

The Church in Wales
Diocese of Monmouth

The Severn Wye Ministry Area
Annual Report
Year Ending 31st December
2024



The Severn Wye
Ministry Area

Charity number: 1203570

The Ministry Area Council of the Severn Wye Ministry Area

Report of the Trustees for the year ended 31st December 2024

Structure and Governance

The Severn Wye Ministry Area is a grouping of twelve Churches in the Diocese of Monmouth in the Anglican province of the Church in Wales. The Ministry Area was formally inaugurated in November 2022. The following church communities are part of the Ministry Area: -

St Andoenus, Mounton
St Arvan, St Arvans
St Christopher, Chepstow
St Deiniol, Itton
Holy Cross, Kilgwrrwg
St James, Devauden
St Mary, Penterry
St Mary's Priory, Chepstow
St Peter, Newchurch
St Peter, St Pierre
St Tewdric, Mathern
St Thomas a Becket, Shirenewton

The Representative Body of the Church in Wales holds the land and property of the Church in Wales, they are an exempt Charity set up under Section 13(2) of the Welsh Churches Act 1914. They act on behalf of the province in paying the stipends of the full-time clergy and administering the Church in Wales's scheme of gift aid. The Ministry Area Council acts as Parochial Church Council and Charity Trustees for the entire Ministry Area. It is not a corporate body, and its composition, procedure and powers are regulated by the Constitution of the Church in Wales. Trustees are elected annually and as far as possible are formed as one representative from each church, as well as the lay co-chair, treasurer, secretary and Ministry Area Wardens. The trustees met 4 times during 2024.

The charity was formally registered on 15 June 2023.

Prior to this, none of the individual churches were registered as charities in their own right, coming under the umbrella of the Church in Wales.

The Trustees

The trustees who served the Charity during the calendar year 2024 were:

Rev Barnabas Pimentel (Ministry Area co-leader from 7 May 2024)
Rev Zoe Louise Pimentel (Ministry Area co-leader from 7 May 2024)
Rev Philip Roger Averay (Ministry Area Leader from 22 November 2023 – 6 May 2024)
Rev Michael John Gollop
David Robert George Carne (Warden)
Rosalind Louise Downs (Warden)
Hilary Claire Hillier (Lay Co-chair)
Kevin Douglas Higgs (Treasurer)
Verena Evans
Catherine Anne Higgs
Lynne Margaret Brierley
Peter Blakeborough Kenington
Cynthia Nellie Anne Matthews
Wendy Margaret Montague
Anne Forbes Octon
Catherine Timothy
Mathew Geoffrey Brown (resigned 12 February 2024)

Principle Address

Peveril
Chapel Close
Pwllmeyric
Chepstow
NP16 6HW

Independent Examiner

Hannah Simpson FCCA
HLS Accounting
59 Llwyn Y Pia Road
Lisvane
Cardiff
CF14 0SX

Objectives and Activities

Objectives and aims

The charitable object of Severn Wye Ministry Area is the promotion of the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

Our top priorities for 2024 were:

Prayer – covering the Ministry Area, its people and its activities with prayer

Positivity – planning and looking forward to the future in a spirit of optimism

Growth – growing our communities and congregations, as well as growing our own individual faith and discipleship

Activities

The regular activities of the Ministry Area include:

- Conducting regular Christian worship including the Holy Eucharist, marriages, funerals and baptisms;
- The provision and maintenance of the fabric of each of the twelve churches, churchyards and associated buildings;
- The maintenance of Christian burial places;
- Promoting the study of Christian teaching, practices and Scripture;
- The provision of means and encouragement to promote fellowship within the membership of the Churches and the wider community;
- Pastoral care: providing counselling, and visiting the sick, dying, bereaved, lonely and vulnerable.

Following the retirement of Rev Julian White at the end of 2023, the recruitment process resulted in the appointment of husband and wife team Reverends Zoe and Barnabus (Barney) Pimentel. They took over as joint Ministry Area Leaders from Philip Averay, who was pleased to return to his former ministry as team vicar. They were also jointly appointed as Leaders of the new Saints Chepstow initiative.

Prayer

A quote attributed to Saint Augustine reads “Pray as if everything depends on God; work as if everything depends on you.” If we are to see positive outcomes then prayer and action go hand in hand. There has been a focus on our prayer life in 2024.

- The MA prayer group meets weekly visiting a different church each week, covering the whole MA in prayer, praying for the sick and the bereaved, and for growth and for God’s abundance, praying for the clergy, praying for the new Saints Chepstow project, praying for our buildings. Our personal prayers have also been for all these things. Everything that is going on in the MA has been covered in prayer.
- We held sessions on contemplative Prayer during Lent and Advent and there are weekly lunch time meditations at the Priory.
- We also held a monthly Taize contemplative prayer and music service

Positivity

There were many positives in 2024:

- A full clergy compliment in place.
- The launch of Saints Chepstow in September – with the appointment of a full-time children & families pioneer in addition to the Joint Leaders. This initiative is fully funded by the Representative Body of the Church in Wales for 5 years and the Chepstow Saints is one of two “pioneering” initiatives in the Diocese intended to establish a new worshipping community with new ways of reaching out and worship. We are aiming to try out new ideas, to see what works and to bring knowledge of the Gospel and Christian life to the younger generation
- One person exploring ordination
- Formation of a finance group that is sharing ideas, and looking at ways to make sure we are stewarding our finances the best we can
- Buildings - St Pierre completed some repairs to the wall memorials that were dangerous
- Devauden has had a lot of work done, porch is finished and new door in place
- Mathern tower repairs, enough grants were secured in 2024, and work is currently underway
- The transformation of the Priory Hall into a community gym, which is offering something to the community as well as an income stream for the church
- 3 contactless payment machines (paid for through grants) that helped our finances over the busy Christmas period, and have resulted in a steady ongoing income stream, particularly in the Priory
- Open churches week - 3 of our Churches were involved, in drawing the community into our churches through a series of events
- The Warm Space in St Christophers has continued throughout the year and is an important contribution to many isolated and vulnerable people. We are also very grateful to Lidl supermarket for donating bakery goods each week
- The St Arvans tea and chat social club is continuing to flourish and support particularly the elderly in the village
- The many social and fundraising events across our churches are too numerous to name, but they help to keep our churches used by the wider community and support us financially.

It's so easy to only focus on the negatives that we sometimes miss all the positive things that are happening, let's continue to develop a culture of positivity

Growth

The third focus was Growth. We want to grow numerically and financially but also, we want to grow our faith deeper, we want to grow the gifts God has given us and we want to grow in confidence in sharing our faith with others.

- We had 3 sessions on stewardship delivered by the diocese towards the end of 2024 which generated some ideas across the churches that will show fruit in the future.
- We had growth in regular giving - our accounts show £8k extra in regular giving compared to 2023, and £10k extra in loose plate collections compared to 2023, this is so encouraging.
- Attendance - Attendance (including festivals) was up 15% compared to 2023, and regular Sunday attendance up around 9%. More people worship and more regularly worship across our MA.
- 5 people were baptised and confirmed by the Bishop in September as well as a number of infant baptisms, including one at Kilgwrrwg which hadn't had a baptism for many decades
- A Commissioned worship leader course started in September. 12 people came - some topping up their training and 4 new people starting. We also have a commissioned Pastoral

Assistant - and we will be looking to run a further training course on that in 2025. This is not just growth in the number of people who can lead services, but this growth is personal growth in the gifts of God's people.

Public benefit

The trustees confirm that they have complied with their duty in section 17(5) of the Charities Act 2011 to have due regard for public benefit. The object for which the charity is established is the promotion of the whole mission of the Church - pastoral, evangelistic, social and ecumenical. The achievements of the Charity in meeting these objectives for 2023 have been summarised in this report.

21/10/2025

Approved by order of the board of trustees onand signed on its behalf by:

Pimentel

Pimentel (Oct 21, 2025 15:04:08 GMT+1)

.....
Barney Pimentel - Trustee

Independent examiner's report to the trustees of The Severn Wye Ministry Area

Independent examiner's report to the trustees of The Severn Wye Ministry Area

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees 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 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 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

Your attention is drawn to the fact that the charity has prepared the accounts (financial statements) in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have no other 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.

Hannah Simpson

Hannah Simpson FCCA
HLS Accounting Limited
59 Llwyn Y Pia Road
Cardiff
CF14 0SX

28/10/2025

Date:

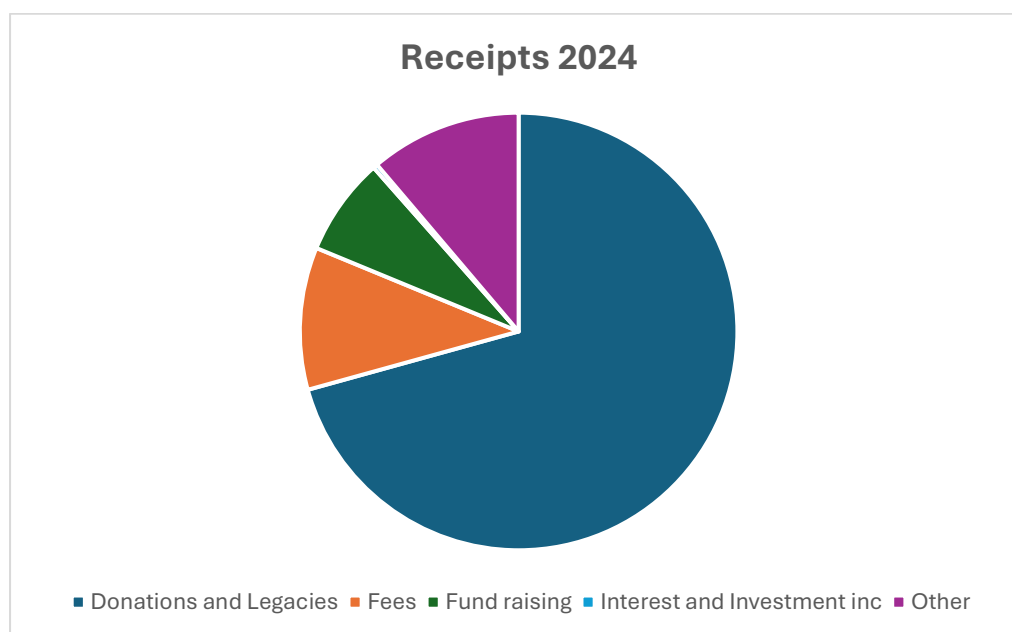
Financial Review

Receipts and Payments

Total receipts in 2024 were £250,050.20, an increase of 8.7% over 2023.

The main components of this were:

	2024 £	(2023) £
Donations and Legacies	176,796.66	(137,288.30)
Fees for funerals, weddings, baptisms etc	26,322.00	(25,476.00)
Fund raising	18,100.69	(18,702.56)
Interest and investment income	817.57	(24,007.15)
Other	28,013.28	(24,575.88)
Total	250,050.20	(230,049.89)



The largest single component of income was from donations. Of the £176,796.66, just over £61,000 was planned giving, which was an increase of 17% compared with 2023. £17,900 was tax recovered through Gift Aid.

Weekly Loose plate offerings were £26,438.93. This was also a significant increase on 2023. These increases in giving by our congregations were largely a result of an information campaign around the churches, to make people more aware of the cost of our continuing ministry and the importance of a regular commitment – basically it costs us around £20 per person per week to pay for our priests.

A further £800 was collected during baptisms, weddings and funerals.

One off Donations were £20,300.

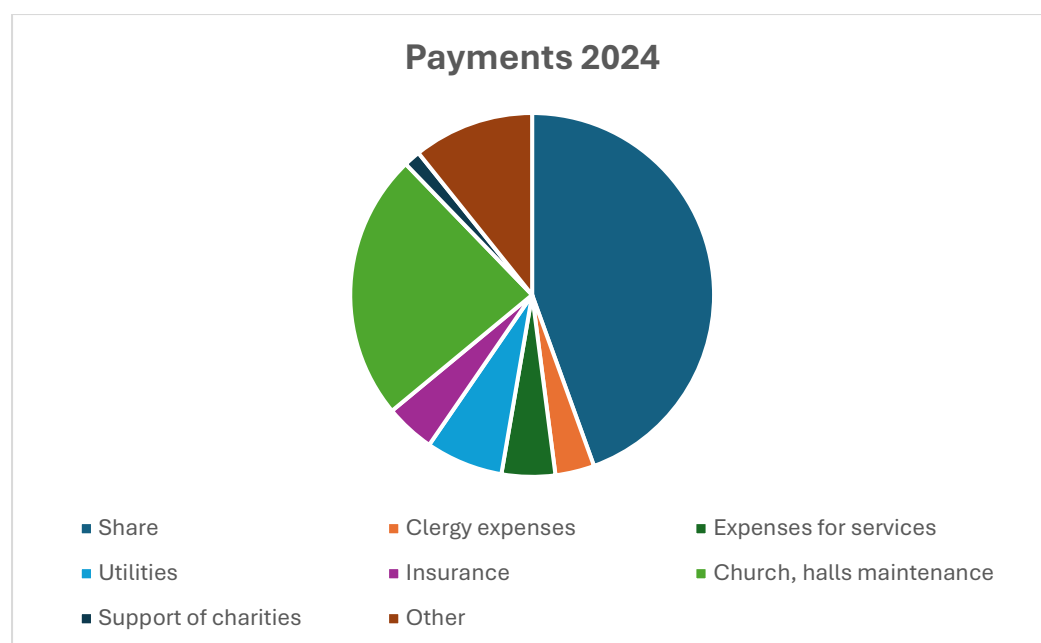
Contactless donations were £2,075, higher than the £1,253 in 2023, but we think there is still scope for increasing the amount in future.

Income from investments is very low, and is largely due to the fact that each individual church account hold its own reserves which are generally quite small and earn very little interest. Moving forward we intend to consolidate these accounts so that a higher return can be achieved.

Total payments in 2024 were £280,307.32

The main components of this were:

	2024 £	(2023) £
Diocesan share	124, 679.46	(146,791.88)
Clergy and vicarage expenses	9,723.61	(12,634.32)
Expenses for worship services	13,344.35	(13,402.39)
Utilities	19,257.19	(23,173.49)
Insurance	12,403.02	(13,086.30)
Church, halls and churchyard maintenance	63,493.42	(27,246.20)
Support for other charities	4,140.30	(6,833.64)
Other	30,130.76	(23,935.56)
Total	280,307.32	(266,993.52)



The largest single component, accounting for just under 45% of total expenditure, is the Diocesan share. This is largely to pay the costs of our 3 stipendiary priests and

is set by the Diocese. The MA share for 2024 was fully paid but some payments slipped into the following financial year. The share due amounted to £132,082.

Insurance is through Ecclesiastical Insurance – this is negotiated through the Church in Wales.

The accounts show an overall operating deficit of £30,257.12 for 2024 – a slight improvement on 2023.

The main loss was made by St Mary's Priory Church: an operating loss of £27,561.63

Several other churches also had small deficits.

Balance sheet

Total assets at the end of 2024 were £608,606.51. This was a slight decrease on 2023, (£611,873.61).

A significant proportion of our reserves are held in restricted (£214,000) and designated (£64,000) funds which reduces our flexibility.

Accounting system and independent examination

The MA accounts are prepared using the MyFundAccounting software to the Church in Wales recommended format. Figures are provided by each church into the central software which allows the trustees to monitor our overall situation. Reports can be run for each individual church as well as the consolidated accounts.

An independent examination has been carried out by Hannah Simpson FCCA of HLS Accounting Limited for the year ended 31st December 2024.

Future prospects

Whilst our reserves remain healthy, the Ministry Area trustees recognise the urgent need to bring our churches into a more sustainable financial situation moving forward, especially given the ongoing costs of maintenance and repair of so many ancient buildings. Our campaign to raise awareness of the costs of running our churches has had some success which we expect will continue in 2025, and we want to extend this further in the local communities. The whole Ministry Area needs average weekly contributions amounting to over £20 per person per week to be financially viable. Regrettably we still fall short of this target despite improvement.

We hope to encourage greater donations through contactless payment, especially in our churches with larger footfall and at weddings and funerals and special services.

Our primary objective, of course, is to spread the Gospel of Christ, and we hope that in our missional and outreach work we will be drawing new people to the Church, which will increase our income too.

We have also established a Financial subgroup to look at ways of reducing expenditure and increasing our income. The long term letting of the Cavill Hall is will bring in increased revenue and reduce maintenance costs. However, the Diocesan Share payment is expected to increase by around 5% per year.

Property

Mathern have succeeded in securing the donations and grants necessary to fund the work on the tower.

Work on the first phase of repairs at Devauden has also been successfully completed. The work is being supported by grants from CADW, the Representative Body of the Church in Wales and Monmouth Diocese, Headley Trust, Welsh Church Act Funds, Benefact Trust and the Oakdale Trust.

There remains a catalogue of outstanding works which need to be done to the basic fabric of several churches.

St Arvans estimate around £30,000 to sort out a recurring damp problem;

Shirenewton need to undertake repairs to their Church Rooms, estimated at approximately £20,000;

St Pierre have damage to the churchyard wall, which overall could cost up to £40,000 to rectify;

St Mary's Chepstow requires major works on the tower, drains and stonework. There is also an urgent need for improvements to allow more flexible use of the building – including the installation of a kitchen and toilets. The most urgent repairs and the improvements are likely to cost around £1m and professional advice is being sought on project management and fund raising. , The Friends of Chepstow Priory organisation is also supporting these projects.









The Severn Wye Ministry Area - Charity Accounts 31.12.24 - corrected spelling

Final Audit Report

2025-10-28

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