

Holy Trinity Church Malvern and St James' West Malvern

Annual Report 2024



Vicar's Report

2024 marked the first full year of our Benefice Joint Church Council, and I am delighted that it is achieving what we set out to do: simplifying governance while allowing both Holy Trinity and St James' churches to maintain their unique identities. A special thanks must go to our Treasurer, Sally Colbourne, who has worked tirelessly to ensure that our new structure functions financially for both churches while also meeting the requirements of the Charities Commission.

Ecumenism is a strong and vital aspect of Malvern Churches, with a very active Churches Together, of which both churches are members. In January, we participated in a memorable United Service at St Joseph's for the Week of Prayer. The Good Friday Walk of Witness and Easter Sunrise Service were also well attended and appreciated.

Both churches have held a variety of regular and special services throughout the year, led by a dedicated team of clergy and lay leaders. It was particularly meaningful to come together for Benefice services, including those on the fifth Sundays of the month and our Patronal Festivals. The Patronal Festival at St James in July was a special occasion, marking the 40th anniversary of the Joint Benefice of Holy Trinity and St James. Following the service, we also celebrated the 80th birthdays of several members of the church and village community. In September, during another Benefice service, we acknowledged ministry to the elderly, commissioning Eileen Tomlin as an Anna Chaplain and Valerie Wilcox as an Anna Friend.

During Lent, we ran two Benefice study groups. At Holy Trinity, we paired simple soup lunches with a study series called 'Watching and Praying,' using Selina Stone's book *Tarry Awhile*. Meanwhile, in West Malvern, Mary Constable led a series on Lent Poetry, drawing from *Hearing God in Poetry* by Richard Harries.

Holy Week and Easter were filled with meaningful moments, including 'Experience Easter,' where children from St James' Primary School explored the Easter story at church. On Good Friday, Holy Trinity hosted the same event, which was appreciated by children and adults alike. The Holy Trinity Augmented Choir delivered a moving performance of *The Passion of Calvary* (based on *Olivet to Calvary*), first on Passion Sunday at Holy Trinity and again on Palm Sunday at St James. It was a joy to present Ben Lewis from St James and Janine Summers from Holy Trinity for Confirmation at Worcester Cathedral on Holy Saturday.

In July, we bid farewell to our Mission Accompanier, Alice Ward, who completed her two-year term with us. Her guidance was invaluable in shaping our Health and Sustainability plan, which we continue to develop as we seek to grow as disciples and strengthen our churches as beacons of hope in our communities. Two major ongoing projects include developing the Orchard at St James into a 'Pilgrim Path'—a space for reflection and enjoyment of nature—and reordering the back of Holy Trinity to create a more flexible space with an improved kitchen, additional toilet, and increased storage. Fundraising for both projects will be a key focus in 2025.

At St James, the summer included the Well Dressing, a Vital Sparks concert, a coffee morning, the annual Memorial Service, the Church of England Guild of Vergers' visit, and an afternoon hosting the Colwall W.I. Meanwhile, Holy Trinity enjoyed its Summer Fête, a concert featuring the Malvern Male Voice Choir, and several creative fundraising activities under the Trinity Talents initiative. The weekly Babies and Toddler Group took a summer break, but Thursday coffee mornings and monthly lunches continued.

A significant milestone in 2024 was the 30th Anniversary of the Ordination of Women to the Priesthood in the Church of England. As the Diocese of Worcester's Dean of Women's Ministry, I had the privilege of organizing a celebratory service at Pershore Abbey. I continue to support female clergy across the Diocese and am part of the Bishop's Staff Team on their behalf.

Autumn was a busy time for both churches, with Harvest Festivals, Remembrance services, and Memorial Services. As part of the Heritage Open Days, St James hosted an exhibition titled 'Window on West

Malvern,' while Holy Trinity welcomed visitors for an open afternoon featuring tea, cake, and organ music. Throughout the year, we reflected on the theme of generosity, culminating in the Generous Living Course, which ran from September to November.

In the lead-up to Christmas, Mary Constable led an Advent Poetry course based on *Haphazard by Starlight*, an anthology by Janet Morley. Meanwhile, the Holy Trinity Augmented Choir led a beautiful Advent Carol Service for the Benefice. Christmas was filled with joy, featuring candlelit carol services in both churches, community carols in West Malvern arranged by the Elim Church, and fun-filled Crib Services.

I am incredibly grateful to all who support the ministry of St James and Holy Trinity. A heartfelt thank you to Rev'ds Sylvia Coke-Wood, Eric Knowles, Clare Griffiths, Nicholas Menon, and Rosemary Herbert, as well as all those involved in leading services. Special thanks to our churchwardens, Jill Harmer, Elaine Bevan, and David Matthews; our treasurer, Sally Colbourne; JCC secretary, Ginny Pavey; and the rest of the JCC: John Raine, Charles Pavey, and Billy Colbourne. I am also deeply appreciative of our choir and all the volunteers who ensure our churches and churchyards are well cared for.

As part of this annual report, we also take a moment to remember and give thanks for the lives of those who have passed away...

Holy Trinity – Henry Sandon, Margaret Fisher, Ron Owen, Jeanette Brimell, Andrew Lewis, David Hemmingway, Mary Beattie, Patricia Shutler, Christine Hall, Anthea Fish, Mary Christie, Muriel Castledine, Christine Eades, Frank Screen, John Rogers, Brian Jauncey

St James – Eileen Smart, Norman Langford, Valerie Shearer, Ros Burford, Joan Flanagan

Rev'd Rebecca Elliott

Churchwardens' Report – Holy Trinity

Our thanks go to everyone who, by giving their time and by sharing their skills, ensure that Holy Trinity remains a special church to both worship and socialise in and where a welcoming presence is felt for the whole community it serves.

As wardens we have had a full rewarding year. The rhythm of the liturgy and church services keeps us as a worshipping community anchored and nourished in order to fulfil our roles as disciples of Christ. The church is open during the week for private prayer and as a holy space to rest awhile. The team who enable this are appreciated as evidenced by the uplifting comments put in the visitors book. Thanks go out to the team leaders, Sally Colbourne, Janet Burley, Heather Catton and Elaine Bevan and their hard working teams to enable the services to go so smoothly throughout the church year. Also, a big thank you to the maintenance team, especially Rob Lawrence who ensures the Holy Trinity building and grounds are kept in good shape. Many thanks for the unseen but visibly noticed grounds work that Robert Catton undertakes and Billy Colbourne who ensures we have a warm church for us to worship in. Also the fabulous team of Flower Arrangers, led by Sue Berrow, who make our church so beautiful during all the major services. Last but not least the Sound/Tech team who allow services to be streamed to members of the church unable to attend and ensure the service can be shared by all our family.

The reorganisation and updating of the back of Holy Trinity Church is an exciting project which has aroused both excitement and regret at change - both normal reactions. I know this project has been muted for

many years. As a body a lot of time has been given this year to reflect on the proposals and produce a workable plan that can take us forward into the coming 21st century as a viable building to be used by both the church and community. Hurrah that the process has actively been opened with the sending in an application for a faculty. With prayer, agreement and raising of funds we will see this open space take shape in the forthcoming year. Displays in church are there to keep us all updated. Grateful thanks to everybody who helped with this project, including our architect, the Diocesan Buildings Advisor, the planning team and the Rev Becky Elliott and treasurer Sally Colbourne who spent many hours filling in the requisite faculty forms.

The vision of the diocese as a whole is to grow as Kingdom People sharing the good news of Jesus' love in Worcestershire and Dudley. During the year we had a five week course in Lent beginning with a shared soup lunch followed by a video and discussion around the book Tarry Awhile. It certainly provided a launch pad for an interesting and provoking discussion. In the autumn we also had two groups studying and discussing the Generous Living Course based on John 12 v3 - a verse that explores the simple powerful moment in which Mary displays astonishing generosity Through videos, bible study, discussion and self reflection we pondered how generous we are with our time, attention, wealth, possessions, how we're perceived, comfort and consequently how we live our lives . Much food for thought!

We value the leadership and spiritual oversight that the Holy Trinity ministry Team of Rev'd Sylvia Coke-Woods, Rev'd Canon Eric Knowles, Rev'd Canon Clare Griffiths led by our vicar Rev'd Becky Elliott bring to us all.

Jill Harmer and Elaine Bevan

Churchwardens' Report – West Malvern

- Numbers at morning services have been holding up well, and we are lucky to have Becky and Nicholas, who both give lovely service after lovely service. My thanks also go to Rosemary Herbert, who month after month made my layperson's services possible. Nick Brown has done sterling service as Chalice Assistant. And not forgetting our organist John Raine, who, completely unpaid, never lets us down. The Carol Service 2024 was a splendid occasion.

- Having all the finance dealt with by Sally Colbourne works splendidly, and she takes a great of work off our hands.

- Westfete 2024 was a great success and it was good to have a presence there - one would hope for something similar in June 2025.

David Matthews

Joint Church Council 2023/24

Clergy

Rev'd Rebecca Elliott

Churchwardens

Mrs G Harmer

Mrs E Bevan

Mr D Matthews

Treasurer

Mrs S Colbourne

Safeguarding Officer

Mrs S Fox

Representatives of the Laity to serve until 2025

Mrs C Millar (2023), Mr I Brazier (2023), Mrs V Willcox (2024)

Representatives of the Laity to serve until 2026

Mr B Colbourne (2023), Mrs S Colbourne (2023), Mr N Brown (2023)

Representatives of the Laity to serve until 2027

Mr C Pavey (2023), Miss J Summers (2024), Miss V McCulloch (2024)

Representatives to serve on the Deanery Synod until 2026

Mrs L Alexander (resigned May 2024), Mrs E Shaw, Mrs S Brierley, Mrs M Lawrence

Co-opted members

Mr J Ide, Mrs H Brice, Rev'd R Herbert (co-opted November 24)

PCC Secretary (Appointed)

Mrs V Pavey

The numbers on the Electoral Roll are as follows:

Holy Trinity 125 and West Malvern 41

JCC Secretary

The JCC met six times during 2024. Attendance at the meetings was excellent with very few apologies for absence. There was a good representation of both Holy Trinity and St James' members.

Safeguarding, Fabric and Finance are always placed on the agendas for each meeting. Other items are included as matters arise.

Ginny Pavey

Parish Safeguarding – Promoting a Safer Church

The parish churches of Holy Trinity, North Malvern, and St. James', West Malvern have complied with their duty of care to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Firstly, I would like to thank everyone at Holy Trinity and St. James for their continued support over the past year.

Thankfully, this has been a less eventful year, but it is important that we keep safeguarding at the heart of everything we do in our parishes.

A number of our church members have needed new DBSs over the year, and I am grateful for their prompt and efficient responses, which make my life a great deal easier and enable us to comply with our safeguarding standards in a timely manner.

However, some people have been a little less quick to undertake their mandatory safeguarding training! So, a reminder of what this entails:

Every three years, everyone who carries out a role requiring a DBS needs to complete online safeguarding training. I provide instructions and a link to access this once the DBS has been issued. Most people will only need to complete the Basic Awareness module, but JCC members are also required to do the higher Foundation module. Once registered on the Diocesan training portal, members can access training modules, and a digital record is kept of their completion. I may have neglected to mention the Foundation module requirement, for which I apologise. I will ask Becky to contact all JCC members and remind them of the need to complete this higher module as soon as possible.

Finally, I am sure many of you will have read in the news of developments regarding safeguarding in the Church of England. The first annual report on independent safeguarding audits was published this month and can be found on the CofE website (www.churchofengland.org). The General Synod has just voted against adopting a completely independent external safeguarding body but has agreed to major changes in the way safeguarding is managed in the future. This is very much work in progress and it remains to be seen what impact it will have on us at parish level.

Thank you for your continued support in my role as PSO.

Sue Fox

Fabric – Holy Trinity

Work on the fabric this year has been of a minor nature. Repairs have been carried out to the gate on to North Malvern Road, the south door latch which had been broken at the time of the break-in, and various other small items. Gutter clearance has been the most important. The valley between the main building roof and the north aisle roof being particularly troublesome as it is very difficult to access.

Some minor tree work was carried out at the end of the drive and several large branches fell from the big cedar tree during the bad storms. One of these damaged the vestry roof and this has been repaired. There is a further branch which touches the vestry roof, and it is hoped to get this trimmed back.

The earth around the southwest corner outer wall was too high, creating a damp problem. This was dug away and replaced by loose gravel.

A volunteer working party cleared a lot of vegetation in the summer, especially ivy which had been growing on the external walls.

A section of the drive was resurfaced which was paid for from the fabric fund.

A new fire risk assessment has been written and regular checks initiated on the emergency lights. Two lights were faulty so all three inside the church have been replaced by new ones which are self-testing and need no monthly checking.

Rob Lawrence

Fabric – West Malvern

- Mr Tank has done annual clearing and maintenance to the roof. More work is needed eventually, which will require scaffolding.

- BoilerCare have done the annual service. Thanks again to Jez Id for all his work on the heating!

- The kitchen and toilet are as ever invaluable, in regular services and events, and not least for funerals and baptisms. It would be good to have another wedding - the wedding of Paul and Alex was a lovely occasion. The lock on the toilet door needs repair: Jez is on the case!

- The Clock and Fire Extinguishers have both had their annual service.

- Helped greatly by Sally Colbourne, I have drafted a Fire Risk Assessment in line with that in force at Holy Trinity.

- The Orchard has been in regular use by the Primary School. Mr Mark Laundry, with his daughter and her friend (who have both been doing their DofE service project), have done sterling work on the trees (pruning and clearing round the base of each tree); one or two endangered trees have been saved but at least one may need to go. At Mr Laundry's suggestion, I have engaged Tree Surgeon Matt Scriven to remove some tree growth in the NW corner of the Orchard which is shading an area of the orchard and inhibiting tree growth and fruiting; this is due to be done in March this year.

- The exciting plans to develop the Orchard further are fairly far advanced and financial backing should come partly from the church Friends.

- We still need to provide more grave spaces quite soon; Catrin Osborne has been doing some of the admin work required.

- **Choir Vestry:** There is still clutter to be removed, and in the case of some items we shall need to decide whether they should be kept, disposed of, or sold. (A very interesting suggestion has just come up: that the Village Archive should be moved here from the Village Hall - more anon!)

David Matthews

Finance

From 1 January 2024 the accounts of Holy Trinity and West Malvern were combined into the new charity for the benefice. This means that there is now only one set of accounts prepared which are included in this report. The figures for each of the individual parishes will be available at the Annual Church Meetings.

Income

The total receipts on unrestricted funds was £131,387, of which £67,000 was from our various forms of regular giving. Included in this figure is the tax recovered under gift aid through both the Parish Giving Scheme and gift aid envelopes. Most of our regular giving comes from the Parish Giving Scheme. Regular giving sustains our church and helps us plan for the future. Other donations totalled £ 8,800 for the year.

Our other income totalled £59,000. This includes £30,000 from the parish hall; and £11,700 from fund raising. The highlights of the fund raising were:

- Thursday lunches £3,500
- Summer Fayre £1,300
- Christmas Fayre £1,000
- Talents £1,800

The total receipts on restricted fund was £12,000. This includes a £5,000 memorial donation for the fabric fund and £4,600 received in interest.

All the funds that we have raised has enabled us to pay our Ministry Share in full and to continue running our churches.

Expenditure

The total spent from unrestricted funds was £137,500. The main items of expenditure were:

- £72,550 on ministry share (£7,366 of this relates to 2023)
- £15,700 on heating, insuring and repairing our churches
- £22,500 on running the parish hall

The total spent from restricted funds was £30,000. This includes £5,000 of ministry share paid from the Salt Bequest income fund, and £11,900 paid from Holy Trinity discretionary fund for the surveys and plans for the improvement of the back of Holy Trinity Church. £11,500 was spent from the fabric fund on insuring both of our churches and resurfacing part of the drive at Holy Trinity.

Summary

The result for the year was a net loss of £ 6,101 on unrestricted funds and £17,861 on restricted funds.

The finances of our churches continue to be a struggle. Prices continue to rise which makes it harder to pay our bills each month. The future of our churches depends on all of our continued generosity. We all need to remember the generosity of God as we continue to plan our giving to support the work of the church.

Sally Colbourne

The Choir – Holy Trinity

The Main Choir led the music at all of the main Sunday morning services unstintingly through the year.

Other musical highlights during 2024 which have involved the Main Choir and the Augmented Choir have included significant Passiontide services in March (using the music of Maunder's *Olivet to Calvary*), a Choral Evensong, as well as the usual Carol Services. The Memorial Service and Remembrance Sunday were also musically bigger Sundays. This is not the full list, however, and does not fully convey the passion with which the significant times of the Christian Year are portrayed in the choir stalls.

I am grateful to the individuals who have enriched the life of the Choir both musically and non-musically. With particular roles, thanks must be recorded to Vicky McCulloch as the librarian and also to Billy Colbourne as the Assistant Organist.

The need to recruit is apparent to maintain the size of the Main Choir, to strengthen it and to keep it moving forward. The current number of weekly singers is just ten which is significantly short of the optimum of sixteen. We know that the ability to commit is an issue and the Main Choir has looked at this. We have continued with 'Bigger Choir Sundays' whereby several singers who can't commit themselves to weekly singing enlarge the Choir approximately monthly (in months when the Augmented Choir isn't singing).

However, there is a constant need for new singers who, even if they can't sing on every Sunday, can sing on a good number of them.

Charles Pavey

Eco Group

Both churches are continuing to work towards Silver Accreditation using the ARocha set of criteria for Eco Church status. The five strands which must be addressed are: Worship and Teaching, Buildings/Energy, Land, Community and Global Engagement, and Lifestyle.

Both Holy Trinity and St James have achieved a Gold Award for Worship and Teaching and Bronze Awards for each other category. The most problematic category for us to satisfy is Buildings/Energy where imperatives to provide double glazing, LED lighting, 'green' heating, and solar panels are challenging for both churches.

Cathy Millar and Rev Sue Adeney – St Mary's Church, Hanley Castle - are Deanery Eco Champions working with the Diocese to encourage churches to adopt the A Rocha path. This has met with some success but some small churches sometimes lack the personnel or resources to make a commitment to the programme.

The following activities are now commonplace in our church calendar.

Regular Benefice Eco Services led by the Benefice Eco Group. Two planned for 2025

Eco stalls at both Summer and Christmas Fairs at Holy Trinity

Eco Swop table at Holy Trinity: Eco information table at St James

Visits planned to raise awareness of Eco issues- EnviroSort Worcester

Monthly Eco News in the Holy Trinity magazine which is shared with St James

Creation prayers at most services as part of intercessions

A Toilet Twinning Initiative to be launched in Spring 2025 by Eileen Tomlin.

We still have a way to go to gain a Silver Award but the Eco Group is heartened by the level of interest and support which an increasing number of our congregations is pledging to our movement.

Cathy Millar

Anna Chaplaincy

On September 29th, Valerie Willcox and I were commissioned as an Anna Friend and an Anna Chaplain respectively, to work in ministry with older people across the Malvern Deanery. We had a wonderful Songs of Praise service at St James's, West Malvern, which was planned by Rev Becky and attended by people from across the Parish of Holy Trinity and St James's. Debbie Ducille, the national Anna Chaplaincy lead, spoke about this important ministry and some of our own friends and family and the other members of the Anna Chaplaincy team came to add their support. Several people chose their favourite hymns, and the actual commissioning was led by Rev Gary Crellin, the Area Dean, and Rev Becky.

Since then, the team of two Anna Chaplains, two Anna Friends and one other person who is preparing to become an Anna Chaplain, have worked together, taking services in five Care Homes and arranging Messy Vintage services in Holy Trinity Church. The Anna Chaplains both visit elderly people who are either house-bound, living in Care Homes or in sheltered housing, to chat with them and give them an opportunity to talk about their feelings, their beliefs, their hopes and fears. Far from being depressing, this Ministry is humbling and uplifting, and we always come away feeling encouraged by the way many elderly people face their declining years with acceptance and dignity. The Anna Friends are looking to develop their ministry to do more visiting and possibly to take Holy Communion to those who are house-bound. It is hoped that this will extend their own ministry and also relieve the work of the Anna Chaplains, enabling the team to expand their work to reach some of the other Care Homes.

February's Deanery Synod focussed on older people and Rev Gary is seeking to encourage more people to engage in this ministry, whether or not they choose to join the Anna Chaplaincy team. Also in February Rev Becky arranged for an 'Away-day' at Hallow for the Anna Chaplaincy team to follow an Anna Friends training devised by Bible Reading Fellowship. We were joined by Rev Gary Crellin with two other interested people for a useful day discussing the ministry to which we feel we are called. It was also an opportunity for us to get to know each other better and to share our experience, our thoughts and ideas about ministry with older people.

This ministry is very close to my heart; older people may be neglected and forgotten, especially when they are no longer able to attend worship regularly in churches. We may all be in this situation one day and, when we are fit and able, it is hard to imagine what it must be like to become house-bound and to have little opportunity to discuss our own faith and our thoughts and worries. I would like to thank the other

members of the Anna Chaplaincy team, Rev Becky and the people in the Parish of Holy Trinity and St James's, for your encouragement and support in our work as we seek to extend it to reach more older people.

Eileen Tomlin and Valerie Willcox

Deanery Synod

There have been three meetings since April 2024. On 16th April 2024 we had an overview of St Peter's Powick and Gary Crellin (Area Dean) introduced the Deanery Leadership Team (DLT). Little Malvern Priory had provided a statement on the Church of England Reparations relating to "Transatlantic chattel slavery" for discussion and a version of this was subsequently submitted to the Diocesan Synod and passed by them to be taken by the Bishop to the Church Commissioners.

On 25th September 2024 there was a Deanery prayer walk from All Saints Hollybush on the theme of Creation and Sacred Space led by Revd Stephen Sealy (Little Malvern Priory). Great Malvern Priory hosted the Deanery Advent Carol Service on 1 December 2024.

The meeting on 8th October 2024 included an overview of St Andrew's church and a session on New Worshipping Communities led by Kim Brown who is newly in charge of this at the Diocese. It was reported that all stipendiary clergy should have an additional half day of leave per week for their welfare.

On 5th Feb 2025 there was a Zoom meeting which considered how to support older people in our communities (in care homes and their own homes), led by Debbie Ducille, Ministry Lead, Anna Chaplaincy for Older People, supported by Eileen Tomlin - an LLM and Anna Chaplain in the Deanery. It is hoped that this approach to pastoral care for our elderly population can be extended across the Deanery. Dyson Perrins Academy has governor vacancies, as do a number of other C of E schools in the Deanery, and we were asked to consider whether we might be willing to stand as a Foundation Governor; important work to maintain Christian influence in our schools.

As a Deanery, we are quite under represented on the Diocesan Synod. It is hoped that the work programme and collaborative style of the Deanery Synod will inspire members of our congregation to stand for Synodal positions (Deanery - and Diocese) to improve the representation in the coming year. Elections for both the House of Laity and Clergy will be held later this summer.

Robin La Fontaine

THE JOINT CHURCH COUNCIL OF THE ECCLESIASTICAL BENEFICE OF HOLY TRINITY MALVERN AND WEST MALVERN

In the Diocese of Worcester

Registered charity number: 1205276

Statement of Financial Activities For the Year Ended 31 December 2024

Incumbent:	Rev'd Rebecca Elliott
Churchwardens:	Mrs G Harmer – Holy Trinity Mrs E Bevan – Holy Trinity Mr D Matthews – St James'
Treasurer:	Mrs S Colbourne
Bankers:	The Co-Operative Bank
Independent Examiner:	Mr C Boyd MA BFP FCA

JOINT CHURCH COUNCIL OF HOLY TRINITY AND WEST MALVERN
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

		Unrestricted funds	Restricted funds	Endowment funds	Total Funds
	Note	£	£	£	£
Income and endowments from:					
Donations and legacies	2a	81,555	6,109	-	87,664
Income from charitable activities	2b	3,350	-	-	3,350
Other trading activities	2c	45,106	1,359	-	46,465
Investments	2d	1,376	4,643	-	6,019
Other income				-	-
Total income		131,387	12,111	-	143,498
Expenditure on:					
Raising funds	3a	1,668	449	-	2,117
Expenditure on charitable activities	3b	135,820	29,523	-	165,343
Total expenditure		137,488	29,972	-	167,460
Net income / (expenditure) resources		- 6,101	- 17,861	-	- 23,962
Other recognised gains / losses					
Gains / losses on investment assets		1,065	1,275	1,624	3,964
Net movement in funds		- 5,036	- 16,586	1,624	- 19,998
Total funds transferred from PCC's of Holy Trinity Malvern and West Malvern		109,515	175,361	70,957	355,833
Total funds carried forward		104,479	158,775	72,581	335,835
Represented by					
		£	£	£	£
Unrestricted					
Holy Trinity		6,084	-	-	6,084
West Malvern		30,043	-	-	30,043
Designated					
Holy Trinity		68,299	-	-	68,299
West Malvern		53	-	-	53
Restricted					
Holy Trinity		-	126,790	-	126,790
West Malvern		-	31,985	-	31,985
Endowment					
Holy Trinity		-	-	72,581	72,581
Total Funds		104,479	158,775	72,581	335,835

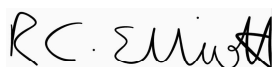
**JOINT CHURCH COUNCIL OF HOLY TRINITY AND WEST MALVERN
BALANCE SHEET
AS AT 31 DECEMBER 2024**

			2024
	Note	£	£
Fixed Assets			
Investments	4		177,134
Current Assets			
Debtors	5	4,774	
Cash at bank and in hand		36,427	
Short-term deposits		<u>127,686</u>	
		168,887	
Creditors			
Amounts falling due within one year	6	<u>10,186</u>	
Net Current Assets			158,701
Total assets less current liabilities			<u><u>335,835</u></u>

FUNDS

Unrestricted Funds	7	104,479
Restricted Funds	7	158,775
Endowment Funds	7	<u>72,581</u>
		<u><u>335,835</u></u>

Approved by the Joint Church Council on March 24th 2025 and signed on its behalf by:



Rev'd Rebecca Elliott



Sally Colbourne

The notes on pages 16 to 20 form part of these accounts

Independent Examiner's Report to the Joint Church Council of Holy Trinity Malvern and West Malvern

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

Respective responsibilities of the JCC and the examiner

As the members of the JCC you are responsible for the preparation of the accounts in accordance with the requirements on the Charities Act 2011.

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 JCC and a comparison of the accounts with those 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 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 statement

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

- (1) which gives me reasonable cause to believe that in any material respect of 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 and the Regulations 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.

Signed by C Boyd on 22nd April 2025



Mr C Boyd

JOINT CHURCH COUNCIL OF HOLY TRINITY AND WEST MALVERN

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2024

Accounting Policies

The financial statement of the JCC has been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards.

The financial statements have been prepared under the historical convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the JCC is responsible in law.

The following table shows the Restricted, Designated and Unrestricted funds.

The JCC is not able to designate restricted funds for any other use than the original purpose for which the money was given without the permission of the donor.

The JCC could if it so wished change the purpose of the designated funds.

The unrestricted account is the General Fund of Holy Trinity and the General Fund of West Malvern where all the day to day running expenses and income is received.

Restricted Funds	Designated and Unrestricted funds
Fabric Fund – Holy Trinity	Parish Hall Account – Holy Trinity
Fabric Fund – West Malvern	Children’s Church – Holy Trinity
Organ Fund – Holy Trinity	Thursday Coffee – Holy Trinity
HTW – Holy Trinity	Vicar and Churchwardens Discretionary Account
Salt Bequest Income Fund – Holy Trinity	General Fund- Unrestricted account - Both

Tangible Fixed Assets

No value is included in this statement in respect of the Church Building or its contents. Similarly, no value has been placed on the Vicarage as it is held by the Diocesan Trust as Custodian Trustee and if sold the funds cannot be used for any other purpose but to purchase another property for the same purpose. All other assets held are considered to be written off for accounting purposes (including the Parish Hall) and the funds received from any asset sold will appear in the statement for the year in which it is sold.

Reserves policy

It is JCC policy to maintain a balance on unrestricted funds (if possible) which equates to approximately 3 months payments to cover emergency situations that can occur from time to time. The balances of unrestricted and designated funds are currently sufficient to meet this requirement.

The Balance held in the Fabric fund is being retained towards meeting the costs for the work detailed in the quinquennial inspection.

Legacy policy

It is the policy of the JCC that should a legacy be received for general purposes it is placed within the Vicars and Churchwardens discretionary account until a suitable need is identified.

JOINT CHURCH COUNCIL OF HOLY TRINITY AND WEST MALVERN
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

2 INCOME FROM CHARITABLE ACTIVITIES	Unrestricted Funds £	Restricted Funds £	Endowment Fund	Total Funds 2024 £
2a Donations and legacies				
Planned giving	44,356	300	-	44,656
Loose collections at services	5,496	-	-	5,496
Gift Aid	4,134	-	-	4,134
Income tax recovered gift aid	18,512	-	-	18,512
Donations	8,863	571	-	9,434
Memorials	194	5,000	-	5,194
Grants	-	238	-	238
Other funds generated	-	-	-	-
Total	81,555	6,109	-	87,664
2b Income from charitable activities				
Fees	2,062	-	-	2,062
Magazine income	1,288	-	-	1,288
Total	3,350	-	-	3,350
2c Other trading activities				
Fund raising	11,731	940	-	12,671
Rent of church buildings	1,884	-	-	1,884
Rent of hall	30,154	-	-	30,154
Thursday coffee	623	-	-	623
Babies and toddlers	237	-	-	237
HTW	-	419	-	419
Photocopier	477	-	-	477
Total	45,106	1,359	-	46,465
2d Investments				
Investment income	1,376	4,643	-	6,019
Total	1,376	4,643	-	6,019
TOTAL INCOME	131,387	12,111	-	143,498

JOINT CHURCH COUNCIL OF HOLY TRINITY AND WEST MALVERN
NOTES TO THE FINANCIAL STATEMENTS (Continued)
For the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024
3 EXPENDITURE			
3a Fundraising costs			
Church fundraising	1,439	-	1,439
HTW	-	449	449
Magazine costs	52	-	52
Babies and Toddlers	132	-	132
Thursday coffee	45	-	45
Total	1,668	449	2,117
Expenditure on charitable activities			
3b Ministry and administration			
Ministry share	72,550	5,000	77,550
Vicar expenses	1,734	-	1,734
Parish administrator	2,955	-	2,955
Upkeep of services	512	-	512
Church music	10,750	1,079	11,829
Dues	45	-	45
Website and streaming costs	751	-	751
Alterations to back of church	-	11,895	11,895
Mission giving	3,009	-	3,009
Printing, stationery and photocopier	3,289	-	3,289
Flowers, floral tributes and gifts	1,606	-	1,606
General expenses	436	-	436
	97,637	17,974	115,611
Church running costs			
Heat and light	9,886	-	9,886
Insurance	-	7,391	7,391
Church maintenance	3,772	4,158	7,930
Churchyard maintenance	593	-	593
Cleaning	1,513	-	1,513
	15,764	11,549	27,313
Hall running expenses			
Wages	10,278	-	10,278
Insurance	1,707	-	1,707
Utilities	6,754	-	6,754
Repairs and renewals	2,352	-	2,352
Cleaning	880	-	880
General expenses	448	-	448
	22,419	-	22,419
Total expenditure on charitable activities	135,820	29,523	165,343
TOTAL EXPENDITURE	137,488	29,972	167,460

JOINT CHURCH COUNCIL OF HOLY TRINITY AND WEST MALVERN
NOTES TO THE FINANCIAL STATEMENTS (Continued)

For the year ended 31 December 2024

	2024		
	£		
4 Investment assets			
1340.70 C B F Investment Fund Shares (£13000)			31,001
1969.29 C B F Investment Fund Shares (£25000)			45,535
3138.97 C B F Investment Fund Shares (£45607)			72,582
1211.64 C B F Investment Fund Shares			28,016
			177,134
5 Debtors			
Income tax recoverable			2,517
Prepayments and accrued income			2,257
			4,774
6 Creditors: Amounts falling due within one year			
Accruals			10,186
7 Analysis of funds			
	Holy	West	
	Trinity	Malvern	Total
	£	£	£
Unrestricted funds			
General fund	6,084	30,043	36,127
Designated funds			
Discretionary fund	46,946	53	46,999
Parish Hall	20,023	-	20,023
Babies and Toddlers	175	-	175
Childrens Church	199	-	199
Thursday coffee	956	-	956
Total unrestricted funds	74,383	30,096	104,479
Restricted funds			
Fabric fund	90,916	31,985	122,901
Music fund	5,786	-	5,786
HTW	858	-	858
Salt bequest income fund	29,230	-	29,230
Total restricted funds	126,790	31,985	158,775
Endowment funds			
Salt bequest	72,581	-	72,581
Total endowment funds	72,581	-	72,581

8 Trustee remuneration

During the year Holy Trinity has paid four trustees remuneration as detailed below:

Charles Pavey has received remuneration of £6,300 for his role as Organist and Choir Master.

Billy Colbourne has received remuneration of £2,640 for his role as Assistant Organist.

Vicky McCulloch has received remuneration £1,230 of for church cleaning.

Janine Summers has received remuneration of £7,488 for her role as Parish Administrator.

JOINT CHURCH COUNCIL OF HOLY TRINITY AND WEST MALVERN
NOTES TO THE FINANCIAL STATEMENTS (Continued)
For the year ended 31 December 2024

8 Movement in funds

Net movement in funds are as follows

	Incoming Resources £	Resources expended £	Transfer between funds £	Gains and Losses £	Movement in funds £
Unrestricted funds					
General fund - Holy Trinity	75,607	82,210	6,500	- -	103
General fund - West Malvern	23,838	28,578	-	486 -	4,254
	99,445	110,788	6,500	486 -	4,357
Designated funds					
Parish Hall	30,254	22,421 -	2,955	-	4,878
Discretionary fund - Holy Trinity	828	4,068 -	2,045	579 -	4,706
Discretionary fund - W Malvern	-	-	-	-	-
Babies and Toddlers	237	132	-	-	105
Childrens Church	-	34	-	- -	34
Thursday coffee	623	45 -	1,500	- -	922
	31,942	26,700 -	6,500	579 -	679
Restricted funds					
Fabric fund	7,291	20,822	-	1,134 -	12,397
Fabric Fund - West Malvern	1,828	3,581	-	141 -	1,612
Music fund	583	120	-	-	463
HTW	439	449	-	- -	10
Salt bequest income fund	1,970	5,000	-	- -	3,030
	12,111	29,972	-	1,275 -	16,586
Endowment funds					
Salt bequest	-	-	-	1,624	1,624
	-	-	-	1,624	1,624
	143,498	167,460	-	3,964 -	19,998

Endowment Funds

Salt Bequest

The Salt Bequest is a permanent endowment fund from Miss Salt created in March 1965. The fund can only be used for the augmentation of the stipend or living of the Incumbent of Holy Trinity Church North Malvern.