



**AGENDA**  
**for the Meeting of Parishioners**  
**and**  
**Annual Parochial Church Meeting**  
**on 26 April 2026**  
**at Holy Trinity Church at 11 am**  
  
**with the**  
**MINUTES**  
**of the Meetings of 23 March 2025**  
  
**and the**  
**ANNUAL REPORT AND FINANCIAL REPORT**  
**FOR THE YEAR 2025**



**THE PARISH OF HOLY TRINITY**

# **BRADFORD ON AVON**

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

### **MEETING OF PARISHIONERS**

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

### **ANNUAL PAROCHIAL CHURCH MEETING**

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



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

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

**Meeting of Parishioners**

**1) Opening Prayers**

**2) Apologies for absence**

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

**4) Matters Arising**

**5) Re-election of churchwardens**

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

**Annual Parochial Church Meeting**

**1) Apologies for Absence**

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

**3) Matters Arising**

**4) Electoral Roll Report (Mavis Lindstrum):**

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

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

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

**5) Elections and Appointments:**

**a) Elections to the PCC:**

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

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

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

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

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

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

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

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

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

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

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

### **6) Annual Reports and Accounts:**

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

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

#### **Be Encouraged**

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

#### **A Growing and Changing Church**

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

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

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

### **Gratitude and Thanksgiving**

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

### **Towards a Deeper Vision - Abiding and Fruitfulness**

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

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

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

### **From Abiding to Fruitfulness**

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

### **The Purpose of a Mission Action Plan**

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

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

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

### **A Framework for Our Life**

We describe our shared life through five areas:

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

### **Alignment with the Diocese of Salisbury**

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

### **What is Emerging for the Next Season**

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

### **A Note on Discernment and Leadership**

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

### **Sending Us Out**

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

Yours in Christ,  
Jenny

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

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

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

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

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

### **Where this leaves us**

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

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

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

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

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

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

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

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

**Fabric**

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

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

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



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

## **Inventory**

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

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

## **Churchyard**

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

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

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

## **Miscellaneous**

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

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

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

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

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

## **e) Bradford Deanery - Rural Dean’s Report:**

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

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

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

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

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

#### **f) Safeguarding Report (Andrea Unwin):**

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

#### **7) The year ahead:**

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

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

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

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

## **8) Any Other Business and Questions**

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

## **Administrative information**

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

The correspondence address is:

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

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

Charity number: 1134135

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

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

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

### **Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. As noted above, all PCC members individually take responsibility for a particular operational area and/or sub-group.

### **Aim and purposes**

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

### **Objectives and Activities**

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

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

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

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

## **REVIEW OF THE YEAR 2025**

### ***Deanery Synod Reports (Jane Jones and Joanna Harries):***

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

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

**16 October 2025 Meeting.** Holy Trinity Bradford on Avon.

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

**11 February 2026 Meeting.** St Katherine's Holt.

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

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

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

#### **Share news.**

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

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

#### **Kadugli News.**

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

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

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

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

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

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

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

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

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

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

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

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

### ***Mothers' Union (Janet Brown):***

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

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

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

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

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

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

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

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

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

### ***Holy Trinity Hospitality Group (Joan Finch):***

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

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

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

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

## **Community Café (Judy Shaw and Liz Forbes):**

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



## **Mainly Music (Marlene Haffenden):**

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

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

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

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

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

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

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

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

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

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



be most welcome every now & then!

### ***Holy Trinity Bellringers (David Godwin):***

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

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

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

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

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

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

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

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

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

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

### ***Street Market (David Hare):***

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

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

### ***Christmas Tree Festival (John Cox):***

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

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

### ***Saxon Club (Michael Bardell):***

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

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

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

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

friends please encourage them. Everyone is welcome.

**Signed :**

**The Reverend Jennifer Nelson, Chair**

**Date: 20 April 2026**



# Parish of Holy Trinity Bradford on Avon

Charity Registration Number. 1134135

Annual Report and Accounts

for the

Year ended 31 December 2025

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## Treasurer's Report

### The Parochial Church Council of Holy Trinity, Bradford on Avon

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

#### Financial Performance for 2025:

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

#### General Fund (details on pages 11 - 12):

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

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

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

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

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

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

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

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

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

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

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

Balance Sheet and reserves (page 7):

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

Where this leaves us

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

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

Treasurer .....



Date .....

26/3/2026

Clive Adamson

## Independent Examiner's Report to

The Parochial Church Council of Holy Trinity, Bradford on Avon

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

Respective responsibilities of trustees and examiner:

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

It is my responsibility to:

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

Basis of Independent examiner's report:

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

Independent examiner's statement:

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

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

have not been met; or

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

INDEPENDENT EXAMINER

Richard Ross

Signed ..... 

Date ..... 



## Statement of financial activities for the year ended 31 December 2025

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

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

# Balance Sheet as at 31 December 2025

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

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

Clive Adamson, Treasurer ..... 

The Revd Jennifer Nelson, Rector ..... 

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

## ACCOUNTING POLICIES

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

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

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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.

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

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

## 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.

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

The second fund comprises a "Continued Discretionary Fund Pastoral" - ret Legacy Hutchins 2022 shortened to "Hutchins Legacy". The purpose of this fund is to allow the Incumbent to make discretionary amounts available to parishioners of up to 2300 details of which are made available to the PCC. Both funds are held in a CCLA deposit account.

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

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

Tax & NI deductions for all members of staff amounted to £5,825 in 2025 (£6,082 in 2024). The Administrator receives a contributory pension which totalled £219 in the year. There were no other employee benefits paid to members of staff during the current or previous year.

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

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

### 2. INCOMING RESOURCES

	Unrestricted General Fund	Designated Fabric Fund	Restricted Organ Fund	TOTAL 2025	TOTAL 2024
hon Gift-aid Bank Standing Orders	4,005			4,005	6,348
Stewardship Envelopes					265
lift-aid Bank Standing Orders	23,884			23,884	23,092
lift aid Envelopes	305			305	
"late Collections	<b>12,005</b>			12,005	6,773
/otive Candle sales	363			363	368
Maintenance Box	<b>1,276</b>			1,276	<b>1,080</b>
Dne-off Gift-aid Gifts	10,503			<b>10,503</b>	4,308
-Hospitality Sales	560			560	
donations	<b>9,226</b>			9,226	8,187
Dn-line Donations - Stewardship	194			194	68
in-line Donations — Parish Giving	35,335			<b>35,335</b>	26,891
--abric Fund					(1,700)
Fax Recovered on Gift-aid	9,633			9,633	9,5dd
hon-recurring one-off Grants					<b>1,000</b>
Dther Funds Generated	295			295	308
Drgan Fund Donations			50	50	<b>2,605</b>
<b>Total Donations and Legacies</b>	<b>107,584</b>	<b>-</b>	<b>50</b>	<b>107,634</b>	<b>88,937</b>
'ees for Weddings and Funerals	10,549			<b>10,549</b>	5,022
Saxon Club Subs	773			773	602
<b>Income from Charitable Activities</b>	<b>11,332</b>	<b>-</b>	<b>-</b>	<b>11,322</b>	<b>5,624</b>
'und Raising Community Activities	<b>12,229</b>			<b>12,229</b>	10,086
Church Lettings	11,193			<b>11,193</b>	9,926
/Vestwood and Wingfield PCC Admin	3,600	-	-	3,600	<b>3,600</b>
<b>Other Trading Activities</b>	<b>27,022</b>	<b>-</b>	<b>-</b>	<b>27,022</b>	<b>23,612</b>
<b>Bank and Building Society Interest</b>	<b>5,884</b>			<b>5,884</b>	<b>7,226</b>
<b>Total Investment Income</b>	<b>5,884</b>	<b>-</b>	<b>-</b>	<b>5,884</b>	<b>7,226</b>
nsurance Claims	603			603	400
/AT Recovery - Buildings	1,254			1,254	<b>1,415</b>
Special Collections	<b>3,089</b>			3,089	2,298
<b>Total\ Other Income</b>	<b>4,946</b>			<b>4,946</b>	<b>4,113</b>
<b>TOTAL INCOMING RESOURCES</b>	<b>156,758</b>	<b>-</b>	<b>50</b>	<b>156,808</b>	<b>129,512</b>

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

## 3. RESOURCES EXPENDED

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

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

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


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

Vicar & Churchwarden's Fund accounts — 31 December 2025

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

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

Clive Adamson, Treasurer







# Parish of Holy Trinity Bradford on Avon

Charity Registration Number. 1134135

Annual Report and Accounts

for the

Year ended 31 December 2025

## INDEX

Page 3-4	Treasurer's Report to the Trustees
Page 5	Independent Examiner's Report
Page 6	Statement of Financial Activities
Page 7	Balance Sheet
Page 8-9	Notes to the Financial Statements
Page 10	Incoming Resources
Page 11	Resources Expended
Page 12	Resources Expended
Page 13	Vicar & Churchwardens Fund

## Treasurer's Report

### The Parochial Church Council of Holy Trinity, Bradford on Avon

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

#### Financial Performance for 2025:

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

#### General Fund (details on pages 11 - 12):

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

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

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

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

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

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

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

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

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

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

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

Balance Sheet and reserves (page 7):

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

Where this leaves us

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

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

Treasurer .....



Date .....

26/3/2026

Clive Adamson

## Independent Examiner's Report to

The Parochial Church Council of Holy Trinity, Bradford on Avon

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

Respective responsibilities of trustees and examiner:

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

It is my responsibility to:

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

Basis of Independent examiner's report:

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

Independent examiner's statement:

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

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

have not been met; or

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

INDEPENDENT EXAMINER

Richard Ross

Signed ..... 

Date ..... 

## Statement of financial activities for the year ended 31 December 2025

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

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

# Balance Sheet as at 31 December 2025

	2025	2024
<i>Current Assets:</i>		
Co-op current account	11,678	16,253
CCLA Deposit Account	119,136	119,136
Cash in Hand	62	0
Accounts Receivable	1,344	423
 TOTAL CURRENT ASSETS	 132,220	 135,812
<i>Current Liabilities:</i>		
Agency Collection		0
Accounts Payable & Accruals	22,724	1,047
 TOTAL CURRENT LIABILITIES	 22,724	 1,047
 <i>Net Current Assets</i>	 109,496	 134,765
<i>runds:</i>		
General Unrestricted Funds	105,751	113,138
Designated "Fabric" Fund	1,115	19,022
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"late Collections	<b>12,005</b>			12,005	6,773
/otive Candle sales	363			363	368
Maintenance Box	<b>1,276</b>			1,276	<b>1,080</b>
Dne-off Gift-aid Gifts	10,503			<b>10,503</b>	4,308
-Hospitality Sales	560			560	
donations	<b>9,226</b>			9,226	8,187
Dn-line Donations - Stewardship	194			194	68
in-line Donations — Parish Giving	35,335			<b>35,335</b>	26,891
--abric Fund					(1,700)
Fax Recovered on Gift-aid	9,633			9,633	9,5dd
hon-recurring one-off Grants					<b>1,000</b>
Dther Funds Generated	295			295	308
Drgan Fund Donations			50	50	<b>2,605</b>
 Total Donations and Legacies	 107,584	 -	 50	 107,634	 88,937
'ees for Weddings and Funerals	10,549			<b>10,549</b>	5,022
Saxon Club Subs	773			773	602
 Income from Charitable Activities	 11,332	 -	 -	 11,322	 5,624
'und Raising Community Activities	<b>12,229</b>			<b>12,229</b>	10,086
Church Lettings	11,193			<b>11,193</b>	9,926
/Vestwood and Wingfield PCC Admin	3,600	-	-	3,600	<b>3,600</b>
 Other Trading Activities	 27,022	 -	 -	 27,022	 23,612
Bank and Building Society Interest	5,884			5,884	7,226
 Total Investment Income	 5,884	 -	 -	 5,884	 7,226
nsurance Claims	603			603	400
/AT Recovery - Buildings	1,254			1,254	<b>1,415</b>
Special Collections	<b>3,089</b>			3,089	2,298
 Total\ Other Income	 4,946			 4,946	 4,113
 TOTAL INCOMING RESOURCES	 156,758	 -	 50	 156,808	 129,512

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

## 3. RESOURCES EXPENDED

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

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

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

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

Vicar & Churchwarden's Fund accounts — 31 December 2025

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

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

Clive Adamson, Treasurer

