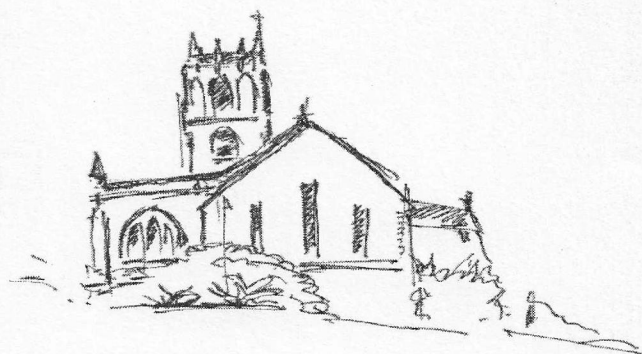


**PAROCHIAL CHURCH COUNCIL OF
WINSCOMBE AND SANDFORD**

*Church of England
Benefice of Winscombe and Sandford*



St James the Great, Winscombe



All Saints, Sandford

19th April 2026

Annual Parochial Church Meeting

*St James the Great and All Saints
Accounts for
Year Ended 31st December 2025*

Parish of Winscombe and Sandford
(Charity No. 1173106)
Explanatory Note to the Annual Accounts for 2025

1. Introduction

The Annual Accounts are presented in the form issued by the Diocese of Bath & Wells to all their parishes, as introduced in 2020.

2. Financial governance

Through the year, the Treasurer completes the Diocesan Cashbook and compares the outturn against budget. The PCC regularly receives finance reports that enable it to monitor income and expenditure against the budget. After the Financial Year has ended on 31st December, the Annual Accounts are extracted from the Diocesan Cashbook. The Annual Accounts for the year ended 31st December 2025 were approved by the PCC at their Meeting on 3rd March 2026

3 Brief overview Parish/Benefice Share – the largest expenditure item for both Churches

For both St James's and All Saints the Parish/Benefice Share requested by the Diocese is by far the biggest outgoing. According to the Diocese, there are three elements to the Benefice Share request:

- The cost of deploying stipendiary clergy in the Benefice
- A proportion of Diocesan costs
- A mutuality and generosity contribution for those parishes within the Diocese identified as needing particular additional support, including areas of multiple deprivation or significant rural sparsity.

The Diocese calculate figures for each church by including the Statistics for Mission data. In 2025 the amounts requested of our Parish were:

- All Saints £ 7461
- St James's £65300

The PCC took the decision that the churches could not afford this and voted to pay 85% of these requests. In 2025 All Saints paid £6341 (85%) but in June the PCC decided that St James's would reduce their payment for 2025 to £51753 (79%).

As a Registered Charitable Trust, we upload summary figures to the Charity Commission website and comply with Commission regulations.

Independent examiner's report to the Parochial Church Council of Winscombe & Sandford ("The PCC")

I report on the accounts of the PCC for the year ended 31 December 2025 as set out in the Receipts and Payments and Financial Return reports.

Respective responsibilities of the PCC and examiner

The PCC are responsible for the preparation of the accounts. The PCC 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
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an 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 next statement.

Independent examiner's qualified statement

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

There are no other matters to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed Independent Examiner

Date: 09 April 2026



Winscombe & Sandford - St James the Great Winscombe's Receipts & Payments Account
for the year ended 31 December 2025

	Notes	General fund £	Designated fund £	Restricted fund £	2025 £	2024 £	Accounts List code
Receipts							
Donations and Legacies:							
Planned giving		39,953	-	-	39,953	41,937	1
Collections, donations & other giving		7,636	-	-	7,636	765	2
Income tax recovered		10,210	-	-	10,210	10,600	3
Legacies		500	-	-	500	10,502	4
Other Trading activities							
Magazine/Bookstall sales/Hall Lettings etc		13,169	-	-	13,169	13,697	5
Income from other Properties		3,818	-	-	3,818	3,625	6
Annual Fete/events		4,708	-	-	4,708	4,765	7
Receipts from Investments:							
Interest & dividends		3,379	-	-	3,379	3,996	8
Receipts from Charitable activities:							
Parochial fees		3,799	-	-	3,799	5,319	
Other Receipts							
Insurance claims		-	-	-	-	-	10
Sale proceeds from fixed assets		-	-	-	-	-	11
Loans received		-	-	-	-	-	12
Other		4,839	-	-	4,839	5,947	13
Total Receipts		92,011	-	-	92,011	101,153	
Payments							
Charitable activities:							
Donations/Grants to charities		-	-	-	-	-	14
Mission & Evangelism		(59)	-	-	(59)	(274)	15
Parish Share		(51,753)	-	-	(51,753)	(60,505)	16
Clergy expenses		(159)	-	-	(159)	(407)	17
Church running expenses		(11,414)	-	-	(11,414)	(6,687)	18
Churchyard maintenance		-	-	-	-	-	19
Cost of raising funds		(9,428)	-	-	(9,428)	(10,758)	20
Support costs							
Administration costs (inc. staff costs)		(13,617)	-	(47)	(13,664)	(14,352)	22
Governance Costs		-	-	-	-	-	24
Other		(6,524)	-	-	(6,524)	(7,927)	23
Major expenditure							
Repairs to church buildings		-	-	-	-	(1,202)	25
Repairs to other property		-	-	-	-	-	26
Capital purchases/additions		-	-	-	-	-	27
Loan repayments		-	-	-	-	-	28
Total payments		(94,290)	-	(47)	(94,337)	(102,223)	
Surplus/(Deficit) of Receipts over payments		(2,279)	-	(47)	(2,326)	(1,070)	
Transfers between funds							
		(2,279)	-	(47)	(2,326)	(1,070)	
Cash at bank and in hand at 1 Jan		73,258	-	43,569	116,827	117,896	
Cash at bank and in hand at 31 Dec		70,979	-	43,522	114,501	116,826	

St James The Great Winscombe 2025 Annual Accounts
Notes on Receipts and Payments Page
(numbers correspond with column Accounts List Code)

1. Planned Giving is down slightly on last year. This total includes the 'Sum-up' Box in St James's which raised £414 from visitors attending services or just passing.
2. The figure for Collections, donations & other giving includes £6325 given by Friends of St James to pay for the church Outside Lighting project. It also includes VAT of £602 which was granted back to us by Listed Places of Worship. (Only 4 lights were deemed eligible, the other 3 were not attached to the church.)
4. Legacy received from Elizabeth Wilcox.
5. Church Centre Lettings are almost identical to last year although going forward this is likely to be affected by the new Community Centre building.
6. The Churchyard Room continues to be let and money was spent to ensure the heating is adequate.
7. Fundraising has done well once again raising £4700 and grateful thanks are due to the Events Team.
13. This includes the monthly contributions to the Benefice Administrator costs by All Saints and St John's and to Insurance costs by All Saints.
16. 79% of 2025 Parish Share request from the Diocese.
18. Church Running Expenses includes minor repairs, routine maintenance, heating, flowers, music and 'provision of services'.
20. Includes the costs of running Birch Cottage as well as those of running the Church Centre. Birch Cottage, although empty, has to be kept dry and there are still Insurance costs.
23. Insurance costs.

At 31st December 2025 St James's Assets consisted of the following:

	2025	2024
Nat West General Bank Account	£23028	£17397
Nat West Church Centre Renovation Account*	£43522	£43569
COIF Deposit Account	£47951	£55795
SOLDO Card	£ 0	£ 66
Investments	£29282	£30516
Buildings and Land	£363,000	£363,000

*The restricted funds held in the Church Centre Renovation Account are currently intended for use on Church Centre renovations.

03.03.2026

Parish Finance Return

The form below is produced by the Archbishops' Council's Statistics division, and should be submitted using their webportal at: <http://parishreturns.churchofengland.org/>



Return of Parish Finance January to December 2025

6 digit Parish Code		601345	If the form is NOT completed on behalf of the entire parish, please list below the churches included:		Deanery:	Locking
Parish name:		James the Great Win	St James the Great, Winscombe		Diocese:	Bath & Wells
INCOMING RESOURCES		UNRESTRICTED (nearest £)	RESTRICTED (nearest £)	RESOURCES EXPENDED		
		UNRESTRICTED (nearest £)	RESTRICTED (nearest £)	UNRESTRICTED (nearest £)	RESTRICTED (nearest £)	
Voluntary income/ receipts						
1	Tax efficient planned giving	£ 36,165	£ -	£ -	£ -	-
2	Other planned giving	£ 3,788	£ -	£ -	£ -	-
3	Collections at services	£ 225	£ -	£ -	£ -	-
4	All other giving and voluntary receipts, including Special Appeals (recurring and one-off)	£ 484	£ -	£ -	£ 51,753	£ -
6	Gift Aid recovered	£ 10,210	£ -	£ -	£ 2,565	£ -
7	Legacies received (capital value)	£ 500	£ -	£ -	£ 1,495	£ -
8	Grants (include recurring and one-off)	£ 6,927	£ -	£ -	£ -	-
	TOTAL Voluntary income:	£ 58,299	£ -	£ -	£ 59	£ -
Activities for generating funds						
9	Gross income from fundraising activities	£ 4,708	£ -	£ -	£ 26,743	£ 47
Income from investments						
10	Dividends, interest, income from property etc.	£ 7,197	£ -	£ -	£ 2,247	£ -
Church activities						
11	Statutory fees retained by the PCC (weddings, funerals etc)	£ 3,799	£ -	£ -	£ 9,428	£ -
12	Gross income from trading (e.g. hall lettings, magazine, bookstall). NOT fundraising.	£ 14,681	£ -	£ -	£ -	-
Other income resources						
13	Any other income/ receipts not already listed	£ 3,327	£ -	£ -	£ -	-
TOTAL INCOMING RESOURCES (FROM FINANCIAL STATEMENTS)						
A	Unrestricted	£ 92,011			£ 95,523	
B	Restricted	£ -			£ 47	
C	TOTAL	£ 92,011			£ 95,570	
PLANNED GIVERS AND LEGACIES						
14	Number of tax efficient planned givers				£ 70,979	£ 43,522
15	Number of other planned givers				£ 392,282	£ -
16	Number of new legacies received				£ -	-
Account basis: on which basis are your accounts prepared (indicate ONE)						
Receipts and payments [X]						

This section needs to be completed manually as the figures are not recorded within the Cashbook

*produced using the Diocesan Cashbook v5

Please refer to the notes on the following pages to help clarify what is included in each section. The item numbers refer to RPF notes, consistent with the guidance provided in PCC Accountability, 2013.		Date 03.03.2026
Name	Sarah Gunn	
Position	Treasurer	
Telephone or email	Sarahgunn2000@hotmail.com	

Winscombe & Sandford - All Saints Sandford's Receipts & Payments Account
for the year ended 31 December 2025

	Notes	General fund £	Designated fund £	Restricted fund £	2025 £	2024 £	Accounts List code
Receipts							
Donations and Legacies:							
Planned giving		7,714	-	-	7,714	6,586	1
Collections, donations & other giving		-	-	25,894	25,894	335	2
Income tax recovered		2,541	-	-	2,541	2,449	3
Legacies		500	-	-	500	-	4
Other Trading activities							
Magazine/Bookstall sales/Hall Lettings etc		-	-	-	-	-	5
Income from other Properties		-	-	-	-	-	6
Annual Fete/events		258	-	1,269	1,527	3,748	7
Receipts from Investments:							
Interest & dividends		182	-	207	389	554	8
Receipts from Charitable activities:							
Parochial fees		864	-	-	864	267	
Other Receipts							
Insurance claims		-	-	-	-	-	10
Sale proceeds from fixed assets		-	-	-	-	-	11
Loans received		-	-	-	-	-	12
Other		198	-	-	198	-	13
Total Receipts		12,257	-	27,370	39,627	13,939	
Payments							
Charitable activities:							
Donations/Grants to charities		-	-	-	-	-	14
Mission & Evangelism		-	-	-	-	-	15
Parish Share		(7,469)	-	-	(7,469)	(5,814)	16
Clergy expenses		(480)	-	-	(480)	(480)	17
Church running expenses		(2,480)	-	-	(2,480)	(1,927)	18
Churchyard maintenance		-	-	-	-	-	19
Cost of raising funds		-	-	-	-	-	20
Support costs							
Administration costs (inc. staff costs)		(158)	-	-	(158)	-	21
Governance Costs		(2,048)	-	-	(2,048)	(1,847)	22
Other		-	-	-	-	-	24
		(1,605)	-	-	(1,605)	(1,246)	23
Major expenditure							
Repairs to church buildings		-	-	-	-	-	25
Repairs to other property		(3,751)	-	(32,914)	(36,665)	-	26
Capital purchases/additions		-	-	-	-	-	27
Loan repayments		-	-	-	-	-	28
Total payments		(17,991)	-	(32,914)	(50,905)	(11,314)	
Surplus/(Deficit) of Receipts over payments		(5,734)	-	(5,544)	(11,278)	2,625	
Transfers between funds		1,807	-	(1,807)	-	-	
Cash at bank and in hand at 1 Jan		(3,927)	-	(7,351)	(11,278)	2,625	
Cash at bank and in hand at 31 Dec		12,179	-	14,879	27,058	24,433	
		8,252	-	7,528	15,780	27,058	

All Saints, Sandford 2025 Annual Accounts

Notes on Receipts and Payments Page (numbers correspond with column Accounts List code)

1. Planned giving is up 17% on 2024 mainly due to Community Café raising funds for the Building Project which is considered as part of Planned Giving.
2. Donations and other Giving includes a donation of £15000 from Thatchers
7. Fund Raising events lower than 2024 due to point 1.
16. Parish Share includes late payment of December 2024 and the top-up for 2024.

All Saints' Assets

	2025	2024
Nat West General Bank Account	£8253	£12179
Nat West Building Fund Account	£7528	£14879

03.03.2026

Parish Finance Return

The form below is produced by the Archbishops' Council's Statistics division, and should be submitted using their webportal at: <http://parishreturns.churchofengland.org/>



Return of Parish Finance

January to December 2025

Parish code: (6 digits)		601345		If the form is NOT completed on behalf of the entire parish, please list below the churches included:		Deanery:		Locking	
Parish name:		St. John's, Sandford, St. John				Diocese:		Bath & Wells	
UNRESTRICTED (nearest £)		RESTRICTED (nearest £)		RESOURCES EXPENDED		UNRESTRICTED (nearest £)		RESTRICTED (nearest £)	
INCOMING RESOURCES									
Voluntary income/ receipts									
1	Tax efficient planned giving	£	5,639	£	-	17	Fund-raising activities (costs and payments)	£	-
2	Other planned giving	£	2,076	£	-	18	Church activities	£	-
3	Collections at services	£	-	£	-	19	Mission giving and donations	£	-
4	All other giving and voluntary receipts, including Special Appeals (recurring and one-off)	£	-	£	20,604	20	Diocesan parish share contribution	£	7,469
6	Gift Aid recovered	£	2,541	£	-	21	Salaries, wages and honoraria	£	-
7	Legacies received (capital value)	£	500	£	-	22	Clergy and staff expenses	£	638
8	Grants (include recurring and one-off)	£	-	£	5,290	23	Church expenses	£	-
TOTAL Voluntary income:		£	10,756	£	25,894	24	Church expenses: Mission and evangelism costs	£	-
9	Activities for generating funds	£	-	£	-	25	Church running expenses	£	4,793
Gross income from fundraising activities		£	258	£	1,269	26	Church utility bills	£	1,340
Income from investments		£	-	£	-	27	Cost of trading	£	-
10	Dividends, interest, income from property etc.	£	182	£	207	28	Major capital expenditure	£	-
Church activities		£	-	£	-	29	Major repairs to the church building	£	-
11	Statutory fees retained by the PCC (weddings, funerals etc)	£	864	£	-	30	Major repairs to church hall or other PCC property, including redecoration	£	3,751
12	Gross income from trading (e.g. hall lettings, magazine, bookstall). NOT fundraising.	£	-	£	-	31	New building work to the church, church hall, clergy housing or other PCC property	£	-
Other income/ receipts not already listed		£	-	£	-	32	Sub-TOTAL for Church activities & expenses	£	17,991
13	Any other income/ receipts not already listed	£	198	£	-	33	Governance costs	£	-
TOTAL INCOMING RESOURCES (FROM FINANCIAL STATEMENTS)		£	12,258	£	-	34	Other outgoing resources/ payments	£	-
A	Unrestricted	£	12,258	£	-	35	TOTAL RESOURCES EXPENDED (FROM FINANCIAL STATEMENTS)	£	-
B	Restricted	£	27,370	£	-	36	Unrestricted	£	17,991
C	TOTAL	£	39,628	£	-	37	Restricted	£	32,914
PLANNED GIVERS AND LEGACIES		£	-	£	-	38	F TOTAL	£	50,905
14	Number of tax efficient planned givers					39	Cash and investment balances	£	-
15	Number of other planned givers					40	Cash and deposit balance as at 31 Dec 2025	£	8,253
16	Number of new legacies received					41	Investments as at 31 Dec 2025	£	-
This section needs to be completed manually as the figures are not recorded within the Cashbook									
Account basis: on which basis are your accounts prepared (indicate ONE)									
Receipts and payments [X]				Accruals []					

*produced using the Diocesan Cashbook v5

Date	03.03.2026
Name	Sarah Gunn
Position	Treasurer
Telephone or email	Sarahgunn2000@hotmail.com

Please refer to the notes on the following pages to help clarify what is included in each section. The item numbers refer to RPF notes, consistent with the guidance provided in PCC Accountability, 2013.