must face the realities of our financial situation. As you'll see in the financial report,

we are facing significant challenges, including a longstanding growing deficit. I ask for your prayers as we begin to address this, with guidance from Clive and Lindsay, who will be forming a new team to focus on our income streams. Thank you to Clive and Richard for their diligent work in providing us with a clear picture of our financial situation. We must respond with courage, prayer, and action.

We also face challenges in maintaining our beautiful building. The 2022 Quinquennial Report highlighted numerous areas for repair, and while the building's reordering was completed some time ago, there are essential maintenance tasks ahead. I believe we can rise to these challenges, particularly as we begin to explore funding and grant opportunities.

Despite this, we are already seeing signs of God's blessing, particularly in the way the church is opening its doors to the wider community. Our renewed 8am Holy Communion service gathers a faithful congregation, and we are excited to embark on our Lent Course, along with planning for more evening services and projects for further collaboration across the benefice. The involvement of over 150 people at our recent Sunday service with the Ukrainian community reflected the vitality of this place.

Our ministry with children and young people will become key to those Come and Sing programmes! We have witnessed in some of our services standing room only, and as we continue to gather on Sundays in Ordinary Time, we see how God is richly blessing our parish. The church is working hard to look after one another and to develop its reach further, harnessing the skills and enthusiasm of volunteers, creating a wonderful ministry of hospitality, and extraordinary patterns of worship through its revision of the liturgy. We share fantastic work with the local community, sustaining the lost, the weary, and the bereaved. Let's continue that. Let's continue our pastoral nurture and deepen our reflection and prayer life with our local community and visitors.

This year is bound to be an immense challenge, and we will need all hands on deck. But I am perennially hopeful about the theology of belonging, leaning into hope in our belonging to God and one another, in the belief that we can significantly renew the church's mission in its vocation to make the love of God in Jesus Christ known.

I began this report by speaking of encouragement as a gift of the Spirit, and I wish to encourage and thank all those who worship, serve, and lead in any way at all, with faithfulness and trust. I give thanks to our generous parishioners. As we move into this new season, may we continue to grow in number, grace, and service. There are some hints at things we need to do, things we can try, and ways of encouraging people to belong more deeply, whether that deeper belonging results in more frequently attending church services or belonging through events, activities, people, and places. I invite you to join the adventure in this season.

With thanks to you all as partners in the Gospel.

Thanks be to God.

Yours,

Jenny

Report on the work of the PCC

There were seven regular PCC meetings during the year and two emergency meetings: one by the standing committee following the break-in in April; the other, an emergency meeting of the full PCC, following the discovery of water in the organ wind-trunk in November. A great deal of time was spent on the outcome of the burglary, tightening security, identifying missing items and their replacements, rectifying damage to the church building and identifying and ordering a new safe. Preparations for the appointment of a new rector included drawing together the benefice profile, identifying and appointing parish representatives and meeting with churchwardens from the other churches in the benefice. Regular agenda items included worship, music, mission and community, including a number of new opportunities to worship during Holy Week. Safeguarding practices remained a high priority. Finance and fundraising continued to be a preoccupation, with work on the lighting system and the clock demanding more than routine expenditure.

Minutes of PCC meetings are published on the church website following their approval.

Report on Fabric, Goods and Ornaments

In the absence of churchwardens during the year 23-24, this report is made by the PCC Most readers of this report will know that in April 2024 the church suffered a break-in via the external sacristy door of the building. The door was jemmied. Thieves drilled out the lock of the safe, and took most of the silver, leaving only the ancient chalices and paten and the Ferris plate. Replacement items were sourced and a list sent to Ecclesiastical Insurance for approval. Replacement costs have been approved and we await a faculty from Salisbury Diocese before these can be purchased. The sacristy door was made secure during April 2024, damage to the stonework repaired, and purchase of new upgraded safe was agreed with the insurers on 20th February 2025, to be installed in the next few weeks. Works identified in the quinquennial report have been listed and are being prioritised, but our fabric fund falls far short of our being able to cover the costs. There is a need to apply for grant funding to cover costs. Members of a working group are being tasked with identifying possible sources of funding.

Meanwhile, we are most grateful to members of the churchwardens team, who have continued to support the church wherever and whenever possible, and have brought to the attention of the PCC matters which are beyond their remit. We are particularly grateful to Liz Forbes who, as a member of the PCC, provides a much-valued link between the two teams.

Churchwardens Team Report

This past year our team has sadly been reduced to five with the illness of Tony Bruun who was a most valuable and hardworking member of the team. He is greatly missed and we thank him for all his work and support.

The five of us continue to work together well and do our best to ensure the needs of Church family and church building are fulfilled. David assists with the sound system and some technical matters; Vernon spots and attends to minor works, such as securing the handles on the glass doors, and keeping an eye on the gutters; June, Rosemary and Liz have stewarded at baptisms, thanksgiving services and extra events. Team members have also stepped in to support our paid cleaner, Fay, at times of heavy use of the church.

Vernon Burchell, Liz Forbes, June Harrison, David Milne, Rosemary Southward.

Deanery Synod Report

Message from the Rural Dean, Rev Jake Eggertsen

It has been a privilege to serve as Rural Dean of Bradford Deanery since October, and I am grateful for the warm welcome and support I have received. This past year has seen significant transitions in clergy roles across the deanery, important discussions on mission and finance, and a continued commitment to sharing the gospel in our parishes and beyond.

As Rural Dean, my priorities are to support clergy and their families, facilitate meaningful conversations about how we can make Jesus known in practical ways, and walk alongside parishes in vacancy. The work of the deanery is a shared endeavour, and I am especially grateful to the deanery standing committee for their dedication and wisdom.

As we look ahead, I pray that we will continue to encourage one another in faith and mission, seeking fresh opportunities to serve our communities with the love of Christ.

Synod Meetings in 2024

There was an absorbing series of meetings during 2024 where members shared ideas and practice and learned from one another. Topics have included practical ways of 'Making Jesus Known; the Bridge

Youth Project – an innovative chaplaincy in schools; information on the new share system and updates from Kadugli in Sudan. We currently have £6,395 in the Kadugli fund and the community continues to feel encouraged by the support they receive – both in finances and prayer. In addition to learning about initiatives across the deanery, meetings afford an opportunity to meet others and share challenges and successes. We can all learn from one another.

Safeguarding

Since taking up the post last year I have completed my training as a PSO as provided by the diocese. • We

have made sure that my contact details and those of the diocese are readily available. • We have aligned our policies with that of the diocese and therefore that of the Church of England.

• We have been encouraging training for PCC members.

• We have changed our website and weekly bulletin to include updated information. • The PCC has adopted the Church of England's safeguarding policy *Promoting A Safer Church* which can be found at <http://www.churchofengland.org.safeguarding>

Since becoming safeguarding officer last year I have been impressed by what the Salisbury Diocese has in place to train and support members of its congregations. It asks all members of its PCCs and anyone in leadership roles or running groups to undergo training so that we all know what to look out for and what to do, to be ready if any situation arises which calls for our help. The diocese is equipping us to go out into our society as confident members of the church, to know what to do and know that we are supported if we need help.

What is safeguarding anyway? If I mentioned the word safeguarding to you, I wonder what your response would be? Are you thinking, that's someone else's responsibility, I am not getting involved in that? Are you thinking that's just another government initiative to pass the buck? Maybe you know a bit about it. Have you worked in schools, nursing homes or for another organisation which deals with vulnerable adults?

When we start to understand that safeguarding or safekeeping is simply an extension of the caring that we do every day, it doesn't seem so daunting, and we begin to realise why people say it is everyone's responsibility. Each of us instinctively says 'Let me help' when we see someone in need. Safeguarding is just the church's and society's way of 'helping us to help', putting place systems so that when we come across a situation we feel isn't right, we can ask for advice and help. We have all heard of some horrific situations through the press and in the news. Situations from the past and now, and part of us says 'that couldn't happen here'. What we really mean is that we hope something similar is not happening here. But what if it is? What if you discovered, through a conversation that a friend was in an abusive marriage, or you had concerns about the children living next door? Would you walk away? Would you know how to help?

In the next few months, we will be helping people to access the training, either at home or in a group. If you are not part of the PCC or in a leadership role but would like to know more and undertake training, please let me or Jenny know. The training is not difficult, much of it is common sense, but it does help us to be confident to help others.

Safeguarding is a way of helping, of allowing your concerns to be voiced somewhere which can lead to help and advice being provided. In the past these systems have not been in place and situations have escalated. No one really knew where to find help. Nowadays we might feel a bit overwhelmed by how ubiquitous the message is. We can't stick our heads in the sand and hide from it anymore. Yes, the chances are we won't ever have to use these phone numbers and emails to seek help, but we do owe it to society and all our neighbours and loved ones around us to be vigilant and know where we can go if we are concerned.

It wasn't until I sat down to write this that I realised how important safeguarding is to me and what it

truly means. I have worked in schools all my working life. Each year we have to complete training to know what to look out for and what to do if we are concerned or receive evidence of a variety of situations where children are put at risk. But it isn't just children. Adults can be at risk too. We are all vulnerable at some time in our lives.

So, if someone mentions the word safeguarding this week, don't flinch, don't feel it isn't your responsibility. Just remember by safeguarding others you are showing your love for the people around you.

Andrea Unwin

Forget Me Not Café & Bradford on Avon DAA



We have enjoyed some wonderful cafes in Holy Trinity over the last year. Our members love coming into the peaceful atmosphere of the church and it always feels so welcoming. We usually organise for a variety of musicians to demonstrate their talents, encourage our singing and really entertain us. Home-cooked cakes are always welcome at the cafes and they disappear very quickly along with several cups of tea. The cafes provide a safe and

friendly space where relatives (usually a spouse) can come with their partner, chat and catch up with their friends. We often have between 30 and 40 people at the cafes. We were able to host two special cafes in 2024. Our summer and Christmas lunches saw around 50 members enjoying tasty food and lots of fun activities. The work of the Bradford on Avon Dementia Action Alliance is very important in the town. Our aim is to encourage people to

live well with dementia and to offer advice and support to their family members. We are very grateful that Holy Trinity supports us in our work by allowing us to use this beautiful church for our cafes. Please feel free to visit our cafes which run from 11am on the third Thursday of the month, we would be very pleased to see you.



Wendy O'Grady



Bradford on Avon Area Churches Together (BACT)

Stephen Perkins of the Community Church has been acting as Chairman of BACT for this year. We have continued to hold monthly prayer meetings to pray for the local community and world events. These are held at various churches around Bradford.

Other events that take place during the year:

- Wreath laid at the Remembrance Service on behalf of BACT
- Advent Carol Service at Holy Trinity Church
- Tree at the Christmas Tree Festival at Holy Trinity Church
- World Day of Prayer (which had been written by Christian Women from The Cook Islands) at Christ Church at the beginning of March
- Annual Walk of Witness on Good Friday from Westbury Gardens and finishing at Christ Church • Supported the walk in One World Week organised by the Quakers.

Wendy Brown behalf of Bradford on Avon Area Churches Together (BACT)

Holy Trinity and Christ Church Mothers' Union



Continuing our Theme for the year 'Transformation Now' we had a full and varied programme of speakers and events

starting with a Communion Service followed by our AGM in January where we said our farewell to Joanna who had been a

MU member for 13 years.

We meet usually on the 3rd Wednesday of the month in church at 2.30, we have 34 members (3 are men) and we are one of the largest branches in the Salisbury Diocese. As we have no Enrolling Member we are a committee-led branch. Our 10 committee members are voted for by the members of both churches; each is responsible for different jobs.

Our speakers have included the Church Warden from Christ Church about the restoration of the clock, the Revd Dr. Peggy Kabonde, she has been in this country for 5 years and was the first woman to serve as General Secretary for the United Church of Zambia.

Our Oldest Member is 103 year old Alice Moody and we welcomed her daughter Pam Apsley who bought Alice's cap and gown that she had worn when she received her Honorary Doctor of Education from Greenwich University aged 102.

Our member Christine told us the story of the 'Miracle in Heliopolis' and we had a cafe style meeting from Michele about wellness and Spiritual Ageing.

Ian Stanes told us about his 40 years of Ministry and Martin Cooke gave us a talk about his very interesting life before he arrived at Holy Trinity.

Several members made Mothering Sunday posies which were given out to all the congregation at the 'In the Round' Service by the Revd Sue Groom.

The Virtual Baby project runs for 6 weeks in June and July at Clarendon School in Trowbridge, lead by Marlene with the help from Beryl, Janet and Pat, we take 6 babies into school on a Friday afternoon, help the pupils to prepare to take them home and we collect them on the Monday morning. Marlene programmes the babies and reports to the teacher how well or not the students have performed. The M.U.'In the Round' service in August was a great opportunity to show the congregation the work we do as a branch and worldwide, in the Salisbury Diocese we support and collect baby clothes and toiletries for new mums in need at Salisbury hospital and items for the Women's Refuge; we campaign against modern-day slavery and gender-based violence; we support the holiday home at Rockley Park, Poole.

At our Christmas meeting Ian Stanes organised a quintet who sang beautiful lullabies and members did readings and poems followed by mince pies and mulled wine.

Our branch makes regular donations to M.U. Charities, in this country and overseas. In 2024 we donated £417.35 plus £100.00 to Holy Trinity.

We always welcome new members and visitors to any of our meetings: dates are on the church bulletin or see our notice board at the back of the church.

Janet Brown (Secretary)

Holy Trinity Hospitality Group (HTHG)

The HTHG continue to meet monthly and also deep clean the kitchen regularly. The team provides weekly coffee at our 9.30 service and we are always happy to welcome extra helpers.

Our year began with serving a buffet lunch, in January, to wish Joanna well on her retirement. In July we served cakes and coffee at Martin's organ day and again in September for the Discovery Day. Thank you so much to our amazing band of cake makers.

July saw the group staffing a buffet lunch for 16 people during the selection process for our prospective rector.

The all-important Prosecco was very evident at two memorable birthday celebrations. The busiest times were catering for the Street Market and the Tree Festival over 6 days. 800 Mince pies were consumed over that period. We need so much help to cover a 6-day rota but, amazingly, it just happened.

In September we supported the 'Hymns and Pimms' team.

For the first time mulled wine and mince pies were served at the Advent Carol service and were much enjoyed and at 'Carols around the Christmas Trees' the team provided refreshments. Altogether a busy year and the team thank all who provided food, the Prosecco dispensers, the Mulled wine pourers and our willing band of supporting helpers. We couldn't manage without you.

HT Crochet Group

The group meet on the third Monday of the month from 2pm to 4pm and is organised by Alison and Joan. Our project for 2024 was to crochet a Christmas Tree which was much admired at the tree festival. We also made tree decorations to sell for Church funds. Some crochet blankets were donated to a care home during the year and were very gratefully received.

HTHG team. Janet Brown, Lesley Bishop, Alison Cook, Joan Finch, Caroline Francis, Mary Nutt, Judy Shaw.

Music

The musical life of the church has continued in its usual pattern with the choir and music group each making a strong contribution to our worship.

Following her move to Trowbridge, we were sorry to lose the loyal and enthusiastic services of Mollie Goodson (soprano) who had joined the choir two or three years ago, and more recently Simon Austin (bass) has also retired after a much longer period with us. Mollie and Simon epitomised the enthusiasm and commitment that membership of a church choir demands, attending weekly practices and all our services with great regularity. We are grateful to them both for all their singing. We need to embark on some serious recruiting!

Some choir members enjoyed an unusual little outing in February when we were invited to sing at a wedding in St Mary, Westwood. Something else unusual during the year was the 'Pop up Mattins' which took the place of In the Round in July. We enjoyed the opportunity to sing the 'Te Deum' and the 'Venite' and hope we might repeat this exercise one day. Speaking of outings, the choir's thanks go to Chris Hodge (Hon Choir Member!) for organising our annual lunch at Cumberwell in January. This was our informal opportunity to say 'farewell' to Joanna before her final service on the feast of Candlemas at the end of January.

A new aspect of life during the year for me has been the production of quite a number of Orders of Service for various feasts and special occasions. This was most enjoyable and although it was something that Joanna originally asked me to take on once she had left, the newly formed worship group helped hugely with the planning and proof-reading.

Though not just about the Music, we marked the season of Creationtide more fully this year than I remember with highlights being the wonderful 'In the Round for Creationtide' for which Jane was responsible, not just for leading the service but also for encouraging and welcoming a very large congregation to represent lots of different BoA organisations. The following week, Sarah celebrated a beautiful 'Earth Eucharist' which Bishop Robert had devised. September was topped and tailed with two other festive occasions, the first being Mavis's confirmation (by +Robert) and then a visit by Bishop Andrew for Michael and All Angels on 29th September. All of this saw the choir singing at 5 services during the month.

Of course, the most important Order of Service that I had to work on was that for Jenny's Licensing Service on 7th November – how wonderful to have a musician as our Rector!

Recent highlights for the choir have been the Advent Carol Service on 1st December and then the Nine Lessons and Carols on 22nd December.

As we all know, on Thursday 28th November, I came to church for my usual practice session before choir practice to find the organ had been affected by an incursion of water following the period of heavy rain and bad weather. Thank goodness we had Lisa Clarke's baby grand piano to fall back on until the digital organ could be temporarily installed! The organ itself has suffered relatively minor damage, but, sadly, its reinstatement is still some way off. We have inched forward with plans for restoring the wind supply but this is a major and very complicated project and we are so grateful to have the help and support of George Chedburn, our architect, and organ builders, Harrison and Harrison, largely personified in our friend Derek Funnell whose attention from the start has been wonderful. As things stand, we are investigating a new route for the wind supply above ground. George has produced drawings as to how this would work. This will involve some building work behind the organ. But while we know how it can be done, we don't know if we will be allowed to do it, and we are arranging a site visit by members of the Diocesan Advisory Committee to make sure we are not getting ahead of ourselves. We believe an overground route for this vital wind supply makes the most sense as the rain and flooding situation in Bradford on Avon is only likely to worsen in the coming years.

I end, as usual, by thanking all our musicians for all their enthusiasm and commitment to the choir and music group, and the encouragement and support that we get from so many members of the congregation.

Holy Trinity Bellringers

2024 has been a fairly quiet year for the ringers with fewer weddings and visiting bands than in the past. January saw us ring a farewell quarter peal in gratitude to Joanna when she left the parish for retirement in Cornwall.

While we were not as successful in the branch striking competition than in the previous couple of years, five members of the Bradford ringers joined forces with those from Trowbridge and a couple of other towers to enter a band in the South West twelve bell striking competition, held at Withycombe Raleigh in October. This competition is open to bands from Cornwall, Devon, Dorset, Somerset,

Wiltshire and Bristol. This is a keenly contested regional competition and ringing on 12 bells is quite a different skill to ringing on 8 as we and most of the competition band are used to. Being drawn to ring last, we had a chance to hear some high-quality ringing during the day. When the results came in the competition was won by Exeter Cathedral. We came sixth out of the seven bands entered, which for a group of ringers not used to ringing on 12 bells was a creditable result.

Drama in the tower this year has surrounded the lights in the ringing chamber. Since the restoration project of 2016, the lights in the tower had never been entirely satisfactory. Replacement lights in the ringing chamber have not been without their problems and resulted in the belfry and clock room lights being on all the time. At the time of writing, we are hoping things will be finally sorted in the near future.

The twinning of our tower with that of Holy Trinity, Orange, NSW continues, with visits from a couple of their ringers during the year. The Orange Pealers as they are known successfully rang a quarter peal in November to welcome Jenny as the new Rector of Holy Trinity. It was lovely for ringers from across the benefice to take part in Jenny's installation service.

Our annual tower outing took place at the beginning of October. This year we went to South Wales and rang at Usk, Caerleon, Magor, Caldicot and Chepstow. It was a pleasant day out giving us ringers a chance to try bells in other towers and for non-ringers the chance to see some interesting villages and towns. Also, on the social front we held our Christmas meal again at the George at Wooley. This was an opportunity to meet both our new Rector Jenny and also Katie the new Rector of the North Bradford Benefice. Jenny showed her musical prowess when we introduced her to carols played on handbells. I for one would like to increase the use of handbells and if possible, find opportunities to use them to encourage others into the tower and church.

2024 saw us recruit two ringers, Anne O'Bryan coming in as a complete novice and Andy Campbell who is a returning ringer and is learning the ropes again so to speak. Again, where recruitment is concerned it would be nice to attract some younger people into ringing and to that end I wonder if forging links with St Laurence School would be possible. Ringing is a great skill or community activity that young people can do as part of their DofE awards.

David Godwin, Holy Trinity Tower Captain

Street Market

Who was available for the church stalls in 2024? Aging knees, replacement hips and general stamina were all one year older! We all wondered if the annual street market could find enough willing helpers.

Three stalls were without their mainstay ... books, plants and vintage/collectables. The main underpinning of booking commercial stalls and marking out pitches had no leader.

In the end old hands agreed to do their best. John Cox once again picked up the reins that underpin the organisation of the stalls ... commercial and church, doubling on the bottle stall since June was unwell. Michael Higgs brought a friend, took charge of vintage/collectables and spent a happy Saturday among the spare china and unwanted miscellany. Lindsay and son sorted the books and made a useful £443. Judith moved to the raffle while Mothers Union and the hospitality group spent the day in the always busy refreshments. The 2 food stalls raised an impressive £922. Alison Cook had a great day with the toys, £76. One year we had very few bottles but in 2024 we triumphed with £360. There were fewer commercial stalls so £215. The street market is an annual jolly for Bradford on Avon residents. Several of my non-worshipping friends are so grateful for the church as a community space that they volunteer in support. Who doesn't love a church fete? Colin Johnston has

volunteered twice now to remove all left-over items. This is unbelievably welcome. At the end of a long day this makes the final few hours bearable. Gratitude to Colin and everyone who made it a successful day.

The overall total was £3330. Having stepped back the previous year, John Cox was persuaded back into the saddle in 2024 but has declared himself fully retired. We are looking for energetic organisers to pick up the reins in 2025.

Judith Holland

Christmas Tree Festival

Was this year's Tree festival the best ever? Having organised every one since we began in 2011, I have to say that it was - but perhaps I'm a little bit prejudiced. Numbers attending at 6000 were way up on previous years and the 72 trees that were on display continue to amaze me for the skill and ingenuity of those organisations that so kindly made the effort to take part. I so enjoyed listening to so many fine musical performances whilst watching the children scampering about and people wandering about admiring the trees or just sitting soaking up the friendly welcoming atmosphere. It truly was a great community event.

Once again our beautiful church lived up to the expectations of the reordering in being warm, welcoming and flexible. It proved itself able to cope with a dribble of visitors at some times which, almost without warning, became a veritable flood.

Donations at the door and profits from refreshments raised a very credible £4900, which should help to pay the heat and lighting bill for a few weeks.

We had many more choirs and musicians performing this year and it would be invidious of me to single out any particular performance - though the Ukrainians surprised me with such a variety of polished acts and Aspire, the St Laurence pupils put on a very professional concert. But the climax was, of course, Carols Round the Christmas Tree, where the residents of Bradford filled every available space and sang their hearts out, bringing the festival to a fitting climax.

My sincere thanks go to those who helped set things up and clear everything away afterwards, those who slaved in the kitchen providing a seemingly never-ending supply of mulled wine and mince pies, those who acted as stewards, the musicians and choristers, those that staged trees and, of course, those who turned out to support our efforts. Thank you all.

John Cox

Mainly Music



Mainly Music continues to flourish with 18 families attending regularly and a waiting list of 2 to 3. The weekly sessions are full of songs and rhymes, actions and movements, and most importantly the one-to-one interaction between child and grownup. We have fathers and grandparents as well as mothers who bring their children along.

The format of our sessions is the same being divided into three separate sections: 1) 30 minutes of music & rhyme with our 'thank you prayers' and if appropriate, celebrating a birthday by singing and blowing out of candles: 2) coffee/tea & homemade cake for parents, water, fruit & biscuit for children and 3) finishing with free play until about noon.

This final session can be rather boisterous, but great for sharing the toys, interacting with one another and playing together. The children are always presented with a book on their birthday and at Christmastime. Once again, we made posies for the children to give to their mums for Mothering Sunday. They do enjoy giving as well as receiving. At Easter time, there were several chocolate eggs available.

Our Summer outing was to 'The Wise Wood Project', Quarry Hill, Box. The Wise Wood Project is an accessible, intergenerational woodland space for the community to gather, find stillness (not the morning of our visit!) and to connect deeply with nature. This project was set up by one of our mums together with a friend, and we had a wonderful morning there and lots of fun together! We had our Christmas tree in the usual position at the Christmas Tree Festival and all our families visited. We decided that our children could be angels once again so some of us knitted white angels and the families decorated them with their children's names and faces.

In July, it was sad to say farewell to nine of our children, most of whom were starting primary school. Some of these children had been coming since they were a few months old. Although some parents returned with their younger children, we did not see others when we returned in September. However, one dad returned, without his school-age son, to help us and what a great help he has been! We purchased a small new modern data projector; he has donated a more modern laptop and has put all the words & music of our songs on one Bluetooth system. All is operating well, user friendly, much easier to manage and brought us up-to-date with technology! Two mums who had left us, got together and asked if they could pop in now and then at coffee time, to catch-up with friends they had made. We have formed a really friendly relationship with them and such caring friendships with helpers and other families.

Sarah, our Associate Priest, popped in from time to time to chat to our families and latterly, Jenny, our Rector, often visits to chat to our families. An ideal opportunity to recruit baptism candidates!

Despite losing many families, after two to three weeks our number of families soon increased again to eighteen and by the end of the year, a waiting list of three.

As stated, we continue to flourish but it takes a good team of helpers, as well as our bakers who regularly bake us most delicious cakes, working happily together, and we have a caring, loving, fun loving and cohesive team! We will always welcome more help, especially cake bakers. Any cake of your choice would be most welcome every now and then!

Marlene Haffenden

Saxon Club

Saxon Club has had a very good year with a growth in numbers. Our meetings take place at Holy Trinity every Tuesday afternoon from 2.30pm to 4pm, still as relaxed and informal as ever. We are essentially a social club for Seniors, although we are open to everyone, and you don't have to be a churchgoer.

Our programme is quite varied: we have a variety of quizzes, we share favourite poems and literature as well as music on CDs, sharing life's experiences including evacuation during wartime and extraordinary coincidences, memorable places we have visited plus regular visits from Mervyn Grist with his fascinating and amusing archives. Memorable talks include, Iona, the Matterhorn, and the Western Front.

Although we are growing in numbers we are always on the lookout for more people to join us. You can be assured of a very warm welcome. So do come along and tell your friends about the Saxon Club, especially if you know of anyone who is lonely and looking for something to do and would like to make new friends. For more information just send me an email to daviddriscoll1942@gmail.com or give me a ring on 01225 865314.

David Driscoll

Report Agreed by the PCC 6 March 2025

Signed: Revd Jennifer Nelson, Chair

The Revd Jennifer Nelson

Rector of Bradford on Avon Holy Trinity, Westwood and Wingfield

14th March, 2025.



Parish of Holy Trinity Bradford on Avon

Charity Registration Number: 1134135

Annual Report and Accounts

for the

Year ended 31 December 2024

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Treasurer's Report
The Parochial Church Council of Holy Trinity, Bradford on Avon

As Treasurer, this is my report to the Trustees of the Charity on the financial statements for the year ended 31 December 2024, which are set out in the accompanying pages.

Financial performance for 2024

Summary (page 3) - the overall performance set out in the Statement of Financial Activities (SOFA) for 2024 shows a challenging financial performance with an increase in trading and investment income only partially offsetting a decline in congregational income and a significant increase in costs from higher utility costs and general inflationary pressures. This has meant that the deficit for the year in the General Fund was £25,665, an increase of £10,512 from 2023. Key points are as follows:

General Fund (details on pages 6-8) - this is the main fund out of which we pay the day to day running costs of the Church and it is funded by congregational giving, investment income, trading income and fee income from weddings, funerals and baptisms. The outcome for the General Fund, as stated above, was a deficit of £25,665 (deficit of £15,153 prior year). There were a number of factors contributing to the deterioration of nearly £10.5 thousand year on year: on the positive side trading income was up £3,121 (and within that the Street Market and TreeFest were particularly successful raising £3,384 and £4,940 respectively) and investment income from our reserves was up £2,132; however on the negative side congregational giving was down £2,657, fees for weddings, funerals and baptisms were down £5,788, Church running costs were up largely due to increases in utility costs of £3,357 and Church administration costs were up £3,639 largely due to salary increases. These changes largely comprise the nearly £10.5 thousand increased year on year deficit and leave the General Fund at £113,138 (prior year £138,803).

Designated (Fabric) Fund (details on pages 6-8) - this (unrestricted) fund represents a balance able to be used for general purposes of the Parish. The PCC has agreed that from 2024, this fund is specifically named as the Fabric Fund and to be used for the initial major fabric work set out in the last Quinquennial Report although this work has not yet started. The only movement in the year was a transfer of £1,700 to a new Restricted Fund.

Restricted (Organ) Fund (details on pages 6-8) - the PCC agreed to set up an Organ Fund as a Restricted Fund to ensure that money raised for organ restoration could be ring fenced from other Parish reserves. As stated above, £1,700 was transferred from the Fabric Fund representing the amount the Friends included for the organ in the transfer from the Friends to the Parish in 2022. Other fund raising for the organ occurred during the year.

Vicar & Churchwardens Fund (details on page 9) - as set out in the Notes, this Fund is separate from the General Fund and the use of it is at the discretion of the Vicar & Churchwardens. In the interregnum, this fund was under the care of the church officers. Deposit interest on the investment balance was transferred to the General Fund during the year.

Balance Sheet and Reserves (page 4) - the balance sheet sets out the fund values at year end together with the net assets (assets less liabilities) that they represent. As indicated above the significant movement is the decline in the value of the General Fund from £138,803 the previous year end to £113,138 at 2024 year end. This is therefore the value of the General Fund reserves and is held in a mix of cash in the Parish's bank account and a CCLA deposit fund.

Where this leaves us

The financial position of the Parish is deteriorating and is serious. The Parish has been operating with a General Fund deficit, excluding one-off income, for five of the last six years and the deficit has increased in 2024. The underlying reason for this position is that congregational income has remained flat or declined while costs have risen, and the significant increase in trading income and wedding/funeral fees has not been able to meet the gap. To illustrate this, we are now in the position that congregational income only covers 51% of costs compared to 73% in 2022.

This position is unsustainable as, unchanged, we would exhaust our reserves in funding the General Fund deficit and not be able to finance the repairs and maintenance set out in the Quinquennial report. Our challenge therefore, is to return the General Fund to a sustainable surplus, or at least breakeven, without one-off income and build the Fabric Fund to be able to finance the programme of work set out in the last Quinquennial Report.

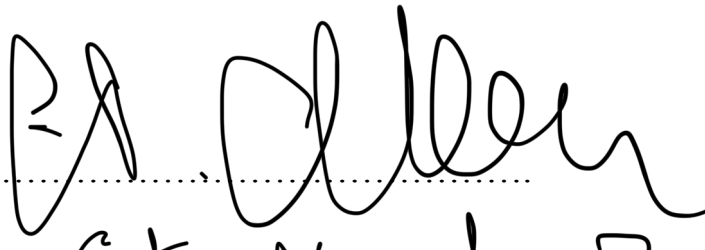
How we are thinking about the challenge

The PCC believes that the challenge we have will not be easy to solve but with commitment, energy and pulling together as a Church and with the wider community, it can be done. With a new incumbent in place, it is a good time to refresh our approach to how we finance the Church and its work, and this will be part of a 5 year plan that Jenny will lead on with the PCC. Meanwhile though, we are doing the following:

- asking the congregation to consider their regular giving
- setting up an Income Generation Group under the leadership of Lindsay Driscoll to consider new fund raising events/opportunities
- increasing the use of sponsorship of specific items of expenditure
- increasing funding streams through missional events including new endeavours, collections from new services, and building up again income from weddings and funerals
- further exploring accessing grants for major fabric work that we anticipate over the next 10 year period
- reminding the congregation and wider community about the benefit to the Parish and the Church building of including a legacy in their will

Clive Adamson
PCC Treasurer

Signed
Date


6th March 2025

Independent Examiner's Report

to

The Parochial Church Council of Holy Trinity, Bradford on Avon

I report on the financial statements of the Charity for the year ended 31 December 2024, which are set out in the accompanying pages.

Respective responsibilities of trustees and examiner

As PCC members you are responsible for the preparation of the financial statements. The PCC members consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act);
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act;
and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

have not been met; or

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

INDEPENDENT EXAMINER

Richard Ross

Comments: Owing to the current level of deficit and the liability to fund repairs contained in the last Quinquennial Report (2022), the current financial situation is not sustainable unless additional revenue can be raised. A review and update of record and bookkeeping needs to be carried out.

Signed

Signature
Richard Ross

Date

6th March 2025

Statement of financial activities for the year ended 31 December 2024

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	Total 2023 £
INCOMING RESOURCES						
	2					
Voluntary Income	a	88,032	-	905	88,937	89,304
Other Voluntary Incoming Resources	b	4,113	-	-	4,113	1,637
Activities for Generating Funds	c	23,612	-	-	23,612	20,891
Investment Income	d	7,226	-	-	7,226	5,094
Income from Charitable Activities	e	5,624	-	-	5,624	8,217
TOTAL INCOMING RESOURCES		128,607	0	905	129,512	125,142
RESOURCES EXPENDED						
	3					
Cost of Generating Voluntary Income	a	1,009	-	-	1,009	527
Mission & Charitable Giving	b	-	-	-	-	-
Charitable Activities	c	127,576	-	-	127,576	119,704
Church Management & Administration	d	23,348	-	-	23,348	19,709
Major Projects	e	-	-	-	-	-
Miscellaneous	f	2,339	-	-	2,339	354
TOTAL RESOURCES EXPENDED		154,272	0	0	154,272	140,295
NET INCOMING / (OUTGOING) RESOURCES		(25,665)	0	905	(24,760)	(15,153)
Transfers between funds (in)		-	-	1,700	1,700	-
Transfers between funds (out)		-	(1,700)	-	(1,700)	-
Gains / (losses) on revaluation of investments		-	-	-	-	-
BALANCES B/FWD 1 JANUARY		138,803	20,722	0	159,525	174,678
BALANCES C/FWD 31 DECEMBER		113,138	19,022	2,605	134,765	159,525

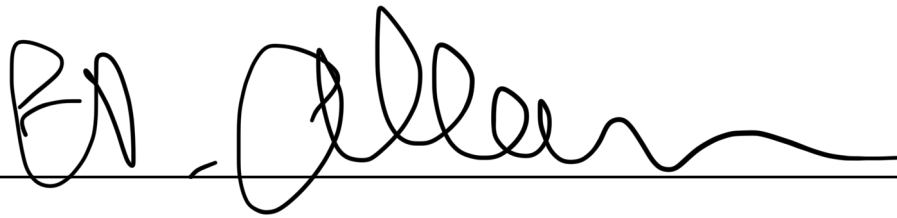
The note on pages 4 to 13 form part of these accounts.

Balance Sheet as at 31 December 2024

	2024		2023	
	£	£	£	£
Current assets				
Co-Op current account	16,253		30,550	
CCLA deposit account	119,136		129,136	
Cash in hand	0		7	
Accounts receivable	423		147	
Total current assets	135,812		159,839	
Current liabilities				
Agency collection	0		(5)	
Accounts payable	1,047		319	
Total current liabilities	1,047		314	
Net current assets		134,765		159,525
Funds				
General Unrestricted Funds		113,138		138,803
Designated Funds		19,022		20,722
Restricted Funds		2,605		0
Total Funds		134,765		159,525

Approved by the Parochial Church Council on 6th, March 2025 and signed on its behalf by:

Clive Adamson
PCC Treasurer



Rev'd Jenny Nelson
Rector



NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards 102.

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations’ “true and fair view” provisions, and have been prepared under FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of ‘charity’ by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church’s inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets, less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Computers 4 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value, and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

Short term deposits

The Co-Op Bank is the banker for the Parish and operational cash balances are held there in the current account. The CCLA deposit fund is the CBF Church of England Deposit Fund.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its ‘free reserves’ as disclosed in the trustees’ report. Unrestricted Designated funds are funds which have been segmented within unrestricted funds for administrative purposes.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of any funds held and restrictions provided are shown in the notes to the accounts. A new Organ Fund was established in 2024 as a Holy Trinity PCC Restricted Fund.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. There are currently no Holy Trinity PCC Endowment Funds.

Vicar and Churchwardens’ Fund

This is shown as a separate statement. The Fund (“Miss KE Webber’s Bequest”) was formerly vested in the Diocesan Board of Finance under the ‘Incumbent and Churchwardens Trust Measure 1964’, and was for the “general purpose of Holy Trinity Church”. It was therefore used to purchase the new church seating. It is a PCC fund but separate from the General Fund, and any decisions have to be specifically agreed by the Vicar and Churchwardens. The fund is now under the care of the the church officers.

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In view of the current financial position the PCC has agreed that the policy relating to any remaining free reserves is to look at maintaining the balance between paying all lines of expenditure as they fall due and remaining solvent at the year end. By far the largest level of expenditure is the Diocesan Share payments and it is the stated objective of the PCC to continue to pay the “Share” in full, but this will have to be dependent on the level of income received and cash flow constraints.

STAFF COSTS

Gross Wages & Salaries for the year amounted to £15,486.

Tax & NI deductions amounted to £4,981

The PCC employs a Director of Music, an Administrator, an Administrative Assistant/Book-keeper and a cleaner. For a majority of the year a communications officer was also employed but she has now stepped down from that position. A new cleaner was appointed following the departure of the previous cleaner. All are employed on a part time basis. There were no employee benefits paid to members of staff during the current or previous year.

VAT RECOVERY

Generally, the church has to pay VAT on all goods & services. Where possible this is recovered under the Listed Places of Worship Grant Scheme.

Notes to the financial statements for the year ended 31 December 2024

2 INCOMING RESOURCES				TOTAL FUNDS	
	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	2024	2023
	£	£	£	£	£
a) Voluntary Income					
Standing orders - gift aid	23,092	-	-	23,092	25,442
Standing orders - non-gift aid	6,148	-	-	6,148	7,826
Weekly envelopes - gift aid	0	-	-	0	0
Weekly envelopes - non-gift aid	265	-	-	265	1,555
Giving vis PGS	26,891	-	-	26,891	26,897
Donations - Contactless & User groups	8,187	-	-	8,187	7,600
On-line donations	68	-	-	68	24
Donations - Friends	0	-	-	0	0
Plate collections	6,773	-	-	6,773	3,468
Sale of votive candles	368	-	-	368	396
Contributions box	1,080	-	-	1,080	1,472
One-off gift aid	4,308	-	-	4,308	2,397
Tax recoverable under Gift Aid	9,544	-	-	9,544	11,056
One-off grants	1,000	-	-	1,000	1,000
Hospitality sales	0	-	-	0	171
Organ Fund donations	0	-	905	905	0
Other funds generated	308	-	-	308	0
Total	88,032	0	905	88,937	89,304
b) Other Voluntary Incoming Resources					
Special Collections	2,298	-	-	2,298	624
VAT recovery on building works	1,415	-	-	1,415	1,012
Insurance claims	400	-	-	400	0
Total	4,113	0	0	4,113	1,637
c) Activities for Generating Funds					
Fundraising community activities	10,086	-	-	10,086	8,767
Church lettings	9,926	-	-	9,926	8,524
Westwood & Wingfield PCC admin	3,600	-	-	3,600	3,600
Total	23,612	0	0	23,612	20,891
d) Investment Income					
Bank interest	7,226	-	-	7,226	5,094
Total	7,226	0	0	7,226	5,094
e) Income from Charitable Activities					
Wedding & Funeral fees	5,022	-	-	5,022	7,914
Saxon Club subscriptions	602	-	-	602	303
Total	5,624	0	0	5,624	8,217
Total Incoming Resources	128,607	0	905	129,512	125,142

Notes to the financial statements for the year ended 31 December 2024

3 RESOURCES EXPENDED				TOTAL FUNDS	
	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	2024	2023
	£	£	£	£	£
a) Cost of Generating Voluntary Income					
Cost of Raising Funds	324	-	-	324	527
Hospitality	685	-	-	685	0
Total	1,009	0	0	1,009	527
b) Mission & Charitable Giving					
Missionary Societies	0	-	-	0	0
Relief & development agencies	0	-	-	0	0
Home mission & other church societies	0	-	-	0	0
Secular charities	0	-	-	0	0
Total	0	0	0	0	0
c) Charitable Activities					
Parish Share	73,001	-	-	73,001	70,193
Clergy expenses	3,626	-	-	3,626	2,694
Vicarage garden expenses	0	-	-	0	860
Parish training & mission	133	-	-	133	177
Church Insurance	6,837	-	-	6,837	6,664
Church Utilities	21,125	-	-	21,125	17,768
Church Cleaning	2,942	-	-	2,942	2,345
Upkeep of Churchyard	3,900	-	-	3,900	2,790
Sacristy & other church service expenses	2,375	-	-	2,375	1,519
Church music	797	-	-	797	714
Director of Music salary & fees	4,600	-	-	4,600	4,610
Expenses met from wedding & funeral fees	2,896	-	-	2,896	
Church maintenance & renewals	5,344	-	-	5,344	9,370
Total	127,576	0	0	127,576	119,704
d) Church Management & Administration					
Admin staff salaries	12,536	-	-	12,536	10,876
HMRC payments for staff salaries	6,082	-	-	6,082	4,981
Photocopier & printing costs	3,715	-	-	3,715	2,964
Church telephone & internet	405	-	-	405	404
Admin expenses	610	-	-	610	485
Governance (Examiner & Prof. fees)	0	-	-	0	
Total	23,348	0	0	23,348	19,709
e) Major Projects					
Church Development	0	-	-	0	0
Total	0	0	0	0	0
f) Miscellaneous					
Special Collections	2,298	-	-	2,298	354
General adjustments	41	-	-	41	0
Total	2,339	0	0	2,339	354

Notes to the financial statements for the year ended 31 December 2024						
Total Resources Used	154,272	0	0	154,272	140,295	
Gains/(losses) on investment revaluation		-	-	0		7
Net Incoming / (Outgoing) Resources	(25,665)	0	905	(24,760)	(15,153)	
Transfers between funds (in)	0	-	1,700	1,700	0	
Transfers between funds (out)	0	(1,700)	-	(1,700)	0	
Balances B/Forward on 1st January	138,803	20,722	0	159,525	174,678	
Balances C/Forward on 31 December	113,138	19,022	2,605	134,765	159,525	
4 Trustee remuneration, expenses and related party transactions						
Trustee remuneration	0	0	0	0	0	
Trustee expenses (Incumbent)	3,626			3,626	2,694	
Related party transactions	0	0	0	0	0	8

Vicar & Churchwardens Fund accounts for year to 31 December 2024

	2024		2023	
	£	£	£	£
Income				
Interest	503		371	
Total Income	503		371	
Expenditure				
Transfer of interest to General Fund	503		371	
New choir robes			147	
Prayer books for Wingfield	150			
Staff meal expenses	127		121	
Total Expenditure	780		638	
Net income/expenditure		(277)		(267)
Current Assets				
CCLA deposit account	9,664		9,664	
Current liabilities				
Due to PCC General Fund	423		147	
Net current assets		9,241		9,517
Funds				
Fund balance at January 1st		9,517		9,784
Movement for the year		(277)		(267)
Fund balance at December 31st		9,241		9,517

Clive Adamson
Treasurer





Parish of Holy Trinity Bradford on Avon

Charity Registration Number: 1134135

Annual Report and Accounts

for the

Year ended 31 December 2024

INDEX

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Page 4	Balance Sheet
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Page 8	Resources Expended
Page 9	Vicar & Churchwardens Fund

Treasurer's Report
The Parochial Church Council of Holy Trinity, Bradford on Avon

As Treasurer, this is my report to the Trustees of the Charity on the financial statements for the year ended 31 December 2024, which are set out in the accompanying pages.

Financial performance for 2024

Summary (page 3) - the overall performance set out in the Statement of Financial Activities (SOFA) for 2024 shows a challenging financial performance with an increase in trading and investment income only partially offsetting a decline in congregational income and a significant increase in costs from higher utility costs and general inflationary pressures. This has meant that the deficit for the year in the General Fund was £25,665, an increase of £10,512 from 2023. Key points are as follows:

General Fund (details on pages 6-8) - this is the main fund out of which we pay the day to day running costs of the Church and it is funded by congregational giving, investment income, trading income and fee income from weddings, funerals and baptisms. The outcome for the General Fund, as stated above, was a deficit of £25,665 (deficit of £15,153 prior year). There were a number of factors contributing to the deterioration of nearly £10.5 thousand year on year: on the positive side trading income was up £3,121 (and within that the Street Market and TreeFest were particularly successful raising £3,384 and £4,940 respectively) and investment income from our reserves was up £2,132; however on the negative side congregational giving was down £2,657, fees for weddings, funerals and baptisms were down £5,788, Church running costs were up largely due to increases in utility costs of £3,357 and Church administration costs were up £3,639 largely due to salary increases. These changes largely comprise the nearly £10.5 thousand increased year on year deficit and leave the General Fund at £113,138 (prior year £138,803).

Designated (Fabric) Fund (details on pages 6-8) - this (unrestricted) fund represents a balance able to be used for general purposes of the Parish. The PCC has agreed that from 2024, this fund is specifically named as the Fabric Fund and to be used for the initial major fabric work set out in the last Quinquennial Report although this work has not yet started. The only movement in the year was a transfer of £1,700 to a new Restricted Fund.

Restricted (Organ) Fund (details on pages 6-8) - the PCC agreed to set up an Organ Fund as a Restricted Fund to ensure that money raised for organ restoration could be ring fenced from other Parish reserves. As stated above, £1,700 was transferred from the Fabric Fund representing the amount the Friends included for the organ in the transfer from the Friends to the Parish in 2022. Other fund raising for the organ occurred during the year.

Vicar & Churchwardens Fund (details on page 9) - as set out in the Notes, this Fund is separate from the General Fund and the use of it is at the discretion of the Vicar & Churchwardens. In the interregnum, this fund was under the care of the church officers. Deposit interest on the investment balance was transferred to the General Fund during the year.

Balance Sheet and Reserves (page 4) - the balance sheet sets out the fund values at year end together with the net assets (assets less liabilities) that they represent. As indicated above the significant movement is the decline in the value of the General Fund from £138,803 the previous year end to £113,138 at 2024 year end. This is therefore the value of the General Fund reserves and is held in a mix of cash in the Parish's bank account and a CCLA deposit fund.

Where this leaves us

The financial position of the Parish is deteriorating and is serious. The Parish has been operating with a General Fund deficit, excluding one-off income, for five of the last six years and the deficit has increased in 2024. The underlying reason for this position is that congregational income has remained flat or declined while costs have risen, and the significant increase in trading income and wedding/funeral fees has not been able to meet the gap. To illustrate this, we are now in the position that congregational income only covers 51% of costs compared to 73% in 2022.

This position is unsustainable as, unchanged, we would exhaust our reserves in funding the General Fund deficit and not be able to finance the repairs and maintenance set out in the Quinquennial report. Our challenge therefore, is to return the General Fund to a sustainable surplus, or at least breakeven, without one-off income and build the Fabric Fund to be able to finance the programme of work set out in the last Quinquennial Report.

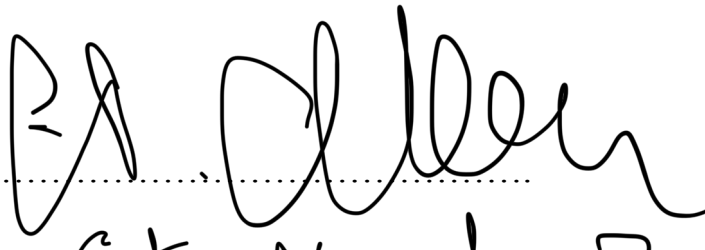
How we are thinking about the challenge

The PCC believes that the challenge we have will not be easy to solve but with commitment, energy and pulling together as a Church and with the wider community, it can be done. With a new incumbent in place, it is a good time to refresh our approach to how we finance the Church and its work, and this will be part of a 5 year plan that Jenny will lead on with the PCC. Meanwhile though, we are doing the following:

- asking the congregation to consider their regular giving
- setting up an Income Generation Group under the leadership of Lindsay Driscoll to consider new fund raising events/opportunities
- increasing the use of sponsorship of specific items of expenditure
- increasing funding streams through missional events including new endeavours, collections from new services, and building up again income from weddings and funerals
- further exploring accessing grants for major fabric work that we anticipate over the next 10 year period
- reminding the congregation and wider community about the benefit to the Parish and the Church building of including a legacy in their will

Clive Adamson
PCC Treasurer

Signed
Date


6th March 2025

Independent Examiner's Report

to

The Parochial Church Council of Holy Trinity, Bradford on Avon

I report on the financial statements of the Charity for the year ended 31 December 2024, which are set out in the accompanying pages.

Respective responsibilities of trustees and examiner

As PCC members you are responsible for the preparation of the financial statements. The PCC members consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act);
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act;
and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

have not been met; or

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

INDEPENDENT EXAMINER

Richard Ross

Comments: Owing to the current level of deficit and the liability to fund repairs contained in the last Quinquennial Report (2022), the current financial situation is not sustainable unless additional revenue can be raised. A review and update of record and bookkeeping needs to be carried out.

Signed

Signature
Richard Ross

Date

6th March 2025

Statement of financial activities for the year ended 31 December 2024

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	Total 2023 £
INCOMING RESOURCES						
	2					
Voluntary Income	a	88,032	-	905	88,937	89,304
Other Voluntary Incoming Resources	b	4,113	-	-	4,113	1,637
Activities for Generating Funds	c	23,612	-	-	23,612	20,891
Investment Income	d	7,226	-	-	7,226	5,094
Income from Charitable Activities	e	5,624	-	-	5,624	8,217
TOTAL INCOMING RESOURCES		128,607	0	905	129,512	125,142
RESOURCES EXPENDED						
	3					
Cost of Generating Voluntary Income	a	1,009	-	-	1,009	527
Mission & Charitable Giving	b	-	-	-	-	-
Charitable Activities	c	127,576	-	-	127,576	119,704
Church Management & Administration	d	23,348	-	-	23,348	19,709
Major Projects	e	-	-	-	-	-
Miscellaneous	f	2,339	-	-	2,339	354
TOTAL RESOURCES EXPENDED		154,272	0	0	154,272	140,295
NET INCOMING / (OUTGOING) RESOURCES		(25,665)	0	905	(24,760)	(15,153)
Transfers between funds (in)		-	-	1,700	1,700	-
Transfers between funds (out)		-	(1,700)	-	(1,700)	-
Gains / (losses) on revaluation of investments		-	-	-	-	-
BALANCES B/FWD 1 JANUARY		138,803	20,722	0	159,525	174,678
BALANCES C/FWD 31 DECEMBER		113,138	19,022	2,605	134,765	159,525

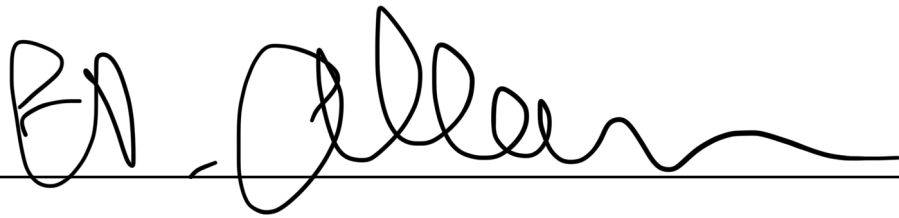
The note on pages 4 to 13 form part of these accounts.

Balance Sheet as at 31 December 2024

	2024		2023	
	£	£	£	£
Current assets				
Co-Op current account	16,253		30,550	
CCLA deposit account	119,136		129,136	
Cash in hand	0		7	
Accounts receivable	423		147	
Total current assets	135,812		159,839	
Current liabilities				
Agency collection	0		(5)	
Accounts payable	1,047		319	
Total current liabilities	1,047		314	
Net current assets		134,765		159,525
Funds				
General Unrestricted Funds		113,138		138,803
Designated Funds		19,022		20,722
Restricted Funds		2,605		0
Total Funds		134,765		159,525

Approved by the Parochial Church Council on 6th, March 2025 and signed on its behalf by:

Clive Adamson
PCC Treasurer



Rev'd Jenny Nelson
Rector



NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards 102.

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations’ “true and fair view” provisions, and have been prepared under FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

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On-line donations	68	-	-	68	24
Donations - Friends	0	-	-	0	0
Plate collections	6,773	-	-	6,773	3,468
Sale of votive candles	368	-	-	368	396
Contributions box	1,080	-	-	1,080	1,472
One-off gift aid	4,308	-	-	4,308	2,397
Tax recoverable under Gift Aid	9,544	-	-	9,544	11,056
One-off grants	1,000	-	-	1,000	1,000
Hospitality sales	0	-	-	0	171
Organ Fund donations	0	-	905	905	0
Other funds generated	308	-	-	308	0
Total	88,032	0	905	88,937	89,304
b) Other Voluntary Incoming Resources					
Special Collections	2,298	-	-	2,298	624
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Insurance claims	400	-	-	400	0
Total	4,113	0	0	4,113	1,637
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Total	23,612	0	0	23,612	20,891
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Bank interest	7,226	-	-	7,226	5,094
Total	7,226	0	0	7,226	5,094
e) Income from Charitable Activities					
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Total	5,624	0	0	5,624	8,217
Total Incoming Resources	128,607	0	905	129,512	125,142

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Cost of Raising Funds	324	-	-	324	527
Hospitality	685	-	-	685	0
Total	1,009	0	0	1,009	527
b) Mission & Charitable Giving					
Missionary Societies	0	-	-	0	0
Relief & development agencies	0	-	-	0	0
Home mission & other church societies	0	-	-	0	0
Secular charities	0	-	-	0	0
Total	0	0	0	0	0
c) Charitable Activities					
Parish Share	73,001	-	-	73,001	70,193
Clergy expenses	3,626	-	-	3,626	2,694
Vicarage garden expenses	0	-	-	0	860
Parish training & mission	133	-	-	133	177
Church Insurance	6,837	-	-	6,837	6,664
Church Utilities	21,125	-	-	21,125	17,768
Church Cleaning	2,942	-	-	2,942	2,345
Upkeep of Churchyard	3,900	-	-	3,900	2,790
Sacristy & other church service expenses	2,375	-	-	2,375	1,519
Church music	797	-	-	797	714
Director of Music salary & fees	4,600	-	-	4,600	4,610
Expenses met from wedding & funeral fees	2,896	-	-	2,896	
Church maintenance & renewals	5,344	-	-	5,344	9,370
Total	127,576	0	0	127,576	119,704
d) Church Management & Administration					
Admin staff salaries	12,536	-	-	12,536	10,876
HMRC payments for staff salaries	6,082	-	-	6,082	4,981
Photocopier & printing costs	3,715	-	-	3,715	2,964
Church telephone & internet	405	-	-	405	404
Admin expenses	610	-	-	610	485
Governance (Examiner & Prof. fees)	0	-	-	0	
Total	23,348	0	0	23,348	19,709
e) Major Projects					
Church Development	0	-	-	0	0
Total	0	0	0	0	0
f) Miscellaneous					
Special Collections	2,298	-	-	2,298	354
General adjustments	41	-	-	41	0
Total	2,339	0	0	2,339	354

Notes to the financial statements for the year ended 31 December 2024						
Total Resources Used	154,272	0	0	154,272	140,295	
Gains/(losses) on investment revaluation		-	-	0		7
Net Incoming / (Outgoing) Resources	(25,665)	0	905	(24,760)	(15,153)	
Transfers between funds (in)	0	-	1,700	1,700	0	
Transfers between funds (out)	0	(1,700)	-	(1,700)	0	
Balances B/Forward on 1st January	138,803	20,722	0	159,525	174,678	
Balances C/Forward on 31 December	113,138	19,022	2,605	134,765	159,525	
4 Trustee remuneration, expenses and related party transactions						
Trustee remuneration	0	0	0	0	0	
Trustee expenses (Incumbent)	3,626			3,626	2,694	
Related party transactions	0	0	0	0	0	8

Vicar & Churchwardens Fund accounts for year to 31 December 2024

	2024		2023	
	£	£	£	£
Income				
Interest	503		371	
Total Income	503		371	
Expenditure				
Transfer of interest to General Fund	503		371	
New choir robes			147	
Prayer books for Wingfield	150			
Staff meal expenses	127		121	
Total Expenditure	780		638	
Net income/expenditure		(277)		(267)
Current Assets				
CCLA deposit account	9,664		9,664	
Current liabilities				
Due to PCC General Fund	423		147	
Net current assets		9,241		9,517
Funds				
Fund balance at January 1st		9,517		9,784
Movement for the year		(277)		(267)
Fund balance at December 31st		9,241		9,517

Clive Adamson
Treasurer



Accounts



Parish of Holy Trinity Bradford on Avon

Charity Registration Number: 1134135

Annual Report and Accounts

for the

Year ended 31 December 2023

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Treasurer's Report
The Parochial Church Council of Holy Trinity, Bradford on Avon

As Treasurer, this is my report to the Trustees of the Charity on the financial statements for the year ended 31 December 2023, which are set out in the accompanying pages.

Financial performance

Summary (page 3) - the overall performance set out in the Statement of Financial Activities (SOFA) for 2023 overall represented a mixed financial performance with a strong increase in trading income and fees from weddings and funerals partially off-setting increases in costs from higher utility costs and general inflationary pressures. With a decline in congregational giving, and no one-off income, this has meant that a deficit for the year in the General Fund of £15,153 was recorded. Key points are as follows:

General Fund (details on pages 6-8) - this is the main fund out of which we pay the day to day running costs of the Church and it is funded by congregational giving, investment income, trading income and fee income from weddings, funerals and baptisms. The outcome for the General Fund, as stated above, was a deficit of £15,153 (surplus of £18,619 prior year). However, a clearer picture of the comparison to 2022 is obtained if the donation from the Friends of £23,819 is excluded to give an underlying deficit of £5,200 for that year. There were a number of factors contributing to the deterioration of nearly £10 thousand year on year: firstly, congregational giving decreased by £10.3 thousand, secondly, expenditure increased by £9.7 thousand, thirdly investment income increased by £4.3 thousand and lastly income from trading activities and fees from weddings, funerals and baptisms increased by £4.4 thousand. Overall, these income increases covered the increases in costs meaning that the fall in congregational income was the main reason for the increased deficit in the year. Therefore this means that overall the General Fund ended the year at £138,803 (prior year £153,956).

Designated Fund (details on pages 6-8) - this (unrestricted) fund represents a balance able to be used for general purposes of the Parish. The PCC has agreed that from 2024, this fund is specifically named as the Fabric Fund and to be used for the initial major fabric work set out in the last Quinquennial Report.

Vicar & Churchwardens Fund (details on page 9) - as set out in the Notes, this Fund is separate from the General Fund and the use of it is at the discretion of the Vicar & Churchwardens. In the current interregnum, this fund is under the care of the church officers. The Fund has paid for a staff lunch and choir robes in the year and deposit interest on the investment balance was transferred to the General Fund during the year.

Balance Sheet and Reserves (page 4) - the balance sheet sets out the fund values at year end together with the net assets (assets less liabilities) that they represent. As indicated above the significant movement is the decline in the value of the General Fund from £153,956 the previous year end to £138,803 at 2023 year end. This is therefore the value of the General Fund reserves and is held in a mix of cash in the Parish's bank account and a CCLA deposit fund.

2024 Outlook

The position outlined above, of a General Fund deficit, is not specific to 2023. As explained to the congregation at a recent presentation, it is clear that after excluding one-off income, the Parish has been operating at a deficit of approximately £10,000 per year for four of the last five years (and the only year with a surplus was due to costs being suppressed during COVID - the reason for this is that congregational income has remained flat or declined while costs have risen and the significant increase in trading income and wedding/funeral fees has not been able to meet the gap. The current 2024 budget is a further deficit of £15,000 - this position however is not insurmountable and with congregational support and renewed energy the future position can be strengthened. Specifically, we should aim to return the General Fund to a sustainable surplus without one-off income and build the Fabric Fund to be able to finance the programme of work set out in the last Quinquennial Report by:

- asking the congregation to consider a 10% increase in giving - the proportion of expenditure met by giving has fallen to 64% which is low and needs to be increased to a more sustainable level
- planning new fund raising events while trying to retain the existing TreeFest and Street Market to raise a further £5,000 pa.
- start planning to raise funds for major fabric work of approximately £35,000 over the next 2 years, £20,000 over 2-5 years and £130,000 over 5+ years from grants, legacies and events

Clive Adamson
PCC Treasurer

Signed 
Date

29/4/24

Independent Examiner's Report

to

The Parochial Church Council of Holy Trinity, Bradford on Avon

I report on the financial statements of the Charity for the year ended 31 December 2023, which are set out in the accompanying pages.

Respective responsibilities of trustees and examiner

As PCC members you are responsible for the preparation of the financial statements. The PCC members consider that an audit is not required for this year (under section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act);
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act;
and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

have not been met; or

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

INDEPENDENT EXAMINER

Richard Ross

APPROVED BY

Signed **EMAIL**

Date **17/5/24**

Statement of financial activities for the year ended 31 December 2023

	Note	Unrestricted Funds £	Designated Funds £	TOTAL 2023 £	Total 2022 £
INCOMING RESOURCES	2				
Voluntary Income	a	89,304	0	89,304	122,713
Other Voluntary Incoming Resources	b	1,637	-	1,637	1,055
Activities for Generating Funds	c	20,891	-	20,891	18,217
Investment Income	d	5,094	-	5,094	754
Income from Charitable Activities	e	8,217	-	8,217	6,451
TOTAL INCOMING RESOURCES		125,142	0	125,142	149,190
RESOURCES EXPENDED	3				
Cost of Generating Voluntary Income	a	527	-	527	379
Mission & Charitable Giving	b	-	-	-	2,685
Charitable Activities	c	119,704	0	119,704	107,709
Church Management & Administration	d	19,709	-	19,709	16,321
Major Projects	e	-	-	-	3,097
Miscellaneous	f	354	-	354	380
TOTAL RESOURCES EXPENDED		140,295	0	140,295	130,571
NET INCOMING / (OUTGOING) RESOURCES		(15,153)	0	(15,153)	18,619
Transfers between funds (in)		-	-	-	-
Transfers between funds (out)		-	-	-	-
Gains / (losses) on revaluation of investments		-	-	-	-
BALANCES B/FWD 1 JANUARY		153,956	20,722	174,678	156,059
BALANCES C/FWD 31 DECEMBER		138,803	20,722	159,525	174,678

The note on pages 4 to 13 form part of these accounts.

Balance Sheet as at 31 December 2023

	2023		2022	
	£	£	£	£
Current assets				
Co-Op current account	30,550		70,533	
CCLA deposit account	129,136		104,136	
Cash in hand	7		9	
Accounts receivable	147			
Total current assets	159,839		174,678	
Current liabilities				
Agency collection	(5)		-	
Accounts payable	319		-	
Total current liabilities	314		-	
Net current assets		159,525		174,678
Funds				
Unrestricted Funds		138,803		153,956
Designated Funds		20,722		20,722
Total Funds		159,525		174,678

Approved by the Parochial Church Council on 2nd May, 2024 and signed on its behalf by:

Clive Adamson
PCC Treasurer



Julia Steward
PCC Secretary



NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2023

ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards 102.

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations’ “true and fair view” provisions, and have been prepared under FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of ‘charity’ by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church’s inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets, less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Computers 4 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value, and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

Short term deposits

The Co-Op Bank is the banker for the Parish and operational cash balances are held there in the current account. The CCLA deposit fund is the CBF Church of England Deposit Fund.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its ‘free reserves’ as disclosed in the trustees’ report. Unrestricted Designated funds are funds which have been segmented within unrestricted funds for administrative purposes.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of any funds held and restrictions provided are shown in the notes to the accounts. There are currently no Holy Trinity PCC Restricted Funds.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. There are currently no Holy Trinity PCC Endowment Funds.

Vicar and Churchwardens’ Fund

This is shown as a separate statement. The Fund (“Miss KE Webber’s Bequest”) was formerly vested in the Diocesan Board of Finance under the ‘Incumbent and Churchwardens Trust Measure 1964’, and was for the “general purpose of Holy Trinity Church”. It was therefore used to purchase the new church seating. It is a PCC fund but separate from the General Fund, and any decisions have to be specifically agreed by the Vicar and Churchwardens. The fund is now under the care of the the church officers.

RESERVES POLICY

In view of the current financial position the PCC has agreed that the policy relating to any remaining free reserves is to look at maintaining the balance between paying all lines of expenditure as they fall due and remaining solvent at the year end. By far the largest level of expenditure is the Diocesan Share payments and it is the stated objective of the PCC to continue to pay the “Share” in full, but this will have to be dependent on the level of income received and cash flow constraints.

STAFF COSTS

Gross Wages & Salaries for the year amounted to £15,486.

Tax & NI deductions amounted to £4,981

The PCC employs a Director of Music, an Administrator, an Administrative Assistant/Book-keeper and a cleaner. For a majority of the year a communications officer was also employed but she has now stepped down from that position. A new cleaner was appointed following the departure of the previous cleaner. All are employed on a part time basis. There were no employee benefits paid to members of staff during the current or previous year.

VAT RECOVERY

Generally, the church has to pay VAT on all goods & services. Where possible this is recovered under the Listed Places of Worship Grant Scheme.

Notes to the financial statements for the year ended 31 December 2023

2 INCOMING RESOURCES			TOTAL FUNDS	
	Unrestricted General Fund	Designated Funds	2023	2022
	£	£	£	£
a) Voluntary Income				
Standing orders - gift aid	25,442	-	25,442	31,652
Standing orders - non-gift aid	7,826	-	7,826	10,376
Weekly envelopes - gift aid	-	-	-	717
Weekly envelopes - non-gift aid	1,555	-	1,555	1,793
Giving vis PGS	26,897	-	26,897	21,830
Donations - Contactless & User groups	7,600	-	7,600	5,479
On-line donations	24	-	24	-
Donations - Friends	-	-	-	23,819
Loose collections	3,468	-	3,468	4,267
Sale of votive candles	396	-	396	491
Contributions box	1,472	-	1,472	1,686
One-off gift aid	2,397	-	2,397	500
Tax recoverable under Gift Aid	11,056	-	11,056	11,948
One-off grants	1,000	-	1,000	7,875
Hospitality sales	171	-	171	243
Misc		-	-	38
Total	89,304	-	89,304	122,713
b) Other Voluntary Incoming Resources				
Special Collections	624	-	624	380
VAT recovery on building works	1,012	-	1,012	675
Miscellaneous	-	-	-	-
Total	1,637	-	1,637	1,055
c) Activities for Generating Funds				
Street Market	4,061	-	4,061	5,933
TreeFest	4,706	-	4,706	
Church lettings	8,524	-	8,524	8,684
Westwood & Wingfield PCC admin	3,600	-	3,600	3,600
Total	20,891	-	20,891	18,217
d) Investment Income				
Bank interest	5,094	-	5,094	754
Total	5,094	-	5,094	754
e) Income from Charitable Activities				
Wedding & Funeral fees	7,914	-	7,914	6,111
Saxon Club subscriptions	303	-	303	340
Total	8,217	-	8,217	6,451
Total Incoming Resources	125,142	-	125,142	149,190

Notes to the financial statements for the year ended 31 December 2023

3 RESOURCES EXPENDED			TOTAL FUNDS	
	Unrestricted General Fund	Designated Funds	2023	2022
	£	£	£	£
a) Cost of Generating Voluntary Income				
Cost of Raising Funds	527	-	527	324
Hospitality	-	-	-	54
Total	527	-	527	379
b) Mission & Charitable Giving				
Missionary Societies	-	-	-	2,685
Relief & development agencies	-	-	-	-
Home mission & other church societies	-	-	-	-
Secular charities	-	-	-	-
Total	-	-	-	2,685
c) Charitable Activities				
Parish Share	70,193	-	70,193	68,148
Clergy expenses	2,694	-	2,694	4,105
Vicarage garden expenses	860	-	860	-
Parish training & mission	177	-	177	158
Church Insurance	6,664	-	6,664	6,205
Church Utilities	17,768	-	17,768	13,287
Church Cleaning	2,345	-	2,345	2,643
Upkeep of Churchyard	2,790	-	2,790	2,081
Sacristy & other church service expenses	1,519	-	1,519	1,009
Church music	714	-	714	1,497
Director of Music salary & fees	4,610	-	4,610	4,706
Church maintenance & renewals	9,370	-	9,370	3,870
Total	119,704	-	119,704	107,709
d) Church Management & Administration				
Admin staff salaries	10,876	-	10,876	8,945
HMRC payments for staff salaries	4,981	-	4,981	3,673
Photocopier & printing costs	2,964	-	2,964	2,303
Church telephone & internet	404	-	404	348
Admin expenses	485	-	485	1,052
Governance (Examiner & Prof. fees)	-	-	-	-
Total	19,709	-	19,709	16,321
e) Major Projects				
Church Development	-	-	-	3,097
Total	-	-	-	3,097
f) Miscellaneous				
Special Collections	354	-	354	380
Total	354	-	354	380
Total Resources Used	140,295	-	140,295	130,571

Notes to the financial statements for the year ended 31 December 2023

Gains/(losses) on investment revaluation		-	-		7
Net Incoming / (Outgoing) Resources	(15,153)	-	(15,153)	18,619	
Transfers between funds (in)	-	-	-	0	
Transfers between funds (out)	-	-	-	0	
Balances B/Forward on 1st January	153,956	20,722	174,678	156,059	
Balances C/Forward on 31 December	138,803	20,722	159,525	174,678	
4 Trustee remuneration, expenses and related party transactions					
Trustee remuneration	-		-	-	
Trustee expenses (Incumbent)	2,694		2,694	4,105	
Related party transactions	-		-	-	
					8

Vicar & Churchwardens Fund accounts for year to 31 December 2023

	2023		2022	
	£	£	£	£
Income				
Interest	371		9	
Total Income	371		9	
Expenditure				
Transfer of interest to General Fund	371			
New choir robes	147		793	
Leaving present			125	
Staff meal expenses	121			
Total Expenditure	639		918	
Net income/expenditure		(267)		(909)
Current Assets				
CCLA deposit account	9,664		9,784	
Current liabilities				
Due to PCC General Fund	147			
Net current assets		9,517		9,784
Funds				
Fund balance at January 1st		9,784		10,693
Movement for the year		(267)		(909)
Fund balance at December 31st		9,517		9,784
Represented by				
CCLA Deposit fund				
Clive Adamson				
Treasurer				
				9

Accounts



Holy Trinity
Bradford on Avon

**ANNUAL REPORT
AND ACCOUNTS
FOR THE FINANCIAL
YEAR 2022**

**THE PARISH OF HOLY TRINITY, BRADFORD ON AVON
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2022**

Administrative information

The parish (from March 2013) is part of the Benefice of Bradford on Avon Holy Trinity, Westwood and Wingfield, within the Bradford Group Ministry, in the Deanery of Bradford, in the Diocese of Salisbury, within the Church of England.

The correspondence address is:

The Vicarage, 18A Woolley Street, Bradford on Avon, Wiltshire, BA15 1AF.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.
Charity number: 1134135

PCC members who have served from 1 January 2022 until the date this Report was approved are:

Ex officio

Rector

The Revd Canon Joanna Abecassis	Chair
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Associate Priest

The Revd Sarah Jackson	Vice Chair (from APCM 2022)
------------------------	-----------------------------

Licensed Lay Minister

Graham Dove	Secretary
Churchwarden	(until APCM 2022)
David Milne	Vice Chair

Representative on the Deanery Synod

Graham Dove

Elected members

Zabe Ashworth-James

Elaine Giles	Treasurer
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Julia Steward

Peter Yarker

Co-opted members

Tony Bruun	(until APCM 2022)
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Structure, governance and management

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 and stand for election to the PCC.

Aim and purposes

Holy Trinity PCC has the responsibility of co-operating with the incumbent, the Revd Joanna Abecassis, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the church buildings and contents, and takes a keen interest in the care and maintenance of the churchyard.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our parish community through:

- worship and prayer, learning about the gospel, and developing their Christian faith
- provision of pastoral care for people living in the parish
- missionary and outreach work

To facilitate this work it is important that we maintain the fabric of Holy Trinity Church.

Treasurer's Report & Accounts for 2022

Costs for 2022 increased with the appointment of two new staff members midway through the year and of course the rising costs of gas and electric. As I said in the *Parish News* for March 2023, the church needs an income of approximately £130,000 per year to cover our expenses. As you can see from the attached reports, income in 2022 was £125,371 (including £7,875 from the Diocese to help with heating costs but excluding the Friends donation) and our expenses were £127,474. Thus for the year we had a deficit of income over expenditure of £2,103. However cash balances at the end of the year were a healthy £150,714.

In 2022 the church was open on a fulltime basis and restrictions on seating were gradually lifted, so more parishioners felt comfortable with attending church and giving went up. The Street Market was a success, despite a heavy downpour over the lunch period and of course the Christmas Tree Festival was hugely popular, over 300 attended on the last day even though there was snow on the ground.

I would like to thank John Potter and John Cox for organising the Street Market and Christmas Tree Festival, Aylene Clack for holding the fort during her reduced hours and finally Klaus Huber for his sterling work on the accounts.

Elaine Giles, Treasurer

Holy Trinity PCC

Analysis of income and expenditure Selected period: 01 January 2022 to 31 December 2022

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Income and endowments from:						
Donations and legacies						
0101 - Non Gift Aid - Bank standing order	£10,376.00	-	-	-	£10,376.00	£13,431.00
0101012 - Stewardship Envelopes	£1,793.13	-	-	-	£1,793.13	£2,310.61
0110 - Gift Aid - Bank standing order	£31,652.00	-	-	-	£31,652.00	£42,434.00
0201 - Gift Aid - Envelopes	£717.00	-	-	-	£717.00	£1,670.00
0301 - Plate collections	£4,267.41	-	-	-	£4,267.41	£4,933.37
0401 - Votive Candle sales	£490.85	-	-	-	£490.85	£210.81
0410 - Maintenance through church box	£1,685.71	-	-	-	£1,685.71	£750.80
0501 - One-off Gift Aid gifts	£500.00	-	-	-	£500.00	£1,375.00
0510 - Hospitality sales	£243.14	-	-	-	£243.14	£1,485.35
0550 - Donations (+user groups)	£5,478.50	-	-	-	£5,478.50	£6,877.15
0551 - Online donations (Stewardship)	£3,373.55	-	-	-	£3,373.55	-
0552 - Online donations (Parish Giving)	£18,456.00	-	-	-	£18,456.00	-
0553 - Friends Donation	-	£23,818.58	-	-	£23,818.58	-
0601 - Tax recoverable on Gift Aid	£11,947.61	-	-	-	£11,947.61	£13,329.24
0701 - Legacies	-	-	-	-	-	-
08A1 - Non-recurring one-off grants	£7,875.49	-	-	-	£7,875.49	£3,220.00
0901 - Other funds generated	£38.14	-	-	-	£38.14	£7,259.04
1610 - Organ fund donations	-	-	-	-	-	-
Donations and legacies Totals	£98,894.53	£23,818.58	-	-	£122,713.11	£99,286.37
Income from charitable activities						
1101 - Fees for weddings and funerals	£6,111.00	-	-	-	£6,111.00	£5,885.00
1510 - Saxon Club subs	£340.00	-	-	-	£340.00	-
Income from charitable activities Totals	£6,451.00	-	-	-	£6,451.00	£5,885.00
Other trading activities						
0910 - Street Market & Tree Festival	£5,932.73	-	-	-	£5,932.73	£1,880.34
1240 - Church lettings	£8,684.00	-	-	-	£8,684.00	£4,473.00
1260 - Westwood & Wngfield PCC Admin	£3,600.00	-	-	-	£3,600.00	£3,600.00
Other trading activities Totals	£18,216.73	-	-	-	£18,216.73	£9,953.34
Investments						
1020 - Bank and building society interest	£754.04	-	-	-	£754.04	£102.79
Investments Totals	£754.04	-	-	-	£754.04	£102.79
Other income						
1310 - Insurance claims	-	-	-	-	-	-
1410 - VAT recovery Buildings	£674.68	-	-	-	£674.68	-
1710 - Special collections	£380.31	-	-	-	£380.31	£2,459.65
Other income Totals	£1,054.99	-	-	-	£1,054.99	£2,459.65

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Income and endowments Grand totals	£125,371.29	£23,818.58	-	-	£149,189.87	£117,687.15
Expenditure on:						
Raising funds						
1720 - Costs of stewardship campaign	-	-	-	-	-	-
1730 - Costs of fetes & other events	£324.45	-	-	-	£324.45	£365.39
Raising funds Totals	£324.45	-	-	-	£324.45	£365.39
Expenditure on charitable activities						
1801 - Charitable giving	£2,684.72	-	-	-	£2,684.72	£50.00
1830 - Giving - national	-	-	-	-	-	-
1850 - Mainly Music	-	-	-	-	-	-
1910 - Parish share	£68,148.00	-	-	-	£68,148.00	£64,903.50
2050 - Admin staff wages	£8,945.40	-	-	-	£8,945.40	£6,740.60
2101 - Clergy expenses	£4,104.96	-	-	-	£4,104.96	£1,761.15
2130 - Vicarage garden expenses	-	-	-	-	-	£175.00
2201 - Parish training and mission	£157.99	-	-	-	£157.99	£156.99
2301 - Church running - insurance	£6,205.28	-	-	-	£6,205.28	£5,772.37
2310 - Church telephone & internet	£347.96	-	-	-	£347.96	£481.06
2320 - Organ / piano maintenance	£1,496.68	-	-	-	£1,496.68	£890.90
2330 - Church maintenance	£3,869.89	-	-	-	£3,869.89	£2,131.58
2331 - Church cleaning cost & wages	£2,643.46	-	-	-	£2,643.46	£2,177.64
2340 - Upkeep of services	£756.50	-	-	-	£756.50	£1,059.14
2350 - Upkeep of churchyard	£2,080.60	-	-	-	£2,080.60	£2,175.00
2360 - Administration	£1,051.96	-	-	-	£1,051.96	£4,074.26
2401 - Church running - electric	£3,779.86	-	-	-	£3,779.86	£3,121.50
2410 - Church running - gas	£9,118.96	-	-	-	£9,118.96	£7,379.16
2420 - Church running - water	£387.79	-	-	-	£387.79	£355.61
2601 - Governance costs examination/audit fee	-	-	-	-	-	-
2701 - Church major repairs - over 2K	-	-	-	-	-	-
2710 - Church improvements (from Friends Donation)	-	£3,096.54	-	-	£3,096.54	-
2801 - Sacristy expenses	£252.88	-	-	-	£252.88	£193.05
3001 - Organist salary & fees	£4,706.40	-	-	-	£4,706.40	£4,665.54
3101 - HMRC payments re staff wages	£3,673.06	-	-	-	£3,673.06	£2,986.16
3201 - Photocopier & printing costs	£2,303.03	-	-	-	£2,303.03	£1,766.74
3301 - Christmas cards	-	-	-	-	-	£609.60
3402 - Hospitality costs	£54.45	-	-	-	£54.45	-
Expenditure on charitable activities Totals	£126,769.83	£3,096.54	-	-	£129,866.37	£113,626.55
Other expenditure						
2901 - Reordering project expenses	-	-	-	-	-	-
3401 - Special collections	£380.31	-	-	-	£380.31	£1,221.36
3501 - General adjustments	-	-	-	-	-	-
Other expenditure Totals	£380.31	-	-	-	£380.31	£1,221.36
Expenditure Grand totals	£127,474.59	£3,096.54	-	-	£130,571.13	£115,213.30

Holy Trinity PCC
Balance Sheet detailed

	As at 31/12/2022	As at 31/12/2021
Current assets		
6501: HSBC current account CLOSED May 2022	-	£51,923.00
6502: Co-op Current Account	£70,532.50	-
6510: CCLA deposit account	£104,136.00	£104,136.00
6520: Flowers Weddings	-	-
6599: Cash in hand	£9.24	-
Total Current assets	£174,677.74	£156,059.00
Liabilities		
6699: Agency collections	-	-
Total Liabilities	-	-
Net Asset surplus (deficit)	£174,677.74	£156,059.00
Reserves		
Excess/(deficit) to date	£18,618.74	£2,473.85
Z01: Starting balances	£156,059.00	£153,585.15
Z03: Gains/(losses) on reval of fixed assets	-	-
Total Reserves	£174,677.74	£156,059.00

Represented by Funds		
General (Unrestricted)	£153,955.70	£156,059.00
Designated	£20,722.04	-
Restricted	-	-
Total	£174,677.74	£156,059.00

Holy Trinity Vicar and Church Wardens Accounts - 2022

CBF Church of England Deposit Fund

	Income £	Expenditure £
Opening Balance as at 1.1.22	10693.34	
Interest Added*	9.32	
Leaving Present for C Warden		125
New choir robes		793.23
	10702.66	918.23
Balance as at 31.12.22	9784.43	

* As of 1.4.22 Interest paid to Co-op current Account

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2022

ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, and have been prepared under FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets, less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Computers 4 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value, and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

Short term deposits

These are the cash held on deposit at the bank.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of any funds held and restrictions provided are shown in the notes to the accounts.

There are currently no Holy Trinity PCC Restricted Funds.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

Vicar and Churchwardens' Fund

This is shown as a separate statement. The Fund ("Miss KE Webber's Bequest") was formerly vested in the Diocesan Board of Finance under the 'Incumbent and Churchwardens Trust Measure 1964', and was for the "general purpose of Holy Trinity Church". It was therefore used to purchase the new church seating. It is a PCC fund but separate from the General Fund, and any decisions have to be specifically agreed by the Vicar and Churchwardens. The fund is now under the care of the PCC Treasurer.

RESERVES POLICY

In view of the current financial position the PCC has agreed that the policy relating to any remaining free reserves is to look at maintaining the balance between paying all lines of expenditure as they fall due and remaining solvent at the year end. By far the largest level of expenditure is the Diocesan Share payments and it is the stated objective of the PCC to continue to pay the "Share" in full, but this will have to be dependent on the level of income received and cash flow constraints.

STAFF COSTS

Gross Wages & Salaries for the year amounted to £15,465.

Tax & NI deductions amounted to £3,673.

For the first half of the year, the PCC employed a Director of Music, an Administrative Assistant/Book-keeper (13 hours per week) and a cleaner. From July, it employed a Comms Officer, a Book-keeper and an Administrator (totalling 22 hours per week), in addition to the Director of Music and cleaner.

All are employed on a part time basis. There were no employee benefits paid to members of staff during the current or previous year.

VAT RECOVERY

Generally, the church has to pay VAT on all goods & services. Where possible this is recovered under the Listed Places of Worship Grant Scheme.

Joanna Abecassis

Annual Report and Accounts agreed by the PCC, 22 March 2023 and signed by the Chair,
The Revd Canon Joanna Abecassis.

Independent examiner's report to the trustees of Holy Trinity Parochial Church Council.

I report on my examination of the church accounts for the year ended 31 December 2022.

Respective Responsibilities of Trustees and examiner

The Church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

As independent examiner it is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 24 March 2023

Richard Ross
78 Bath Road
Bradford on Avon
BA15 2PB

Accounts



Holy Trinity
Bradford on Avon

**ANNUAL REPORT
AND ACCOUNTS
FOR THE FINANCIAL
YEAR 2021**

THE PARISH OF HOLY TRINITY, BRADFORD ON AVON ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2021

Administrative information

The parish (from March 2013) is part of the Benefice of Bradford on Avon Holy Trinity, Westwood and Wingfield, within the Bradford Group Ministry, in the Deanery of Bradford, in the Diocese of Salisbury, within the Church of England.

The correspondence address is:

The Vicarage, 18A Woolley Street, Bradford on Avon, Wiltshire, BA15 1AF.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

Charity number: 1134135

PCC members who have served from 1 January 2021 until the date this Report was approved are:

Ex officio

Rector

The Revd Canon Joanna Abecassis	Chair
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Associate Priest

The Revd Dr Ali Green	(until October 2021)
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Licensed Lay Minister

Graham Dove	Secretary
-------------	-----------

Churchwarden

David Milne	Vice Chair
-------------	------------

Representative on the Deanery Synod

Graham Dove

Elected members

Zabe Ashworth-James

Tony Bruun	(until APCM)
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Elaine Giles

Co-opted members

Tony Bruun	(from APCM)
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Structure, governance and management

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 and stand for election to the PCC.

Aim and purposes

Holy Trinity PCC has the responsibility of co-operating with the incumbent, the Revd Joanna Abecassis, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the church buildings and contents, and takes a keen interest in the care and maintenance of the churchyard.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, we try to enable people to live out their faith as part of our parish community through:

- worship and prayer, learning about the gospel, and developing their Christian faith
- provision of pastoral care for people living in the parish
- missionary and outreach work

To facilitate this work it is important that we maintain the fabric of Holy Trinity Church.

Treasurer's Report & Accounts for 2021

There were no legacies this year but with the help of some generous donations, reduced staffing costs, money from HMRC's furlough scheme, the Street Market and the Christmas Tree Festival, we were able to make a small profit of £2,474. Fortunately there are no late additions to expenditure this year. Current cash balances remain healthy at £156,000.

In 2021 the church remained open for a limited number of services, however social distancing was still in place, restricting the number of attendees. From the middle of the year the number of events, weddings and funerals began to increase, adding to our income, though some of the payments for events had been made in 2020. In addition the church was open during the day, which led to an increase in giving.

Once again I would like to give my thanks to Aylene Clack, our Benifice Admin Assistant, for her hard work throughout the year, with the pandemic continuing to mean she had some home schooling to do.

Elaine Giles, Treasurer

Holy Trinity PCC

Analysis of income and expenditure Selected period: 01 January 2021 to 31 December 2021

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Income and endowments from:						
Donations and legacies						
0101 - Non Gift Aid - Bank standing order	£13,431.00	-	-	-	£13,431.00	£11,128.00
0110 - Gift Aid - Bank standing order	£42,434.00	-	-	-	£42,434.00	£39,688.00
0201 - Gift Aid - Envelopes	£1,670.00	-	-	-	£1,670.00	£260.00
0301 - Plate collections	£4,933.37	-	-	-	£4,933.37	£3,497.93
0401 - Votive Candle sales	£210.81	-	-	-	£210.81	£153.42
0410 - Maintenance through church box	£750.80	-	-	-	£750.80	£372.17
0501 - One-off Gift Aid gifts	£1,375.00	-	-	-	£1,375.00	£2,725.00
0510 - Hospitality sales	£1,485.35	-	-	-	£1,485.35	-
0550 - Donations (+user groups)	£6,877.15	-	-	-	£6,877.15	£7,585.60
0601 - Tax recoverable on Gift Aid	£13,329.24	-	-	-	£13,329.24	£14,206.56
0701 - Legacies	-	-	-	-	-	£15,000.00
08A1 - Non-recurring one-off grants	£3,220.00	-	-	-	£3,220.00	-
0901 - Other funds generated	£7,259.04	-	-	-	£7,259.04	£7,693.23
Donations and legacies Totals	£96,975.76	-	-	-	£96,975.76	£102,309.91
Income from charitable activities						
0101012 - Stewardship Envelopes	£2,310.61	-	-	-	£2,310.61	£3,605.25
1101 - Fees for weddings and funerals	£5,885.00	-	-	-	£5,885.00	£2,204.00
Income from charitable activities Totals	£8,195.61	-	-	-	£8,195.61	£5,809.25
Other trading activities						
0910 - Street Market	£1,880.34	-	-	-	£1,880.34	-
1240 - Church lettings	£4,473.00	-	-	-	£4,473.00	£2,542.00
1260 - Westwood & Wingfield PCC Admin	£3,600.00	-	-	-	£3,600.00	£3,600.00
1410 - VAT recovery Buildings	-	-	-	-	-	£3,393.63
Other trading activities Totals	£9,953.34	-	-	-	£9,953.34	£9,535.63
Investments						
1020 - Bank and building society interest	£102.79	-	-	-	£102.79	£579.59
Investments Totals	£102.79	-	-	-	£102.79	£579.59
Other income						
1710 - Special collections	£2,459.65	-	-	-	£2,459.65	£435.88
Other income Totals	£2,459.65	-	-	-	£2,459.65	£435.88
Income and endowments Grand totals	£117,687.15	-	-	-	£117,687.15	£118,670.26
Expenditure on:						
Raising funds						
1730 - Costs of fetes & other events	£365.39	-	-	-	£365.39	-

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Raising funds Totals	£365.39	-	-	-	£365.39	-
Expenditure on charitable activities						
1801 - Charitable giving	£50.00	-	-	-	£50.00	-
1830 - Giving - national	-	-	-	-	-	£373.27
1910 - Parish share	£64,903.50	-	-	-	£64,903.50	£64,902.50
2050 - Admin staff wages	£6,740.60	-	-	-	£6,740.60	£13,782.60
2101 - Rector's expenses	£1,761.15	-	-	-	£1,761.15	£1,015.01
2130 - Vicarage garden expenses	£175.00	-	-	-	£175.00	-
2201 - Parish training and mission	£156.99	-	-	-	£156.99	£95.99
2301 - Church running - insurance	£5,772.37	-	-	-	£5,772.37	£5,619.42
2310 - Church telephone & internet	£481.06	-	-	-	£481.06	£330.47
2320 - Organ / piano maintenance	£890.90	-	-	-	£890.90	£963.28
2330 - Church maintenance	£2,131.58	-	-	-	£2,131.58	£1,337.75
2331 - Church cleaning cost & wages	£2,177.64	-	-	-	£2,177.64	£2,217.64
2340 - Upkeep of services	£1,059.14	-	-	-	£1,059.14	£936.25
2350 - Upkeep of churchyard	£2,175.00	-	-	-	£2,175.00	£1,220.00
2360 - Administration	£4,074.26	-	-	-	£4,074.26	£150.00
2401 - Church running - electric	£3,121.50	-	-	-	£3,121.50	£2,938.11
2410 - Church running - gas	£7,379.16	-	-	-	£7,379.16	£3,854.28
2420 - Church running - water	£355.61	-	-	-	£355.61	£373.90
2701 - Church major repairs - over 2K	-	-	-	-	-	£8,158.27
2801 - Sacristy expenses	£193.05	-	-	-	£193.05	£152.77
3001 - Organist salary & fees	£4,665.54	-	-	-	£4,665.54	£3,866.10
3101 - HMRC payments re staff wages	£2,986.16	-	-	-	£2,986.16	£2,539.24
3201 - Photocopier & printing costs	£1,766.74	-	-	-	£1,766.74	£1,659.04
3301 - Christmas cards	£609.60	-	-	-	£609.60	-
Expenditure on charitable activities Totals	£113,626.55	-	-	-	£113,626.55	£116,485.89
Other expenditure						
3401 - Special collections	£1,221.36	-	-	-	£1,221.36	-
3501 - General adjustments	-	-	-	-	-	£1,262.00
Other expenditure Totals	£1,221.36	-	-	-	£1,221.36	£1,262.00
Expenditure Grand totals	£115,213.30	-	-	-	£115,213.30	£117,747.89

Holy Trinity PCC
Statement of Assets and Liabilities (by fund)
As at: 31 December 2021

			Balance	Previous balance
Cash At Bank And In Hand				
6501: HSBC current account				
General fund	Unrestricted		£51,923.00	£49,449.15
			£51,923.00	£49,449.15
6510: CCLA deposit account				
General fund	Unrestricted		£104,136.00	£104,136.00
			£104,136.00	£104,136.00
Cash At Bank And In Hand			£156,059.00	£153,585.15
Grand Total			£156,059.00	£153,585.15

Holy Trinity Vicar and Church Wardens Accounts - 2021

CBF Church of England Deposit Fund

	Income £	Expenditure £
Opening Balance as at 1.1.21	6848.13	
Transfer from HSBC	3841.26	
Interest Added	3.95	
Closing Balance as at 31.12.20	10693.34	
HSBC		
Balance as at 1.1.21	3922.36	
29.1.21 RBS Dividend	18.90	
3.2.21 Honorarium		100.00
30.9.21 Transfer to CBF		3841.26
	3941.26	3941.26
Balance as at 31.12.21	0	
Balance as at 31.12.21	10693.34	

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2021

ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, and have been prepared under FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets, less their currently anticipated residual fair value over their estimated useful lives as follows:

- Land Nil
- Computers 4 years

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value, and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

Short term deposits

These are the cash held on deposit at the bank.

FUNDS

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of any funds held and restrictions provided are shown in the notes to the accounts.

There are currently no Holy Trinity PCC Restricted Funds.

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These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

Vicar and Churchwardens' Fund

This is shown as a separate statement. The Fund ("Miss KE Webber's Bequest") was formerly vested in the Diocesan Board of Finance under the 'Incumbent and Churchwardens Trust Measure 1964', and was for the "general purpose of Holy Trinity Church". It was therefore used to purchase the new church seating. It is a PCC fund but separate from the General Fund, and any decisions have to be specifically agreed by the Vicar and Churchwardens. The fund is now under the care of the PCC Treasurer.

RESERVES POLICY

In view of the current financial position the PCC has agreed that the policy relating to any remaining free reserves is to look at maintaining the balance between paying all lines of expenditure as they fall due and remaining solvent at the year end. By far the largest level of expenditure is the Diocesan Share payments and it is the stated objective of the PCC to continue to pay the "Share" in full, but this will have to be dependent on the level of income received and cash flow constraints.

STAFF COSTS

Gross Wages & Salaries for the year amounted to £13,106.

Tax & NI deductions amounted to £2,986.

During the year the PCC employed a Director of Music, an administrative assistant/book-keeper and a cleaner.

All three are employed on a part time basis. There were no employee benefits paid to members of staff during the current or previous year.

VAT RECOVERY

Generally, the church has to pay VAT on all goods & services. Where possible this is recovered under the Listed Places of Worship Grant Scheme.

Annual Report and Accounts agreed by the PCC, XXXX 2022 and signed by the Chair, The Revd Canon Joanna Abecassis.