

St Saviour's Coalpit Heath, PCC

Annual Report & Financial Statements

Year ending 31 December 2025

Charity Number 1194075

CONTENTS

Trustees' report	pages 3 - 8
Report of the Independent Examiner	page 9
Statement of Financial Activities	pages 11-12
Notes forming part of the financial statements	pages 13-15.

The Trustees have pleasure in presenting their report together with the financial statements of the Charity for the year ended 31 December 2025.

Aim and Purposes

Since February 2023, Coalpit Heath has been a member of the Fromeside Benefice of Churches. This widens our purposes beyond the one parish.

St Saviour's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, and the wider Fromeside Benefice, the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, Church Hall and the grounds of St Saviour's Church, Beesmoor Road, Coalpit Heath.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community. The PCC works with several groups charged with key mission and ministry priorities.

We seek to ensure that the activities we offer appeal to a wide variety of people of all ages and backgrounds. Our maintenance of the fabric of the Church, the Church Hall and the grounds helps to facilitate our work.

Summary of the year

Minister's message

We started 2025 with a well-established pattern of worship which has been maintained through Benefice clergy and with the support of our dedicated and hard-working volunteers, without whom the church would struggle to function.

As the minister responsible for St Saviour's throughout the year, I have not been able to be present anywhere near as much as I would like. My time has been drawn toward Yate to support with the ministerial deficit caused by the retirement of the rector and a very slow and protracted recruitment process.

I wish to record sincere thanks to all those who have contributed to church life over the year including those involved in the Butterflies Group, church opening, cleaning in the church and the hall, providing flowers, clock winding, churchyard maintenance, social and fundraising events, lighting repairs and bell ringing. Blessings to you all: you are deeply valued and essential to the church's ministry.

Congregations over this period have seen a slight decrease from levels in the previous year, which is disappointing. This does underline that ministers on the ground in each place make a difference to the congregation and the wider community. I will therefore continue to fight for increased ministerial deployment across the area so that each Parish can enjoy the benefits of a more focused minister.

Despite challenges facing the national church, we have maintained positive relationships within the local community. We have conducted a good number of baptisms; our weddings for 2026 look very healthy and

the number of funerals conducted, in church and on behalf of the Parish at the crematorium, have remained strong, despite a strong secular push for direct cremations. We need to begin to consider how we utilise the connections made into a genuine growth in faith in our community.

Our offer to local schools was amended from September 2025. Watermore School is now cared for by our ecumenical brothers and sisters at Zion and Manor School have moved from weekly to fortnightly collective worship. School services in the church are unaffected, and we have seen continued growth in the number of parents and grandparents in attendance when the school services take place. Fr. Malcolm previously taught the RE curriculum in several of our schools; we are no longer in a position to continue this unfortunately.

We continue to push the Diocese into action with the vacancy process and are exploring what the priorities for our community appear to be. 2026 will hopefully come with a rejuvenation in staffing but in the meantime the pattern of worship has been adapted to ensure we can cover ministerially what we offer. We look forward to seeing in what ways we can grow together in faith, hope and love.

Blessings

Fr David Jones
Minister for St Saviours and Acting Rector for the Fromeside Benefice

Worship

The days of having three regular services every Sunday are gone. Although there is at least one service on a Sunday it is not always Holy Communion and those wishing to receive communion must attend alternative churches in the Benefice.

Clergy capacity was limited early in the year and reduced further with the retirement of Father Malcom and Jo Strange in November together with the departure of our curate, Ben, who has taken up a new post in the far north-west of England. This has led to more service cuts, both at St Saviour's and across the Benefice. The minister led services in schools were also reduced from weekly to fortnightly. There was good attendance at Easter and Christmas services although numbers were down on 2024. The Lent and Advent courses were well received as was the special Remembering Service on November 2nd.

The Archdeacon convened a meeting in November to start the recruitment process for a new Rector. The initial projection was that the role might be advertised in February, but the timetable has slipped to after Easter 2026.

Core congregation attendance has decreased slightly and our electoral roll is now only 34. We are hopeful that the new Archbishop will recognise the vital importance of clergy presence within the community in maintaining the mission and relevance of the church.

Pastoral and Social

The Butterflies Carers and Toddlers group is flourishing as is Messy Church. This year we invested surplus Butterflies' funds in new chairs for the toddlers (and smaller adults). The new rainbow themed plastic chairs are more stable and easier to clean than the old 1960's seats and we hope that they have just as long a life.

The range of community groups using the Church Hall is expanding and it is booked up most days, which is a joy. We are blessed with a substantial car park, and it is wonderful to see it full, reflecting the Hall's importance as a community asset.

The Hall hosted our three main social/fund raising events of the year. The Easter coffee morning raised almost £250; the summer fayre was the best for a number of years and raised over £1,100 and the

Christmas event made over £650. More importantly the events brought members of the village together in a warm and friendly environment. We also held a Father's Day breakfast in June for families to attend before morning prayer. The bacon rolls went down very well.

In August the Mothers' Union held their annual Mary Sumner sleepover in the Hall followed the next day by the MU Deanery picnic in the Hall garden.

September saw the annual Horticultural Show. In common with other events, the numbers exhibiting and attending were slightly less than earlier years although the quality of the entries remains high. 2026 is the 80th anniversary of this event so there will be a bit of a push to increase participation and celebrate this historic village event.

For many years we have produced a monthly magazine but 2025 was the last full year of the booklet in its current format. We did advertise for new editors, but nobody came forward so the magazine will cease in May 2026. We are very grateful to all the editors over the years and special thanks to Lucy and Jessica, who have produced the magazine for the last 5 years, and all the volunteer distributors. The new 'magazine' will be available in electronic version only so make sure that Jessica has your email address.

St Saviour's signed up to the Inclusive Church Network this year.

Churchyard and Buildings

Our lovely church was 180 years old in October 2025.

She's holding up well for an old lady but did require quite a bit of work this year. Maintenance identified in the Quinquennial review (2022) included a lot of masonry repointing and this is expensive. Now that it's done we should be safe for another 100 years, giving us time to save up for the next round of work. In May the clock was fixed and in September we finally had the heated pew seats installed. The seats work well in cool weather but we still need additional heating for the coldest days.

Because the heating runs on electricity along with almost everything else in the Church, we elected to have the supply upgraded to 3-phase. Co-ordinating the work of National Grid, the electricity suppliers and our own electrician, not to mention the groundworks required made this the biggest yet somehow "most invisible once completed" project of the year.

The Church passed its 2 yearly electrical safety check but unfortunately the Church Hall failed. The fittings were not especially dangerous just more suitable for the Antiques Roadshow than illuminating our social gatherings. In August we had a whole new fuse box with circuit breakers fitted and then in November the path lights were upgraded. More work is needed on the Hall lights: the new fuse box is very sensitive and it doesn't take much for the lights to go out.

We were lucky to have such a beautiful summer as one of the other jobs identified in the Quinquennial review was oiling the woodwork. Sitting in the sunshine applying Danish Oil for three days was quite a pleasant task and the doors and gates look much better for it. The main door still needs attention and is on the list for 2026.

The Community Payback teams continue to work in the Churchyard. Because of the weather, the grass grew at all the wrong times in the year meaning that our in-house volunteers (Mike and Shaun) had a lot of work to do too to keep the Churchyard looking well cared for. We also had two new noticeboards made and fitted so that everyone can see the name of the church and what's going on. Next year we plan to uncover

the windows which will complete the first round of our project to make our open and welcoming church look open and welcoming from the outside.

Information about the number of grave spaces was limited and out of date so a meeting with a previous warden for a tour of the graveyard was organised. We now have an accurate map, and a lot more knowledge. We are very grateful to Trevor for his time and help with this. It was a fascinating tour which highlighted the importance of communication between generations to maintain the local lore.

The big project coming up is the repair of the east end wall.

Safeguarding

The Fromeside Benefice is committed to safeguarding children, young people, and adults at risk.

The Parish Safeguarding Officer for St Saviours is Lisa Stephens, who has also been the Benefice Safeguarding Team Leader since 1st April 2024.

Policies

The Benefice Safeguarding policy which was amalgamated into one policy in 2024, was reviewed in October 2025, and is view in our church and on the Benefice website. The appendices include Lone Children; Good Practice Working with Children and Young People, Good Practice Working With Adults, Responding to Domestic Abuse, Recruitment of Ex Offenders and General Data Protection Regulation.

Safer Recruitment & DBS

The PCC is responsible for the safe recruitment of people wanting to work with vulnerable groups through the activities mentioned above. During the year, the PCC has recruited one new Church Warden.

DBS Checks

As part of the safer recruitment process, where eligible, volunteers working with vulnerable groups have been DBS checked at the level appropriate to the role. Because the parish provides activities for vulnerable groups, the PCC members are also eligible for an enhanced DBS Check.

There are 13 volunteers, including PCC members who require a DBS check for their role, and all of them were current with their checks in 2025 (ie. the check had been completed within the last 3 years).

Reporting to the PCC

The PCC was updated about Safeguarding matters in the parish at its meetings on 15th January 2025, 2nd April 2025, 9th July 2025, 10th September 2025 and 12th November 2025. During the year there were no safeguarding matters which were reported to the Diocesan Safeguarding Team.

Action Plan

The PCC has an action plan created by the Parish Dashboard. Progress is reported to the PCC meetings and current progress on our Parish Dashboard is 77% at level 3.

Finance Report

Under our Finance Policy, the PCC has a duty to ensure that accounts are prepared and independently examined, to approve the accounts and present them to the APCM within 5 months of the year end. The accounts are prepared on a receipts and payments basis.

2025 was an expensive year and despite the small increase in income we ended the year with a deficit of £41,413. This is mostly attributable to the electric pew-heating system inside the church and the specialist masonry work to the outside. We were most grateful to receive two grants towards the cost of these works, or the deficit would have been much higher.

The plan for 2026 is to do as much as we can without incurring large expenses.

Hall income has increased slightly. The pew-heating means that there are fewer non-paying events in the hall and so the utility costs have reduced as well. Overall the hall has made a profit for us of £5,400.

Concerns have been raised in recent years about the Hall roof. Whilst there is nothing wrong with it currently, it is made of asbestos and so, should anything happen, repair works will be very expensive. It has therefore been agreed to designate a portion of the hall profits this year and each year going forward, to a new Hall Roof fund. This is not reflected in the current accounts but will be actioned early in the new year.

We paid our Parish Share and Benefice Levy in full.

The trustees are confident that the charity remains a going concern as the reserves still exceed three months regular expenditure.

Structure, Governance and Management

St Saviour's Church is situated on Beesmoor Road, Coalpit Heath. It is part of the Diocese of Bristol and the Kingswood & South Gloucestershire Deanery within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2017) and a registered charity with the Charity Commission (Charity Number: 1194075).

The Charity trustees are the PCC members. PCC members who served from 1 January until the date this report was approved are:

Chair	Rev. David Jones (Assoc. Minister for St Saviour's)
Church Wardens:	Mrs Lucy Rogers Mr. Robert Boyd (until 14/05/25) Mrs Alison Holliday (from 16/06/25)
Secretary:	Mrs Jill Boyd
Treasurer:	Mrs Alison Holliday
Deanery Synod:	Mrs Sarah Blake
Elected Members:	Mrs Jessica Lock (Minute Secretary) Mrs Lisa Stephens (Safeguarding Officer) Mr. Mike Swain (Lay minister) Mrs Mary Head

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report dated:

Signed by:

Rev David Jones
Associate Minister

Lucy Rogers
Church Warden

Alison Holliday
PCC Treasurer

Independent examiner's report to the trustees of St Saviour's Church PCC

I report to the trustees on my examination of the accounts of St Saviour's Church PCC (the Charity) for the year ended 31st December 2025 which have been prepared on receipts and payments basis.

Responsibilities and basis of report

As the charity trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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

Dylan Montell
2 Dowding Close,
Chipping Sodbury
BS37 6BX

Date:

Statement of Receipts and Payments

	Unrestricted Funds	Restricted Funds	Total Funds	Prior Year Total Funds
Income				
Donations and legacies	34,219		34,219	30,317
Income from charitable activities	6,763		6,763	4,411
Other trading activities	15,676		15,676	16,512
Investments	6,342	263	6,605	8,644
Other income	13,751		13,751	5,876
Total income	76,751	263	77,014	65,760
Expenditure				
Expenditure on charitable activities	103,801	504	104,305	53,973
Support costs	7,334		7,334	8,434
Other expenditure	6,612	176	6,788	6,449
Total expenditure			118,427	68,856
Net income/(expenditure)			(41,413)	(3,096)
Total funds brought forward			269,868	271,239
Investment Growth/(Losses)			(4,672)	1,725
Total funds carried forward			223,783	269,868
Represented by:				
Unrestricted				
General Fund			87,636	119,853
Designated				
Designated Funds			125,380	139,133
Restricted				
Manor CofE RE Fund			10,767	10,882

Statement of assets and liabilities

	General	Designated	Restricted	This year	Last year
Fixed assets - Investments					
Church repairs fund		3,285		3,285	3,422
Religious Education fund		2,397		2,397	2,497
Phillips & Newman's Graves fund		9,590		9,590	9,989
Church roof repairs fund		3,019		3,019	3,145
Churchyard upkeep fund		6,438		6,438	6,706
PFLM Fund		91,253		91,253	94,517
Manor CofE RE fund			9,085	9,085	9,464
Totals		115,982	9,085	125,067	129,739
Current assets – cash at bank					
CAF Current Account				7,198	5,715
CAF Gold Account				28,191	73,342
Cash in hand				186	855
Charitable Needs fund				173	166
Fabric fund				6,559	6,275
Garden of Remembrance fund				2,839	2,716
PCC fund				51,888	49,641
Nat West Current Account				1,682	1,419
Totals				98,716	140,129
Grand total				223,783	269,868

Notes to the accounts

1. Analysis of income and expenditure

INCOME	Unrestricted	Designated	Restricted	Total this year	Total last year
Donations & Legacies					
Gift Aid Donations	16,550			16,550	15,821
Free Will Offering	1,111			1,111	1,103
Churchyard Donations	94			94	99
Services and other donations	8,353			8,353	5,538
Legacies	-			-	1,659
Church Roof Fund		66		66	68
Organ & Choir Fund		990		990	450
Garden of Remembrance	25	491		516	877
Flood Light Sponsorship	140			140	115
Clock Fund	1,100			1,100	100
Gift Aid Tax Refund	5,299			5,299	4,667
Totals	32,672	1,547		34,219	30,317
Income from Charitable activities					
PCC Fees	1,255			1,255	1,983
Funerals	3,860			3,860	2,428
Weddings	1,648			1,648	0
Totals	6,763			6,763	4,411
Other trading activities					
Hall Rental	11,643			11,643	11,046
Coffee Club	-			-	220
Toddlers & Carers Group	44	648		692	735
Fundraising	3,341			3,341	4,511
Totals	15,028	648		15,676	16,512
Investments					
Interest	3,343	617	263	4,223	7,434
P&N Graves		209		209	136
PFLM Fund		2,173		2,173	1,074
Totals	3,343	2,999	263	6,605	8,644
Other Income					
Magazine Account	627			627	784
Lent Lunches				-	208
GHCT Grant		1,000		1,000	
LPW VAT Grant	2,039			2,039	
Miscellaneous	10,085			10,085	4,884
Totals				13,751	5,876
INCOME TOTAL				77,014	65,760

EXPENDITURE	Unrestricted	Designated	Restricted	Total this year	Total last year
Exp on Charitable activities					
DBF Parish Share	33,960			33,960	35,040
Weddings	250			250	0
Funerals	300			300	200
Garden of Remembrance		504		504	480
Bristol Diocese Fees	-			-	485
Church Expenses & Maintenance	55,647			55,647	6,487
Church Utility Bills & Insurance	5,568			5,568	3,354
Churchyard expenses	2,711			2,711	4,144
Charitable donations	775			775	513
PFLM account	4,590			4,590	3,270
Totals	103,801	504		104,305	53,973
Support costs					
Lockie Ltd Envelope Scheme	35			35	0
Royal School of Church Music	137			137	133
Benefice Fees	5,450			5,450	6,960
Organ and Choir	1,466			1,466	780
Magazine	226			226	541
G&B Affiliation	20			20	20
Totals	7,334			7,334	8,434
Other expenditure					
Hall Expenses & Maintenance	2,522			2,522	2,042
Hall Utility Bills & Insurance	3,701			3,701	3,987
Bank Charges	62			62	80
Toddlers & Carers		176		176	
Miscellaneous	327			327	340
Totals	6,612	176		6,788	6,449
EXPENDITURE TOTAL				118,427	68,856
GRAND TOTAL				(41,413)	(3,096)

2. Miscellaneous Income and Expenditure

Miscellaneous income includes a £10,000 grant from the Bristol Diocese Green Energy Fund. Miscellaneous Expenditure includes a payment made on behalf of the T4F Ecumenical Partnership as part of our subscription.

3. The Manor Church of England Religious Education Fund

The incumbent and Church Wardens are the managing trustees of this fund which was established by the Secretary of State for Education in 1999.

The 1999 DoFE order sets out the restrictions for the Religious Education Fund which is to be used “for educational purposes related to the Parish of Coalpit Heath in connection with the provision of religious

education in accordance with the tenets of the Church of England by means of a Sunday School or otherwise".

The dividends from the fund are paid into the Nat West Bank account and are maintained separately from general church funds. There was no expenditure of restricted funds in 2024.

4. Charitable Donations

Charitable donations are made from specially collected funds. The Christmas services' collections are made for Sight Savers and The Children's Society; the Harvest Festival collection was sent to the Sisters of the Church. We also support Christian Aid in conjunction with the local ecumenical partnership. The 2025 Christian Aid coffee morning raised £560.

In 2025, we gave 25% of the proceeds from the Christmas Fayre to the Fromeside Mutual Aid Trust Comfort & Joy appeal.

The church also manages a collection box scheme for The Children's Society. In 2025 we collected over £1,000.