

ST MICHAEL THE ARCHANGEL

Chagford Parochial Church Council

Registered Address

Parish Church, Chagford, TQ13 8BN

The PCC is a body corporate governed in accordance with the Parochial Church Council (Powers) Measure 1956 and the Church Representation Rules 2006.

It is a charity registered with the Charity Commission under Registration No. 1172274 and is located with the Diocese of Exeter of the Church of England.

The following Persons have served as members (trustees) of the PCC from 23rd day of March 2025 until the present.

Ex Officio Members

Incumbent	Rt. Revd. Nicholas McKinnel
Churchwardens	Mrs Rosemary Bleakman
	Mrs Phyllis Tucker

Elected Members

Dr Colin Barnes	<i>[died 28.08.25]</i>
Mrs Linden Bruce	
Mrs Lesley Haigh	Secretary
Mrs Elizabeth Haws	
Mrs Mel Holyoak	
Mrs Margaret Jeffreys	
Mr Anthony Milton	
Mrs Jenny O'Brien	
Mrs Lucy Shields	Lay Chairman
Mr John Wood	

Co-opted Members

Mr Terence Bleakman	Treasurer
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ANNUAL REPORT

for the
Fiscal Year
1st January – 31st December 2025



The Parochial Church Council
of the
Ecclesiastical Parish
of
Chagford
Registered Charity 1172274

ANNUAL REPORT 2025

RECTOR'S REPORT

Back in the 1980s, when I was first a vicar in this area, there were five of six full-time stipendiary clergy covering ten parishes. Our allocation is now 1.5 priests, and this puts a great deal more on the shoulders of our church wardens and PCCs. So, I would like to express deep gratitude on behalf of the clergy and congregations to all who work so hard to sustain the life and witness of our churches. There have been plenty of encouragements across the benefice this year, and thanks are due to those who have made this possible.

On my appointment two years ago, I set myself five objectives, some of which are fulfilled and others are a work in progress:

1. **The creation of a new legal benefice.** This came into effect on 1st April 2026 and is to be known informally as 'The North Dartmoor Parishes'. The official name lists eleven communities and is a bit of a mouthful.
2. **Staffing.** I am delighted that the Rev Helen Blaine is now our Associate Priest, living in Moretonhampstead Rectory and working on a half-time basis. We welcome also her husband Alastair, who is a chaplain in the Royal Navy. We are also blessed with a number of retired clergy, including Geoffrey Fenton and John and Jackie Parmiter who joined the ministry team this year, and Ros Pugsley who has been licensed as a Reader. We are fortunate for all, lay and ordained, who give their time and talents so generously.
3. **Administration.** We now have a more professional approach to communication and administration thanks to the new website and our new coordinator, Maria, ably assisted by Elinor and Heather. It will always be a challenge to engender a sense of unity and common purpose across so diverse a benefice, but we are making strides in the right direction.
4. **Families and Young People.** Overall, our congregation tends towards the older age group, but there are encouraging initiatives to bring younger people into the life of our worshipping communities. We are exploring the appointment of a part-time Families/Children's

worker to help and support us in family-friendly services and activities. To date four of our churches have offered £10.5k a year for five years towards the target of £20k per annum. Should we get nearer to the target, an advisory group will be set up to take this further.

5. **Succession.** Although new formally the Rector, I am aware that I am here on an interim basis so when the time comes for me to retire, I am keen to leave a happy and outward-looking benefice that will be attractive to applicants. Thank you to all who are helping to make that possible.

Bishop Nick McKinnel, Rector

ANNUAL REVIEW

Throughout 2025, the church has adapted its rotation of services, dictated by the numbers of people attending each of the services.

The Family Breakfast service has now ended and, in its stead, we will have four more family-orientated services during the year: Mothering Sunday, a Summer Songs of Praise with Picnic, Harvest Festival and Christingle.

We welcomed, to our Ministry Team, Geoffrey Fenton after a year of 'finding his feet' following retirement, and John and Jackie Parmiter, who are both ordained priests and have moved to Chagford. These three have been put great to use within the whole of the North Dartmoor Parishes, and we are most grateful for their service.

They join Bishop Nick, whose cheerful and positive leadership is a joy, and the patient and forbearing support of Harriet Every, Noël Walter and Nick & Edwin Fennemore.

We are so, incredibly, fortunate, to have these committed and hard-working retirees amongst us.

Congregational numbers are pretty steady and, on many Sundays, are increasing.

Our three 'less CofE traditional' services each month; The Well, Taizé Chanting and Moor Praise are developing a dedicated following, with regular numbers showing their popularity. Thanks go to everyone who helps with all of these services.

One event, in 2025, deserves a special mention; Tymescythe Theatre Company's production of Shakespeare's Henry IV Part I, in March.

Once again, Chagford church was transformed into a theatre space, this time depicting various royal locations and, finally, the battlefield at Shrewsbury!

From the 'coming of age' of the young, callow, fast-living, Prince Hal to the bawdy tavern scenes, Tom Fynn and his entire cast and crew are to be congratulated for this tremendous rendition of one of the Bard's lesser-known plays. Aren't we lucky?

The deaths of dear friends, in 2025, are being felt most keenly especially because of their huge contribution to the life of our church.

As stalwart members of the PCC, Choir, Deanery Synod and constant supporters of the life of our church, Malcolm Fish, Suzanne Walter, Maurice Jeffreys, Colin Barnes and Pam Mount are not only greatly missed, but are difficult to replace. They will all, always, be remembered.

It is worth repeating that St Michael's simply could not operate without the tireless work put in by Rosemary and Terry Bleakman. The Beatles sang about 'Eight Days a Week', but Rosemary and Terry do even more than that.

Phil Tucker's appointment as a second Churchwarden has taken a little of the strain off Rosemary's shoulders, but Terry seems ever more involved with the technical side of running the church, and a deputy must be found as soon as possible.

We must also publicly recognise the exceptional work of: Elinor d'Albiac as Sacristan and Verger, Jon Bint as Tower Captain, Roger Cleverdon as Organist, plus Jenny O'Brien for conscientiously locking and unlocking the church so regularly.

And, with the support of all those who clean, read lessons, intercede, arrange flowers, act as sidesmen, volunteer for Chagford Pantry and at Little Angels, help at fundraising events, sing in the choir, accompany hymns at services, ring the bells - and any other tasks I may have omitted (apologies) - we are indeed blessed to have such a vibrant, forward-looking and welcoming church.

Thank you all.

Lucy Shields

Lay Chairman Chagford Parochial Church Council

CHURCHWARDEN'S REPORT (FABRIC)

Every five years the church fabric is the subject of a formal Quinquennial Inspection conducted by a Chartered Building Surveyor. In general, the fabric was found to be in reasonable condition, but urgent works were required with respect to the rainwater disposal system particularly as our winters are becoming much wetter. Water ingress into the tower has been worse this winter and water damage to the bearings of one Bell caused a complete failure after just 10 years in operation. Church towers are notorious for the ingress of water, but structural changes will be necessary in the immediate future to alleviate secondary damage to expensive equipment with the church. Given the current day-to-day financial situation [See Finance Report] it will be necessary to make a Public Appeal for funds to support this work

Changing regulations for Public Use buildings also require work associated with electrical safety on associated with the Church AV system and fire/carbon monoxide detections systems particularly in the Gabriel Room complex.

A similar five yearly inspection of the churchyard trees, reported elsewhere, also identified areas of immediate work to maintain public safety and longevity of the trees themselves.

The long talked about 'reordering' of the southwest end of the church to re-create the open area adjacent to the servery, create much-needed storage space for the church portable chairs and staging, tables, pantry, Little Angels & cleaning equipment and purpose-designed units to house securely the bell ringers extensive historical records and house the churches extensive audio visual control equipment, was approved by the Exeter Diocese and work started in August.

We are truly fortunate that these works are being paid by the Friends of St Michael's from the funds raised by their Summer Music and other concerts. I know that our deceased dear PCC member Dr Colin Barnes would be delighted that, at last, these precious records would have a safe home.

Although the works will not be finished until late 2026, the initial removal of the pews from the southwest corner has been a great success providing a very visible location, noticed immediately on entry to the church for the Christmas Tree, and associated decorations, together with a forthright claim by the Little Angels as a safe activity area for both weekly meetings and generally throughout the week. It was also great to see the toddler

chairs and table being used by a group of our more elderly visitors during church coffee.

However, even when all this work is complete there will still be a substantial number of items without a proper home. How to house these together with the other needs for money to be spent elsewhere in the church and churchyard will be one of the many challenges for the future PCCs I am afraid.

Every month the 'Celebrating the Earth' team hold their 'service' in the church with the support of the Rev Edwina Fennemore. Although in principle the meetings are secular they always finish with a 'Blessing' given by Revd. Edwina, and a period of meditation/prayer before the final dismissal.

The school held the three 'end of term' service in the church. Two class groups visited to familiarise themselves with the various features of the church and create a picture of an item that takes their particular attention. Lucy Shields very kindly very often reads a story to them. The Montessori School also bring their children to church, and they also have a story read to them; quite of few parents also attend with the children.

Details of our extensive fundraising activity is reported elsewhere in the Report, but I would like to thank Tom Fynn, a member of our choir, and his extensive team of actors and supporting technicians for the creation of 'The Theatre in the Church' and its production of Henry IV. Not only does it provide for significant income to the church but also provides a unique opportunity for local people to perform alongside professional actors to create a special local attraction. The 'Theatre in the Church' is now so well known that we received an enquiry from a touring dance group to see if they could perform in 'Our Theatre.'

The Chagford Youth Project, which the church helped to create and has financially supported ever since, spent a Saturday abseiling down the church to raise funds. Many local people, of all ages kindly got sponsorship and abseiled and together with the support of local musicians and the business created a very special celebratory day for everyone.

Since the last APCM, we have had 15 funerals or thanksgiving services. Mourners are asking for very different services to ten years ago, most have recorded music as well as the organ, and many request video displays and

live streaming of the service to family friends around the world who are unable to attend on the day.

The twelve summer music concerts on a Friday lunchtime were very well attended and we are certainly grateful for the money that the concerts have raised to enhance and repair the church. We are aware of the amount of work that goes into creating these concerts, obtaining very generous sponsorship from local businesspeople and generous local people, this sponsorship pays for the musicians to perform. Creating the programme for the twelve performances in different genres takes a lot of time and effort.

The concerts also give to Chagford something to look forward to every Friday during June, July and August and many people have said how bereft they feel when it is no more until next year.

I have tried to remember most of the things that happen during the year, but I am sure I have forgotten many, but it is clear that St Michael the Archangel remains at the caring centre of Chagford's community life.

Rosemary Bleakman, Churchwarden

CHURCHWARDEN'S REPORT (CHURCHYARD)

I begin my report by thanking the good people that have been helping me to keep the Churchyard looking attractive. They quietly do these tasks without any recognition; Evan, Fran, Phil, Simon, Richard and Mike. I personally make sure they know how grateful we are.

A year ago, I did an in-depth study of the yard. It had many signs of neglect and much damage to the memorials, walls and pitted grounds, much of which had been done by the ill-conceived policy that the renegade ponies looked nice in the Churchyard.

Realising that the only way to stop such desecration, was to try and keep the ponies out, I soon found out to my cost, that these ponies were a very emotive subject to deal with.

With the help of the owners and "shut the gate volunteers", we managed to cut their visits down by more than half. We have been assured that the last cattle grid will be finished this year.

It was just as well that it was time to check the headstones, what with the ponies and the fact a child had been killed by a falling headstone (elsewhere) leading to us laying down at least fourteen.

Once again, this was an emotive subject to deal with - as the headstones started to be repaired, so did the emotions. Many are back up, with great expectations for the remaining few.

We had volunteers that helped with getting rid of the many anthills. We uncovered a lot of granite and started on the Ivy, that had become overgrown, on the Churchyard path wall. A few overgrown shrubs had to be cut down owing to the fact they were encroaching on the graves either side of them.

We hope to start a new cutting regime because of the amount of grass and raking, plus complaints from many of the visiting relations, along with trying to cut down on the amount of Oxeye Daisies that have completely taken over.

Some of the trees have had a little pruning and a branch that had broken on the Cyprus, was taken down and removed.

One of the large top stones on the main path wall was accidentally knocked off, and has been repaired by Wilf Hutchings, Master craftsman, along with holes filled in many of the walls.

We had a successful leaf clearing as well.

There has been quite a lot of damage done by children and dogs from the Friday night 'Wall'. That will, hopefully, be repaired by the time this report is completed.

Phil Tucker, Churchwarden

AIMS AND PURPOSE

St Michael the Archangel Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting within the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Grade I listed church building and associated churchyard.

MINISTRY AND MISSION

Children and Young People

LITTLE ANGELS

The numbers attending the sessions of 'Little Angels' has risen steadily throughout the year, and in the final months of the year were well into double figures. Whereas for many years we were just three helpers, we are delighted that Jan, Beth and Jackie have joined the team.

The 'Angels' are aged mostly between the ages of 0 to 3 years but all pre-school are very welcome. The sessions are free and the warm church provides a really lovely environment for Mums to meet and chat and their little ones to socialise. Beth brings her keyboard and the addition of 'action songs' is much appreciated by the more active of the angelic infants. It is a very busy and rewarding enterprise.

JAM CLUB

JAM (a.k.a. Jesus and Me) Club started last Summer and meets every Wednesday in term time at the school for an hour from 3.30 pm.

There are 8 children from Years 5 and 6 and usually three volunteers (all DBS checked). Attendance is voluntary and the hour-long session includes refreshments (squash and Jammie Dodgers), games and craft and discussion, often on the Bible stories covered in the school assembly that precedes it.

There is a lot of laughter but the thoughts and comments arising from the discussion are most enlightening.

Lesley Haigh

CHURCH AND SCHOOL PROJECTS

St Michael the Archangel, Chagford with Chagford Primary School.

In the North Dartmoor Parishes Children and Family seasonal booklet, we note, 'Childhood is a time for nurturing, moments of awe and wonder...Questions and questioning ...Respect and wellbeing...Self and Identity. *Children and young people need to know that they are loved by God and uniquely created by Him.*

As a benefice we have been looking at the unique spiritual places each of our churches represent within the community and what as churches we can offer the children within our specific community. One of the key aspects is how we are involved in our three local Primary schools. A benefice wide school and church logo competition was launched in mid-2025, which resulted in the beautiful logo we now have visible on child and family friendly events, services and activities.

Molly Lentern's drawing (Chagford Primary) resonated unanimously with the judges from 60 entrants. From this competition, the prize for the winning entrant was a class art project.



Year 6 completed a Creationtide project guided by Philippa O'Brien's expert creativity which enabled the pupils to make a mobile, demonstrating the balance and importance of animals, birds and plants which was displayed in St Michael's during the period of Creationtide-St Francis' Day, 4th October.



Philippa O'Brien, Artist
with Sara Charker,
Creation Care Engagement Officer,
Diocese of Exeter.

This project has served as an opportunity to continue to work with Chagford Primary school identifying new ways we can creatively engage with the religious, spiritual heart of who we are. The liturgical year offers different ways, with different year groups to allow for engagement, pause and importantly time for silence and wonder through creative expression.

2026 holds new opportunities to continue this special kind of partnership which works alongside the RE curriculum. A creatively expressed forward plan is in development for the 2026 school year (April-December) for PCC approval, emphasising this important missional activity in the life of our church, school and within our community.

We are called to nurture and encourage one another and enable children and families to find spiritual connection and to grow in faith. We note, with thanks, the dynamic support from Mr James Green, Headteacher at Chagford Primary School, all staff and pupils.

Rev. Edwina Fennemore

CHURCH LIFE

Working with the Community

CHAGFORD COMMUNITY AND MEMORY CAFÉ

Attendance at the cafe has increased this year - with attendance now topping 50 at most sessions

Trips in 2025 - Because many of our guests do not drive, our trips provide guests with a rare opportunity to get out of Chagford for a few hours.

- A day trip to the Seaside in June - we hired a coach to Sidmouth and had morning coffee, lunch and afternoon tea at the Kingswood Hotel. Guests with good mobility enjoyed walking along the promenade on a gloriously sunny day. Other guests enjoyed conversation with friends, sea air and a beautiful sea view.
- A delicious Christmas lunch at the Fingle Bridge Inn was attended by over 40 people

Sessions in 2025 - Highlights include: A visit from The Dartmoor Shepherd in April with a chance to pet lambs and collies, a story telling session by local story teller Lisa Schneider, a fascinating illustrated talk by the Local History Society, 2 visits from the children at Chagford Primary school with delightful cross generational fun and laughter! Christmas carol singing accompanied by violin, pipes and keyboard.

The Golden Oldie Film Club launched in September 2025

Grant funding was secured to launch this CC&MC film club on the last Thursday of each month over the winter. It takes place in the dining room at The Globe and provides a second monthly event for guests at the darkest time of the year. We purchased a pull-down screen and we pay a fee to the Globe Inn to provide free tea and coffee, and to source and screen a popular oldie. Popcorn and ice cream can be purchased at the intermission! This has proved very popular with guests. We have applied for a grant to continue it for the winter of 2026/27



Poetry Book

We secured some grant funding to publish a hardback book of poems written by one of the cafe guests. It was beautifully illustrated by one of our volunteers and a copy was gifted to each guest at Christmas. The remaining books are being sold and they have already turned a healthy profit for cafe funds. The project represents the fulfilment of a lifetime dream for the author.

The cafe remains free to all. We serve hot drinks and a selection of savoury and sweet food provided by a dedicated team of volunteers as well as companionship, stimulating activities and support.

Ann Searson

CELEBRATING THE EARTH

'Celebrating the Earth' originated as a series of events in support of the UN Climate Change Conference in November 2021, and has continued with regular offerings of nature-inspired art, music, talk, folklore, poetry, prayer, and mediation ever since. The programme of events is organised by a cross-community, cross-faith group of volunteers, and all are welcome to participate. These events draw audiences from many different parts of the local community, coming together to share a love of the natural world and commitment to its future.

A brief run-down of CtE events held in 2025:

In January, we gathered for the annual Chagford Wassail on Ore Hill. Wassailing is an old tradition of 'waking up' the apple trees each year with songs, stories, laughter, and noise-making. This year's Wassail was celebrated with music from local folk musicians, plus young musicians from Chagford Primary School; storytelling by Lisa Schneidau; a talk on the history of the apple trees on Ore Hill by Eric Hodges of the Ore Hill Trust; and a closing blessing by Edwina Fennemore.

In late April (near May Day), we gathered on Ore Hill again for the annual Jack-in-the-Green Procession, led by two colourful creatures from folklore: the Green Man and the Obby Oss. The crowd processed over the hill to bagpipes and drums, then formed a circle beneath the trees for music, storytelling, and a blessing of the land at the season's turning. Once again, children from the primary school participated in the sing-along. We had fine weather and a larger-than-usual crowd this time, with children of all ages and elders included.

After the summer hiatus, we were back in September with a special event: The Great Chagford Mumm-Off! Mumming is an old form of folk drama: short, hilarious mythic plays with audience participation encouraged. Two years ago, the Strolling Mummers troupe stopped in Chagford as part of their Pilgrimage for Unity, walking east-to-west across the UK. They performed at the church, and also to the children at Chagford Primary School.

This year they stopped in Chagford again on their Pilgrimage for Peace, but this time they were met by our own Chagford Mummers. In the Great Chagford Mumm-Off, held in the church, the two groups competed to win the Mummers' crown. It was a splendid event, full of music and laughter, and our local troupe won! The Strolling Mummers also visited the primary school once again.

Our October event, also held in the church, featured the award-winning American environmental author Alan Weisman discussing his uplifting new book, *Hope Dies Last*, with local naturalist Tony Whitehead. Alan has travelled all over the globe to speak with people working to save our planet from climate disaster. His fascinating talk, given to a packed church, was capped off with a piano performance of 'Gaviotas' by Dhevdras Nair -- a composition inspired by a previous book of Alan's. Signed copies of *Hope Dies Last* were available at the event, with all profits donated to the church.

The December event, our annual celebration of Winter Solstice, filled the church with music, stories, puppetry, and lantern light. Children from Chagford Primary School contributed handmade lanterns and Christmas songs, followed by classical and seasonal music from local musicians. An enormous tree puppet took centre stage, created by the group Elfenwild and puppeteered by William Todd Jones. Lisa Schneidau told a winter night's folk tale about how horses first came to the world...and just as she ended, three folkloric horses (Obby Osses) burst into the church, dancing in the aisles to the music of bagpipes and drums. The evening ended with reflections on hope at the dark of the year by Edwina Fennemore, followed by a closing prayer.

As we plan events for 2026, we continue to work with Chagford Primary School to include young people in these events. We're grateful for the support of the church, and strive -- through collecting donations at each event -- to support the church in turn.

Teri Windling

CHAGFORD PANTRY

The Chagford Pantry has had another successful year with a number of people supported with food and household goods at a time when it was needed by them.

The number of people who pick up what they need from the shelves in the church or at the school is unknown due to both sites offering total anonymity to the users, but they are topped up several times during the week.

The Monday morning drop-in coffee morning has additionally supported over 30 people throughout the year.

The food and household goods donations continue with the receiving box in the back of the Church working well. The Pantry is also very grateful to the regular financial donors and the anonymous match funder. A weekly delivery from Tesco as well as a volunteer regularly shopping at Lidl replaces goods as needed. The Pantry continues to use the Trussel Trust provision list as its guide.

As a result of our very positive support, the volunteers have only held one fundraising event - a Lent lunch in Endecott House. One request via the Chagford Hub at the beginning of the winter for good quality, clean winter coats was generously supported and very gratefully received.

The Pantry has eight regular volunteers who run the Monday morning sessions and top up the shelves during the week. There is also a helper who comes along regularly but does not wish to take on more responsibility but is a great befriender. We also want to thank Terry Bleakman for continuing as the Treasurer and keeping the records up to date.

Over the last twelve months the Pantry has also:

- received vouchers from Proper Job to share and participated in a survey towards grant funding
- received a personal donation from a Black's customer for Christmas vouchers
- worked with Pam from Fruit Loop, providing vouchers for fresh food. This is currently under review
- provided vouchers for Martin's butcher for Christmas

- received fresh vegetables and fruit from the Okehampton Food Bank - due to not being able to store fresh produce this was a single donation
- received an offer for the coming season from the Community Allotment for Pantry friends to have any surplus on Mondays
- held an Open Morning to widen the reach and awareness

Hils Bush & Liz Goodwin

FINANCIAL SUPPORT

The PCC believes that we, as Christians, should provide for the support of others who are, for a variety of reasons, unable to do so for themselves. It achieves these aims through the giving of financial support, in cash or in kind, to other charitable organisations and individuals or groups of individuals.

For 2025 the PCC resolved to allocate grants, given from income, to be concentrated primarily on helping those in hardship within the local area.

At the organisation level, we cash grants were awarded to:

Children's Society - £198

St Petrocks Exeter - £450

Chagford's Youth Project - £1000

Royal British Legion 'Poppy Appeal' - £220

Working at the family level our 'Chagford Pantry' project has provided support of £7,200 in food and other items of a personal nature and provided simple one-to-one supportive discussion.

The Joyce Storey Memorial fund also provided financial support of £1,700. In the main this was used to help the Primary School with extramural facilities

EVENTS AND FUNDRAISING

FRIENDS OF ST. MICHAEL'S

During 2025, The Friends of St. Michael's continued to put on the Summer Music series of 12 free Friday lunchtime concerts, which is now a regular feature of the Chagford calendar.

The 2025 series was extremely successful, raising more than £10,000. Average attendance, at 166 per concert, was slightly down on the previous year but average donations were marginally higher, aided by a greater number made with Gift Aid.

The Faculty Application to the DAC was approved in early May. It incorporates an expanded plan for church improvements which was displayed in the church in early 2025.

In the Autumn work began on the first stage: improvements to the storage in the Gabriel Room and new cabinets on either side of the balcony for the sound system and for storage for the bellringers. Some pews were removed from the Southwest corner as part of the second phase to create a new contemplative area. These changes were achieved with minimal disruption to the normal activities in the church and promise to be a significant improvement.

Neil Loden

CHURCH EVENTS

As always, the Events Committee was kept busy throughout 2025.

February's 'Puzzling Evening' was a huge success again - it is always good to welcome new people, many from outside the parish, to this sell-out event.

It was soon followed by the Lent Charity Soup Lunches. Generally, these are not a fundraiser for the church, but they nevertheless raise awareness, as the after-church coffee money funds the hire of Endecott House for each of the lunches, so that the charities and organisations can keep all the profits for their cause. In fact, we did have one for our own funds in 2025.

Our fortnightly Tuesday Coffee Mornings - held in people's homes or the church - ran from May until October, and were very well received, as usual.

At the start of July, Rosemary and her team organised a wonderful Open Gardens again, with 17 gardens in and around the town - some of which have never been seen before.

In a change from the previous few years, we reverted to a Harvest Supper, held on the Harvest Festival weekend. Endecott House was full, with everyone enjoying a delicious two-course supper.

And we all enjoyed a very busy Christmas Coffee Morning (held in the church) at the start of December.

Thanks must go to the Events Team of: Rosemary Bleakman, Margaret Jeffreys, Caroline Coleman, Veronica Morriss, Phil Tucker, Sarah Tooley, Jenny O'Brien, Tina Thomas and Hilary Francis.

Lucy Shields for the Events Committee

CHURCH FAMILY

CHURCH CHOIR

We have had another busy year singing, and although only two weddings, we now seem to do more funerals.

Our numbers are steady at 26 singers, which means that we can have a good choir without everyone being there all the time, though a couple more tenors would still be an advantage. With these numbers we can still sing a good range of music under our wonderful Musical Director – Roger Cleverdon. We are grateful for the few who come and sing regularly with us from Sampford Courtenay too.

Last year's Coffee Morning was a great success – (my, that's a long time ago!) so, no need for another for a while.

Rehearsals went on during the summer for two identical concerts given in Chagford and Sampford Courtenay in November, and Roger hopes to repeat this with another in the Autumn.

Other services have been for Advent, and the newly re-vamped Christmas Carols – held for the first time since Covid. This was well attended and lovely to see the church full, but not stuffed, since 2019.

Recently we sang in St Andrew's, Moretonhampstead, at the Licensing of Rev'd Helen Blaine, Associate Vicar for the Moreton four. This was a joyful occasion with Bishop Mike of Exeter as well as our own Bishop Nick. How lucky for us to have two Bishops at once.

On Saturday 18th April 2026 some of us will join an augmented choir to sing a concert with an orchestra in Sampford Courtenay. Music to include Tallis, Purcell, Wesley, Rutter and Haydn. Everyone one is most welcome to join us.

Thanks for continuing to support us.

*Elinor d'Albiac
Choir Secretary etc,etc.*

SIDESMEN

I saw a quote that states: "Essentially, the sidesman is a mix of usher, security guard, social director and, occasionally, the person who knows where the spare key to the vestry is. They are indispensable, often funny, and undeniably, the church wouldn't move without them."

Our Sidesmen are certainly indispensable, and we are so very grateful for their dedication, and the service they provide in welcoming congregations to the church week by week.

The appointment of:

Terry & Jenny Arscott	Mel Holyoak
Caroline Coleman	Margaret & Maurice Jeffreys
Jan Dale	Veronica Morriss
Christopher & Penny Deane	Jenny O'Brien
John & Julie Elliott	John Roberts
David Finch	Richard & Tina Thomas
Hilary Francis	Sarah Tooley
Vanessa Garratt	Phil Tucker
Lesley Haigh	John & Sheila Williams
Gay Hill	Jo Williamson

was confirmed by the PCC at its first meeting after last year's APCM.

Since then, John & Sheila Williams have asked to have a 'year out' and Martin Philpott has been co-opted to replace the late Maurice Jeffreys.

Lucy Shields

BELLRINGERS

The last past year has been another busy one. 2025 was the Devon Association of Ringers' Centenary, and I headed up the Centenary Events Committee. Arguably the biggest event was hosted by us, on Holy Saturday, with the documentary premier screening in the Jubilee Hall, plus refreshments, accompanied by three competitions - in Chagford, Throwleigh & Gidleigh – involving 100 ringers ringing/judging. It was a mammoth undertaking, but a highly successful one. We have also welcomed a number of visiting ringers throughout the year, and also non-ringing visitors attracted over the road by the sound of the bells on practice night.

In the tower(s), the group continues to progress, with competitions playing their part in raising standards of ringing. We also frequently benefitted from the assistance of Lee & Ewan from Bow tower.

Our group continues to keep our four towers ringing, and in addition some of us help variously with South Tawton & Belstone service ringing. We ring for Chagford every Sunday, then Gidleigh, Throwleigh, & Drewsteignton once each in turn, plus the Drewsteignton monthly Family Service. I

frequently assist Dunsford with their practice, and service ringing usually monthly down Buckfast Abbey, and occasionally in Exeter Cathedral.

Although the group numbers c.15 in total, ringers are spread over 5 parishes, and the group includes several who often work on Sundays. We are always in need of new recruits. We currently have one young learner (whose grandfather rings for South Tawton & Belstone), but long days attending school in Exeter affects her attendance to practices.

The deluges at the start of 2026 saw water ingress worse than I've ever known in the tower. Typically, the long-awaited storage cupboards arrived at the same time. We are now in process of restoring some sense of order to the ringing gallery.

The demands of running the tower (& Drewsteignton) seem to increase as the years pass. We find ourselves increasingly asked to ring for funerals, which, being on weekdays, can often be challenging when it comes to finding sufficient number of ringers. Further, last November I assumed the Chairman's role for the Association, for the Triennium, so the workload will be even heavier. On Holy Saturday this year (4/4), I shall celebrate 50 years since I first rang (in Chagford), having been one of the last group of learners of the then Tower Captain, Percy Rice.

*Jon Bint
Tower Captain*

STRUCTURE, GOVERNANCE, POLICY AND MANAGEMENT

STRUCTURE

The process for the appointment of members to serve on St Michael's governing body, the Parochial Church Council (PCC), is set out in the Church Representation Rules Parts 1 & 2.

The PCC comprises the incumbent, curates, readers & churchwardens as ex-officio members and up to 12 elected members of the laity who are registered on the current Parish Electoral Roll.

The 10 members listed on the back page were elected on 23rd March, 2025: the role of Treasurer was filled by a co-option at the same meeting.

The PCC is a charity registered in England under reference 1172274 with all PCC Members as Trustees of the Charity.

The number on the Electoral Roll for the Parish of Chagford at the end of 2025 was 96, a substantial decrease since December 2024. [However, this has steadily grown so far, in 2026].

The PCC is responsible for all decisions on matters of general concern and importance to the parish, including deciding on how the funds are spent.

The PCC held meetings on four occasions in the year with an average attendance of over 80%.

There are two sub-committees:

the Standing Committee comprising the Preist-in-charge, Churchwardens, PCC Lay Chairman, Treasurer plus Margaret Jeffreys & Tony Milton, and the Events Committee comprising Mrs R Bleakman, Mrs C Coleman, Mrs H Francis, Mrs M Jeffreys, Mrs V Morriss, Mrs J O'Brien, Mrs L Shields, Mrs C Thomas, Mrs S Tooley and Mrs P Tucker.

These sub-committees are responsible to the PCC and formally report their progress and decisions at every PCC meeting.

To enable timely day-to-day management of the routine activities of the PCC, it has resolved that the Standing Committee has the authority to spend up to £750 on any event without the need to seek approval of the full PCC

FINANCIAL REVIEW

St Michael's PCC is a Registered Charity, and as such, has a legal responsibility to spend income that is given for an explicit or implicit purpose, irrespective of the size of the gift, only for that purpose [Restricted Use]. This responsibility applies equally for a large bequest to enable a major development of the church or churchyard fabric, and a few pence put into the collecting box at a Community & Memory Cafe monthly social gathering. The Charity Trustees [Members of the PCC] are personally liable for ensuring these funds are not misused, misappropriated, or used for general operating costs, as doing so constitutes a breach of trust. They must manage these funds with care and skill, ensuring they are not used to cover financial gaps in other areas of the charity.

To ensure fiscal transparency the PCC operates an accounting system comprising twenty main Accounting Funds, with the larger e.g. The Church Fabric and Churchyard funds, subdivided into sub-funds. As such, this Report does not try to provide a detailed explanation of the church

receipts and payments but rather an overview of the general achievements, trends and areas for action or concern.

Overall, the world financial stability steadied during the year, but financial markets remained uncertain regarding both British and USA political policies resulting in personal uncertainty and business caution. These, in turn, lead to individual/family 'belt tightening' and increasing prices for material and labour., which together with increased maintenance costs, Taking all of this into account, the total wealth [cash plus capital value of investments] of the Church increased during the year by £12,686 creating a year-end total to £326,171.

However, the capital value of the equity investments increased by £15,420 meaning that cash assets decreased by £2,734.

Further, of the £326,171, £222,127 has restricted use limitations meaning there is only £104,044 left to support day-to-day costs. A significant sum but not so when you realise that the PCC spent spend of £91,600 [£250 per day]in 2025 just to keep the church open for use and contribute to the provision of the small ministry team and the implementation of the ministry within Chagford. During 2025, we also spent £8,000 on the legally required 5-year inspections of the church and churchyard fabric and the urgent remedial work identified in these reports.

The annual challenge for the PCC is, therefore, to raise £100,000 from the people of Chagford, other supporters and visitors to our Town.

So, why does it cost this much?

A summary account of the church operating expenditure of £91,600 is shown on page II, at the back of this booklet.

Simply put, 42% [£38,700] is needed just to keep the church and churchyard open for public use. The other 56% [£52,900] being for more specific religious activity including the payment of the priests and our local ministry activity including grants to individuals with need, and other charitable organisation providing much needed social support. e.g. Farming Community Network, St Petrock's Exeter (support for the homeless) Chagford Youth project and the Chagford Pantry (foodbank).

Running a church is fundamentally the same as running your own home; it needs heating, lighting and water, fitting and fixtures to enable daily life, cleaning, painting and general upkeeping: For legal and security reasons it has to be insured. The main difference is that our home is a Grade I listed

building, and together with our garden [the churchyard] is open for unsupervised use by the public. As you can imagine, these add higher levels of risk and costs of maintenance. Public use also brings its own special set of rules and regulations!

Our utility (water, gas, and electricity) cost £11,793 in 2025; 23% higher than 2024. The amount of energy used was the same but the cost per unit increased significantly. The church had been shielded from the increased energy cost as we were lucky to renegotiate our business energy supply contracts in late 2021/early 2022 just before the start of the Ukraine war. At that time, we fortunately chose 3-year fixed price contracts and thus benefited from pre-crisis costs until this year.

Insurance costs a further £5,100. This price is driven by the inherent risks of unsupervised use by the public and the cost of repair or replacement of sizeable number unique historic fixtures and fittings that make the church and churchyard 'what-it-is.'

Charity accounting procedure requires that fundraising/trading activity costs are shown separately to the takings a spend of £4,196. Of the remaining £17,100 maintenance cost, £8,300 was consumed with the humdrum of general maintenance of the church structure, organ, bells etc. and £6,400 on the churchyard: mainly cutting the grass and repairing the walls. The remaining £2,400 covers cleaning, and office services such as printing, licences, and subscriptions bank/transaction charges.

The money spent on payment of the clergy and our local ministry activity is much simpler. £41,300 is St Michael's contribution towards the provision of our team of clergy. This may appear to be a lot of money, but the cost to provide a single person is £83,000; so, we pay for approximately one-half of a person: Another £6,700 is for direct expenses incurred by the clergy team. The remaining £4,900 is split equally between grants to other organisations providing social support to the community and the local costs of services.

How effective were our efforts in raising funds to cover these expenses?

The answer is, we raised £82,300, including dividends from the church equity investment; some £7,700 short of the essential running costs and £17,600 short of the total expenditure including the essential works from

the 5-year inspections. The difference was achieved by dipping into the church reserves.

Although, this achievement does not appear to be that great., shortfalls against budget for regular donations & fees for third-party hire of the church fell short of budget by £4,300. Unfortunately, most of the people who give regularly, to support the church, are over sixty-five; meaning life expectancy is always an issue. The reason for the drop-off in hiring of the church is unclear but the increase level of charges may not have helped.

The good news lies, firstly, with the church fundraising teams who achieved £4,800 more than the budget level of £5,700. The credit for this lies firstly with the 'Theatre in the Church' team and then equally between Open gardens and Christmas Fair. Our other projects, puzzling evening, coffee mornings etc all achieved their target: a huge thankyou to all concerned.

Casual donations were up on previous years at £2,100 over budget, which with service collections, particularly funerals, and statutory funeral fees provided another £3,100.

So, with overall cash raised at £82,300, and running costs at £99,600 there was a shortfall of £17,300. The only solution was to use 12% of our Reserves funds. This was the fourth year that the budget has been balance by eating to Reserves, with the amount increasing year on year. This is obviously not sustainable in the longer term.

Overall, the **Restricted Use Funds** [Church & Churchyard] showed an increased cash level £23,656.

A bequest of £20,000 swelled the Church Fabric Receipts above the £1,654. The bequest had conditions that restrict the use to improvements to the church fabric in line with modern needs. The Payments all relate to

	Receipts	Payments	Cash Flow
Church Fabric	21,654	2,783	18,871
Churchyard	2,002	1,577	424
Total	23,656	4,360	19,295

the break-in and were covered by the insurance funds received last year.

The Churchyard gained £2,002 of investment income, and this was spent on refurbishment of the wall alongside of the pathway from New Street entrance and the Lychgate.

The PCC operates seven 'Discretionary Use' Funds, where funds are allocated and/or maintained for a specified use. The day-to-day management of these funds is delegated to a local management team but the overall responsibility for all liabilities remains with the PCC.

Overall receipts of £16,284 and payments of £15,206 resulted in an annual cash inflow of £1,078.

The three most active funds are,

- The Joyce Storey Memorial Fund, managed by the PCC Standing Committee. It was established from the investment of half of the capital from the Joyce Storey bequest to enable the church to support suitable projects in the community. Receipts of £3,477 from investment income and loan repayments and spend of £2,124 on support of the Primary school's extra-curricular facility and much lower level of hardship grants resulted in a final Fund balance of £3,684.

- Memory Café project. The project continued with monthly café meeting with a variety of themes, warmer weather excursions, and a Christmas Lunch. Expenses jumped to £4,602 with the extension of activities provided to include, old films, and increased cost of hire and group travel. However, receipts increased to match at £4,884 with higher levels of fundraising and grants resulting in a Fund year-end balance of £5,444.

- The Pantry Project continued to flourish. The social gathering every Monday to provide both food and other advice remains their major activity. The main source of income is from donations and expenditure is the purchase of food to supplement the food donations made by the public. The size of the need continued to rise expenditure £7,164. However, income of £5,670, £1,500 less than last year, results in the year-end balance dropping to £4,182. The committee are working hard on a sensible way ahead.

- **The Employment Funds** covers those activities where the PCC conducts people management activities on behalf of other organisations for,

- I. Employment of the Youth Worker on behalf of the Chagford Youth project. The Management Committee although it has a constitution is not recognised as a legal entity and therefore is not allowed to function as an employer: St Michaels already operates as an employer for its paid staff.

- II. Similarly, support is provided for the North Dartmoor Parishes coordinator for the same reasons.

In both cases it is the legal responsibility of the managing organisation to cover the costs incurred by St Michael's.

Normally these funds, would finish the year with net zero balance. However, However, St Michael's claims the costs incurred monthly in arrears. As these bills are paid the following month in simple receipts and payments accounting, they are shown as a negative balance, but they are legally debtors as there is a legal obligation to make the payment.

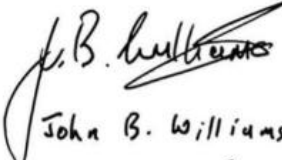
Independent Examination

The Accounts have been examined by John Williams who has issued the following Independent Financial Statement. "In the course of our examination of the financial documentation relating to St Michael the Archangel PCC for the financial year 1st January to 31st December 2025, no matter has come to our attention,

- I. which give us cause to believe that in any material respect the requirements,

- to keep accounting records in accordance with section 130 of the 2011 Act, or
- to prepare account records which accord with these 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.


John B. Williams
10 Harts Close, Chagford TA13 8FQ

17-3-2026

Reserves Policy

The PCC policy is to maintain unrestricted use funds for works that inevitably occur following the quinquennial inspection & maintenance

activities that by their nature do not occur regularly.

POLICIES

SAFEGUARDING

Safeguarding is everyone's responsibility and it is always on the agenda at St Michael's PCC meetings. We continue to do all we can to ensure we are providing a safe, inclusive and nurturing environment for all children and vulnerable adults within our church community.

Safeguarding Dashboard

The Parish Dashboard is a record of our progress towards achieving our safeguarding responsibilities. The diocesan safeguarding team can view the dashboard to review our progress. The churchwardens and the PCC member responsible for safeguarding, in collaboration with the parish safeguarding rep, have worked very hard on our targets. The most urgent targets currently relate to the groups that are run by St Michael's for children and vulnerable adults (Little Angels, Jam Club, Bell Ringers and Community and Memory Cafe). All these groups are now required to have risk assessments and role descriptions for helpers and also, new volunteers need to be recruited in accordance with Safer Recruitment legislation. Most groups now have these documents in place and other groups are working hard to achieve them.

The DBS and Safeguarding Training Register

The Parish Dashboard now has a Secure Safeguarding Hub (seen only by those with access permission) which tracks the DBS certificates and training status of all church personnel. The Parish Safeguarding representative enters the data and the dashboard automatically sends alerts when individuals are due for training or DBS renewals. There are almost 80 different people involved in church groups at St Michael's - a lot of data to enter. The hub is very helpful for prompting renewals.

PCC adopting an annual cycle of safeguarding updates and reviews going forward

The PCC has a responsibility to review safeguarding action plans regularly and to review the Safeguarding Policy annually. For this reason an annual cycle of safeguarding tasks is being adopted so that reviews are automatically built into agendas.

Safeguarding cases

We continue to seek diocesan advice on our safeguarding cases and have worked closely with their advisers on some of our more complex cases over the past year.

*Ann Searson
Parish Safeguarding Representative*

DATA PROTECTION

The PCC continues to comply with the General Data Protection Regulation which took effect in May 2018.

Individuals are requested to complete the 'Keeping In Touch' form and records are maintained by the Data Privacy Officer.

Writing this report has reminded me that there are several new members of the congregation yet to be 'nabbed' to complete the form.

No Data Protection issues occurred in 2025.

*Lucy Shields
Data Privacy Officer*

HEALTH & SAFETY

There have been two health and Safety issues in the last 12 months.

On the 9th January 2026 at Little Angels where an overexcited child hit his mother on the head causing a slight cut. No Hospitalisation required and the mother self-treated.

The second was on the 19th February 2026 where a member of the church, whilst accessing the outer door storage facility/shed, fell on the unsupported wooden steps causing a bruise to her hip and soreness to her wrist. No hospitalisation required and she self-treated. Upon investigation it was discovered that the steps in question were not meant to be used to access that particular storage area.

No other incidents were in the book and I can't recall any others that occurred.

*Kathryn Wood
Health & Safety Officer*

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL
Financial Statement
For the Period 01 January to 31 December 2025

Section A Receipts and Payments

Notes		Unrestricted Funds to the nearest £	Designated Funds (Rector, Choir & Little Angels) to the nearest £	Church Fabric Fund (Restricted) to the nearest £	Churchyard Fund (Restricted) to the nearest £	Employment Fund (Restricted) to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts								
A1.1 Voluntary Income								
Planned Giving (Tax efficient)	1	25,940					25,940	24,535
Planned Giving (Other)	1	1,120					1,120	1,025
Collections	1	8,209					8,209	7,271
All other giving	1	6,148					6,148	4,746
Donations & Gifts	2	1,495	10,119	20,000	200		31,814	16,676
Grants from other bodies	3	-				17,490	17,490	24,705
Legacies		-						-
Tax recovered through Gift Aid	4	10,938	241				11,179	10,576
A1.1 Sub total		53,849	10,360	20,000	200	17,490	101,899	89,533
A1.2 Fundraising								
A1.2 Income from Investments	5	14,601	1,466				16,067	18,967
		4,818	4,458	1,654	1,802		12,732	12,818
A1.3 Church Activities								
Statutory Fees retained by PCC		5,663					5,663	5,527
Trading Activities	6	1,330	-	-	-	-	1,330	2,105
VAT Refund		-	-	-	-	-	-	-
A1.4 Sub total		6,993	-	-	-	-	6,993	7,632
A2 Asset and investment sales, etc.								
	7	9,714	-	-	-	-	9,714	10,264
Total Receipts		89,975	16,284	21,654	2,002	17,490	147,405	139,233

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL
Financial Statement
For the Period 01 January to 31 December 2025

Section A Receipts and Payments

Notes		Unrestricted Funds to the nearest £	Designated Funds (Rector, Choir & Little Angels) to the nearest £	Church Fabric Fund (Restricted) to the nearest £	Churchyard Fund (Restricted) to the nearest £	Employment Fund (Restricted) to the nearest £	Total funds to the nearest £	Last year to the nearest £
A3 Payments								
A3.1 Cost of Generating Funds	5	4,196	11			-	4,206	6,450
A3.2 Mission Giving and Donations		2,568	2,124			1,303	5,995	6,073
A3.3 Church Activities								
Diocean Parish Share		41,320	-	-	-	-	41,320	42,087
Payments to Deanery/Mission Community		6,656	-	-	-	-	6,656	5,978
Salary/honoraria		2,900	-	-	-	17,085	19,985	18,181
Mission/evangelism costs		2,378	10,649	-	-	-	13,026	11,288
Church running Expenses		27,353	1,171	1,384	1,577	2,608	34,094	36,395
Utility costs	8	11,793	-	-	-	-	11,793	9,082
Governance Costs		-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-
A3.3 Sub total		92,400	11,819	1,384	1,577	19,694	126,875	123,012
A3.4 Major Capital Expenditure								
Major Church Repairs/Replacements		-	-	-	-	-	-	-
New Building Works		-	-	-	-	-	-	-
A3.4 Sub total		-	-	-	-	-	-	-
A4 Asset and investment purchases, etc.								
		411	1,252	1,399	-	-	3,062	2,991
Total payments		99,575	15,206	2,783	1,577	20,997	140,138	138,526
Net of receipts/(payments)		-(9,600)	1,078	18,871	424	-(3,507)	7,266	707
A5 Transfers between funds	9	10,000	0	-(10,000)	0	0	-	-
A6 Cash funds last year and		2,100	16,103	4,951	1,547	2,477	27,178	26,471
Cash funds this year end		2,500	17,181	13,822	1,971	-(1,030)	34,445	27,178

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

Financial Statement
For the Period 01 January to 31 December 2025

Section B Statement of assets and liabilities at the end of the period

Notes	Unrestricted Funds	Designated Funds (Rector, Choir & Little Angels)	Church Fabric Fund (Restricted)	Churchyard Fund (Restricted)	Employment Fund (Restricted)	Total funds	Less year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
B1 Cash funds	10						
NatWest Current Account	484	1,619	2,936	0	(1,030)	4,008	3,897
Lloyds Current Account	550	4,198	461	0	0	5,209	1,851
Lloyds Deposit Account	1,225	8,660	1,498	0	0	11,383	11,199,21434
CBF Deposit Reserves	0	0	4,050			4,050	3,874
CBF Deposit Restricted Use Fabric			1,288			1,288	1,154
CBF Deposit Restricted Use Churchyard		0	2,658	1,971		4,629	2,827
Cash	0	2,704	932	0	0	3,637	1,982
Creditor/Debtor	241	0	0	0	0	241	393
TOTAL	2,500	17,181	13,822	1,971	(1,030)	34,445	27,178
B2 Other monetary assets							
Hawkmoor Investment Mgrs. Capital Fund	2,055	2,146	731	-	-	4,931	14,306
B3 Investment assets							
The Vanbrugh C Inc	41,239	53,517	28,227	-	-	122,983	128,374
Maidland Institutional Services Hawkmoor	34,263	35,786	12,188	-	-	82,237	76,453
Maidland Institutional Services Twentysfour	4,658	4,865	1,657	-	-	11,181	11,067
AM Monument Bond	3,217	3,360	1,144	-	-	7,721	7,540
Duradon Global High Yield	2,360	2,465	840	-	-	5,665	6,531
RM Infrastructure Ord							
Schroder Unit trust - Strategic Credit L Dis	3,905	4,078	1,389	-	-	9,372	9,233
CT (UK) ICVC CT Res Global Equity Dis	6,889	7,195	2,450	-	-	16,534	16,037
Trinity BRG Sel fixed Income	4,160	4,345	1,480	-	-	9,985	9,750
UK Govt of 4.125% BDS 22/07/2029 GBP							
1000	2,859	2,987	1,017	-	-	6,863	6,905
accrued interest on abpve	51	54	18	-	-	123	110
UK Govn of 4.5% BDS 07/06/2028	5,870	6,131	2,088	-	-	14,089	-
accrued interest on abpve	17	18	6	-	-	41	-
TOTAL	109,489	124,802	52,505	-	-	286,796	272,000

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

Financial Statement
For the Period 01 January to 31 December 2025

Notes	Unrestricted Funds	Designated Funds (Rector, Choir & Little Angels)	Church Fabric Fund (Restricted)	Churchyard Fund (Restricted)	Employment Fund (Restricted)	Total funds	Less year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
Section C Net present Value							
Cash and Investment Assets	114,044	144,129	67,058	1,971	(1,030)	326,172	313,485
Section D Trust Investments held by Exeter Diocesan Board of Finance							
Investment value			2788	57324		60112	62616
Section E Notes							
<p>Note 1: General increase in giving across all categories. Number of donations increasing but amount per donation is falling</p> <p>Note 2: Total includes a £20,000 bequest with restricted use conditions. Donations for General Use fell during the year</p> <p>Note 3: These receipts are mainly the funds received from CELT and NDP to cover employment related costs. Similar amount shown in Payments</p> <p>Note 4: The increase in gift aid received results from PGS and Donations made using one of the cashless machines. Being automatically claimed in the year of the donation rather than in arrears as previous practice.</p> <p>Note 5: The planned fundraising in 2025 was less than 2024 due to the event mix. This affected both Receipts and Payments.</p> <p>Note 6: Reduction in the number of third Party hires of the church. Not clear if this was the result of increased prices in 2025</p> <p>Note 7: Sale of Equity Investments to release cash o enable Support from Reserves to balance daily operating costs.</p> <p>Note 8: Th energy used in gas & electricity remained as 20244 by the price per unit and particularly standing charges increased significantly at the end of the previous 3 year contract period</p> <p>Note 9: Transfer of equity funds from reserves to Restricted fabric to enable the spend of Reserves to balance the Operating costs of the church</p> <p>Note 10: The months costs for employment of the youth worker and NDP Coordinator are reclaimed at the start of the following month. In accrual accounting these would be shown as Debtors but Receipts and Payments accounting does not allow for this feature.</p> <p>Note 11: The value of the equity sales was less than the increase in Capital value of the equities during the year.</p>							

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

Financial Statement For the Period 01 January to 31 December 2025

Section A Receipts and Payments

		unrestricted Funds	Designated Funds (Rector, Choir & Little Angels)	Church Fabric Fund (Restricted)	Churchyard Fund (Restricted)	Employment Fund (Restricted)	Managed Funds (Restricted)	Total funds	Last year
		Notes	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Voluntary Income									
Planned Giving (Tax efficient)		25,940						25,940	24,535
Planned Giving (Other)		1,120						1,120	1,025
Collections	1	8,209						8,209	7,271
All other giving	2	6,148						6,148	4,746
Donations & Gifts	3	1,495	10,119	20,000	200	17,490	14,174	45,987	30,392
Grants from other bodies	4	-		-	-			17,490	24,705
Legacies		-		-	-			-	-
Tax recovered through Gift Aid		10,938	241	-	-			11,179	10,576
A1.1 Sub total		53,849	10,360	20,000	200	17,490	14,174	116,072	103,249
A1.2 Fundraising	5	14,601	1,466				39,567	55,634	43,069
A1.3 Income from Investments		4,818	4,458	1,654	1,802	-	152	12,884	13,061
A1.4 Church Activities									
Statutory Fees retained by PCC		5,663						5,663	5,527
Trading Activities	6	1,330		-			6720	8,050	9,294
VAT Refund		-		-				-	-
A1.4 Sub total		6,993	-	-	-	-	6,720	13,713	14,821
A2 Asset and investment sales, etc.	7	9,714	-	-	-		3,956	13,670	10,284
Total Receipts		89,975	16,284	21,654	2,002	17,490	64,569	211,974	184,483

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

Financial Statement

For the Period 01 January to 31 December 2025

Section A Receipts and Payments

		unrestricted Funds	Designated Funds (Rector, Choir & Little Angels)	Church Fabric Fund (Restricted)	Churchyard Fund (Restricted)	Employment Fund (Restricted)	Managed Funds (Restricted)	Total funds	Last year
	Notes	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A3 Payments									
A3.1 Cost of Generating Funds	8	4,196	11				31,139	35,345	29,628
A3.2 Mission Giving and Donations	9	2,568	2,124			1,303	48,618	54,613	24,006
A3.3 Church Activities									
Diocesan Parish Share		41,320						41,320	42,087
Payments to Deanery/Mission Community		6,656						6,656	5,978
Salary/honoraria	3	2,900				17,085	-	19,985	18,592
Mission/evangelism costs		2,378	10,649				102	13,128	11,424
Church running Expenses		27,353	1,171	1,384	1,577	2,608	2,660	36,753	42,428
Utility costs	10	11,793						11,793	9,082
A3.3 Sub total		92,400	11,819	1,384	1,577	19,694	2,761	129,636	129,592
A3.4 Major Capital Expenditure									
Major Church Repairs/Replacements		-		-				-	-
New Building Works		-		-				-	-
A3.4 Sub total		-	-	-	-	-		-	-
A4 Asset and investment purchases, etc.		411	1,252	1,399	-	-	-	3,062	3,275
Total payments		99,575	15,206	2,783	1,577	20,997	82,518	222,656	186,501
Net of receipts/(payments)		-(9,600)	1,078	18,871	424	-(3,507)	-(17,949)	-(10,683)	-(2,018)
A5 Transfers between funds		10000	0	-(10,000)	0	0	0	0	-
A6 Cash funds last year end		2,100	16,103	4,951	1,547	2,477	22,919	50,097	42,673
Cash funds this year end		2,500	17,181	13,822	1,971	-(1,030)	4,970	39,414	50,097

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

Financial Statement

For the Period 01 January to 31 December 2025

Section B Statement of assets and liabilities at the end of the period

	Notes	Unrestricted Funds	Designated Funds (Rector, Choir & Little Angels)	Church Fabric Fund	Churchyard Fund	Employment Fund	Managed Funds	Total funds	Last year
		to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
B1 Cash funds									
NatWest Current Account		484	1,619	2,936	0	-(1,030)	-(465)	3,543	5,159
Lloyds Current Account		550	4,198	461	0	0	709	5,918	1,851
Lloyds Deposit account		1,225	8,660	1,498	0	0	1,590	12,973	28,168
NDP Magazine		0	0	4,050	0	0	2,876	2,876	2,513
CBF Deposit Reserves		0	0	1,288	0	0	0	4,050	3,874
CBF Deposit Restricted Use Fabric			0	2,658	1,971			1,288	1,154
CBF Deposit Restricted Use Churchyard		0	2,704	932	0	0	509	4,629	2,827
Cash								4,146	4,156
TOTAL		2,259	17,181	13,822	1,971	-(1,030)	5,220	39,423	49,703
B2 Other monetary assets									
Gift Aid recoverable		5,977	120	-	25	-	1,396	7,518	9,758
Debtors		691	-	-	-	-	-	691	1,258
B3 Investment assets									
Hawkesmoor Investment Mgrs Capital Fund		2,055	2,146	731	-	-	-	4,931	14,306
Investment Assets @ market value (31.12.2024)	18	109,489	124,802	52,505	-	-	-	286,796	272,284
B4 Endowment Trust Assets (held by Exeter Diocesan Board of Finance)									
Investment Assets @ market value (31.12.2021)				2788	57324			60112	64614
B5 Liabilities									
Creditors Various		(450)	0	0	0	0	(250)	(700)	(865)
Section C Net present Value									
Cash and Investment Assets		120,021	144,249	69,846	59,320	-(1,030)	6,366	398,772	411,059

SAINT MICHAEL THE ARCHANGEL, CHAGFORD PAROCHIAL CHURCH COUNCIL

Financial Statement

For the Period 01 January to 31 December 2025

Section D Approvals

Signed by two trustees on behalf of all the PCC

Chairman of PCC

Signature

NHPMcInnes

Name

NHPMcINNES

Date

4/4/26

Hon Treasurer

Signature



Name

TC BUCHANAN

Date

17/03/2026

Signed by Independent examiner

Signature



Name

J.B. WILLIAMS

Date

17-03-2026.

Independent Examiner's Report

to the Trustees of

Parochial Church Council of St Michael the Archangel, Chagford

Registered Charity No: 1172274

I report on the accounts of the church for the year ended 31st December 2025, which are set out on 3 pages referenced 2025-1 to 2025 -3 inclusive attached.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) 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 of the 2011 Act;
- follow the procedure laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below

Independent Examiner's Statement

In connection with our examination, no matters have come to my attention other than those detailed overleaf

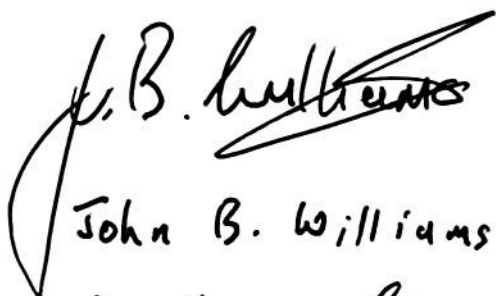
1. which give us reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records and comply with the accounting requirements of the 2011 Act have not been met, or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.

Full Name

Address.

Date.


John B. Williams

10 Hares Close, Chagford TQ13 8FQ.

17-3-2026