

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

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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.

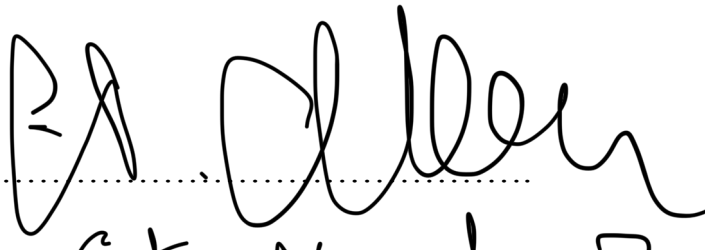
How we are thinking about the challenge

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;

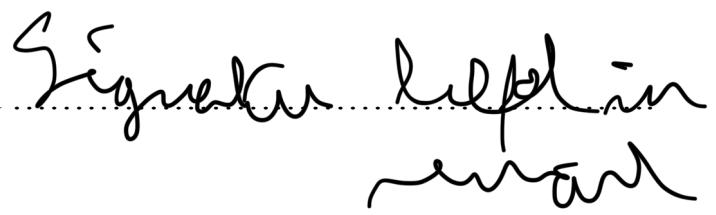

have not been met; or

(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 
Date 

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

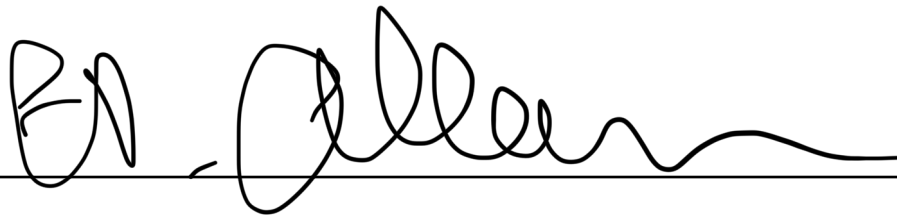
The note on pages 4 to 13 form part of these accounts.

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.

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 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

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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.

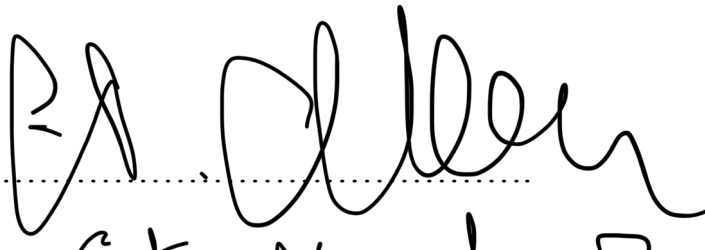
How we are thinking about the challenge

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;

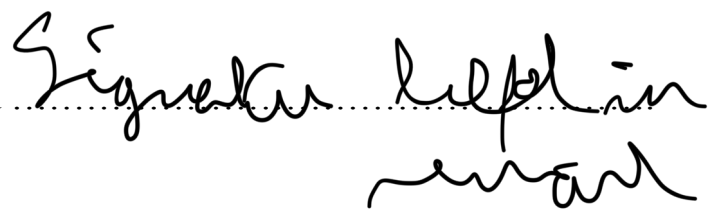

have not been met; or

(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 
Date 

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

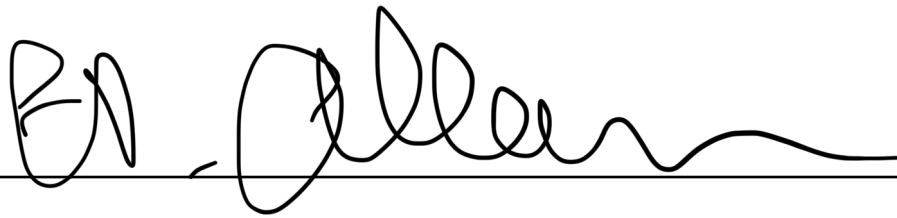
The note on pages 4 to 13 form part of these accounts.

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.

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 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

