



The Parish of
St Margaret, Downham with
St Peter, South Hanningfield and
St Mary the Virgin, Ramsden Bellhouse

Annual Report and Financial Statements for the year to December 2025

**The Parochial Church Council of the
Ecclesiastical Parish of
Downham
with
South Hanningfield
and
Ramsden Bellhouse**

Registered charity number 1209033

**The Parochial Church Council of the Ecclesiastical Parish of Downham with
South Hanningfield and Ramsden Bellhouse Registered charity no 1209033**

Working name: Downham Group PCC

Registered address:

The Rectory, Mill Lane, Ramsden Heath, Billericay, Essex CM11 1LY

St Margaret's Church Downham

Castledon Road
Downham
Billericay
Essex CM11 1LG

St John's Church Ramsden Heath

Incorporated into the Village Hall
Dowsetts Lane
Ramsden Heath
Billericay
Essex CM11 1HX

St Peter's Church South Hanningfield

Church Lane
South Hanningfield
Chelmsford
Essex CM3 8HW

St Mary the Virgin Ramsden Bellhouse

Church Road
Ramsden Bellhouse
Billericay
Essex CM11 1RT

Priest in Charge

The Revd Jacqui Pearson
The Rectory
Mill Lane
Ramsden Heath
Billericay
Essex CM11 1LY

Treasurer

Robert Andrews MA, ACIB, FCIE
3 Swards End
Wickford
Essex SS12 9PB

Bankers

NatWest Bank
Barclays Bank

CCLA Investment Management Ltd
One Angel Lane
London
EC4R 3AB

Independent Examiner

The Revd Alan A Clements MA, ACIB, FCIE
15 Carleton Road
Great Knowley
Chorley
Lancs PR6 8TQ

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Parish of Downham with South Hanningfield and Ramsden Bellhouse

Report of the Parochial Church Council

for the year ended 31 December 2025

On 14 December 2023 a Pastoral Scheme was executed by the Church Commissioners merging the former parishes of St Margaret Downham, St Peter South Hanningfield and St Mary the Virgin Ramsden Bellhouse into the single parish of Downham with South Hanningfield and Ramsden Bellhouse. The Pastoral Scheme came into effect on 1 January 2024.

The Parochial Church Council is registered with the Charity Commission as “The Parochial Church Council of the Ecclesiastical Parish of Downham with South Hanningfield and Ramsden Bellhouse”. Because the name is so long, the Charity Commission has accepted the abbreviated working name of “Downham Group PCC”.

The parish is linked with All Saints, Stock Harvard and St Mary & St Edward, West Hanningfield in a group known as the Reservoir Group of Parishes.

Aims and purpose

The Parochial Church Council has the responsibility of cooperating with the Priest in Charge in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship in church and to become part of the parish community.

When planning activities members of the PCC consider the Charity Commission’s guidance on public benefit, and in particular the specific guidance to charities for the advancement of religion.

Achievements and performance

The Revd Jacqui Pearson is Priest in Charge of the Reservoir Group of Parishes with 50% of her time allocated to the Parish of Downham with South Hanningfield and Ramsden Bellhouse. She is supported within the parish by the Revd Barry Hobson, a self-supporting minister and by a retired priest, the Revd Jean Andrews who has the Bishop’s permission to officiate.

Electoral roll

Every parish maintains an electoral roll of members. The Church of England, under its Church Representation Rules, requires each parish to prepare a new electoral roll every six years when everyone eligible to be a member is required to complete a new application form. All parishes were required to prepare a new electoral roll to be presented to the Annual Parochial Church Meeting in 2025. The new 2025 roll contains 86 names, of which only 37 are resident in the parish.

The previous electoral roll, which was an amalgamation of the names appearing on the rolls of the three constituent parishes, contained 110 names.

Worship

St Margaret’s Downham - Services are held on major festivals and on the first, second and fourth Sundays of each month. On the third Sunday, a communion service for the three churches in the parish alternates between St Margaret’s Downham and St Mary’s Ramsden Bellhouse. Where there are five Sundays in the month a communion service for the three churches in the parish is held at St Peter’s South Hanningfield. Average Sunday attendance was 36. Total attendance at

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two services on Easter Day was 82. On Christmas Eve approximately 170 people attended our Christingle service and 49 people attended Midnight Mass. A further 17 attended Holy Communion on Christmas Day. On 15 December children from Downham CofE School held their annual Christingle service in the church. 111 people, children and adults, attended that service.

During the year 4 children were baptised and 8 funerals were held in church, but no weddings were conducted.

St Peter's South Hanningfield - Services are held in St Peter's South Hanningfield on major festivals, on the first Sunday of each month, and also, when it occurs, on the fifth Sunday. Average Sunday attendance during the year was 20. Attendance on Easter Day was 19 and 40 on Christmas Eve. The annual carol service on 14 December attracted 71. The PCC is indebted to the "mission control" team led by Sascha Spriggs and Anne-Marie Sullivan who look after the church, prepare the church for services, welcome visitors and provide refreshments at services. During the year 1 wedding and 3 funerals were held in church, but there were no baptism.

St Mary the Virgin Ramsden Bellhouse - During 2025 services were held at St Mary's Ramsden Bellhouse on major festivals and on the second and fourth Sundays of each month. A service for the three churches in the parish is held on the third Sunday of each month that alternates between St Mary's and St Margaret's Downham. Regrettably, because of falling attendance a decision was taken in December 2025 to cancel future services on the second Sunday of the month. If we include attendance at the joint services on the third Sunday of the month average attendance was 13, but attendance on other Sundays was less than 10. Attendance on Easter Day was 18 but on Christmas Eve was only 10. The annual carol service attracted 59 people that was rather more than in recent years. During the year 4 funerals were held in church, but there were no baptisms or weddings.

St John's Ramsden Heath - No regular services have been held at St John's since 2009. It has been used occasionally since then, mainly for study sessions.

Other activities

Downham - The only major fundraising event during the year was the Christmas Bazaar in December which was held in Downham Village Hall. The event raised £1,482 for church funds. The PCC is indebted to the management committee of Downham Village Hall who allowed the church to use the hall free of charge.

South Hanningfield - The highlight of the year is the annual flower festival held over the first weekend in September. This brings together people from all three churches in the parish as well as the wider village community. The PCC is indebted to Sylvia Roberts and her team of flower arrangers who produce such wonderful displays of flowers and to Sascha Spriggs and her team who organised the outside activities. In all, about 80 volunteers were actively involved in running this event. When we include Gift Aid claimable on personal sponsorship and on money left in the donation boxes, the event raised nearly £8,000 for church funds.

The church works closely with the village hall management committee and is indebted to them for help with other fundraising activities during the year. A Ball at Stockbrook Manor contributed £1,450 to church funds whilst a quiz night in the village hall added a further £500. Various Christmas events, which included carol singing in The Old Windmill, a band concert and a Christmas coffee morning raised a further £300.

A monthly coffee morning in the village hall brings people together and helps to raise the profile of the church.

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Ramsden Bellhouse - Sadly because of ill health, Audrey Pegrum MBE, who for many years has been the main driving force for arranging fund-raising activities at Ramsden Bellhouse, was unable to assist during 2025. Plans for the annual strawberry tea had to be abandoned because the village hall was unavailable. However the PCC is indebted to Gail Carpenter, a villager, who offered to organise a Flower Festival over the weekend of 12/13 July, with a concert on the Saturday evening. It is many years since a Flower Festival was last held at Ramsden Bellhouse and it was planned on a much smaller scale than the one held at South Hanningfield. The event raised a little over £1,600 for church funds.

Friends of St Mary's Ramsden Bellhouse

The Friends of St Mary's Ramsden Bellhouse was set up many years ago to encourage donations from the wider village community to help fund repairs to the church. Membership has declined in recent years and currently only 5 people contribute a total of £100 a year to this fund.

Compass Group of Churches Mission and Ministry Unit

Downham, South Hanningfield and Ramsden Bellhouse churches are part of the Compass Group of Churches MMU and the parish treasurer also acts as treasurer to the MMU. Financial transactions are so few that it is impossible for the MMU to open a bank account, therefore Downham church acts as its banker using a separate restricted fund.

Financial report

Unrestricted income and expenditure: Unrestricted income received during the year, i.e. money available for the day to day running of the three churches in the parish, amounted to £73,585. Unrestricted expenditure was £76,374 leaving a deficit of £2,789. Whilst this is disappointing, the PCC has ample reserves to meet the deficit. The PCC is grateful to those who support the three churches by way of regular donations and by supporting the various fund-raising events.

Restricted funds

Downham has two restricted funds, one for maintenance of the church building and the other for care of the churchyard. The only income into the buildings maintenance fund was interest of £3,525. Expenditure of £5,499 was incurred repairing and painting the lychgate and replacing the tarmac path from the lychgate to the south door of the church. The path was suffering from subsidence and presented a trip hazard to people visiting the church or churchyard. The balance of this account stands at £78,099. Income to the churchyard fund was only £180. This with the previous balance of £898 was used to contribute to the cost of grass cutting and repairs to gravestones in the churchyard. The account had a nil balance at the year end.

Ramsden Bellhouse has two restricted funds. A small fund for the maintenance of the church building has had no activity during the year and remains with a balance of £1,063. The Friends of St Mary's is also intended to support repairs to the building. £100 was received from 5 members with a further £26 received from interest. No expenditure was incurred. The balance of the fund is £2,091

South Hanningfield has no restricted funds.

Compass Churches Mission and Ministry Unit. This is the informal grouping of 11 churches in the area. Because financial transactions are minimal, Downham church acts as banker. There were no entries to this account during the year.

Endowment funds

Endowment funds arise when a donor gives a capital sum with the intention that investment

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income will be used to support specific projects at the church. These are administered by the Diocese of Chelmsford and the parish is normally unable to access the capital sum.

Downham is a beneficiary of the Keddie Grave Trust which as its name suggests is intended to pay to keep the family grave tidy. Dividends of £202 were received which was paid to the contractors who maintain the churchyard. All income from this trust is expended each year.

Ramsden Bellhouse is the beneficiary of a Churchyard Trust, available to help with the care of the churchyard. Dividends of £276 were received and there was no expenditure. The PCC retains £875 unspent income from previous years.

South Hanningfield has no endowment funds.

Reserves policy

The PCC plans to retain a minimum of £40,000 as free reserves, representing approximately six months expenditure. At the year end the PCC had free reserves of £147,206, comfortably more than the minimum.

Surplus funds, not required to meet day to day expenditure, are currently invested mainly in the CCLA Church of England Deposit Fund. This is regarded as a safe investment with easy access and competitive interest rates.

Plans for the future

The PCC considers that the three churches in the parish are an important and respected part of our local community. The Revd Jacqui Pearson has close links with Downham CofE School. She is on the board of governors and visits the school at least once a month.

During 2025, quinquennial inspections of the fabric were carried out at St Margaret's Downham and St Mary's Ramsden Bellhouse. Both were found to be in a good state of repair, but the PCC will continue with routine maintenance and improvements where necessary.

The quinquennial inspection of St Peter's South Hanningfield carried out during 2024 highlighted woodpecker damage to the spire and subsidence in the vestry. The PCC now has estimates for repairing the spire and plans to complete the work during 2026. The subsidence in the vestry will continue to be monitored as the architect considered remedial work was not urgently required. There are plans to rearrange the toilet area of St Peter's to enable the provision of a small kitchen area. Also to replace the cushions on the pews that are in a dilapidated state.

Risk Management

The PCC recognises that in relation to "Risk Management" risk is defined as the threat of any action or event which will adversely affect any organisation's ability to achieve its objectives and execute its strategies. It also accepts that the term "risk" can include any circumstances that may, or do, have an adverse effect and is wider than financial matters. "Risks" relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

Safeguarding

There is a Protection Policy in respect of children and vulnerable adults. Checks have been made with the Disclosure and Barring Service in respect of individuals dealing with young people and vulnerable adults. Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

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Health & Safety

The PCC has a practical Health & Safety Policy, which is reviewed regularly, covering activities in the three churches and their surrounding grounds.

Fire protection

The PCC is aware of its responsibilities to carry out a fire assessment to identify any possible dangers and risks and to take action to minimise them. In this connection, the gas heating systems at Downham and Ramsden Bellhouse are professionally inspected and serviced annually (there is no gas installed at South Hanningfield). The lightning protection systems at all three churches are tested annually by specialist contractors, as are all electrical appliances.

Financial risks

The accounts of the PCC are processed using a well-known cloud based accounting system to which the churchwardens have access. Monthly management accounts are circulated. Bank mandates are reviewed regularly to ensure access is maintained.

Data Protection

The PCC is aware of the requirements of the 2018 General Data Protection Regulations in so far as they affect the information it necessarily holds on individual members and how it can be used and it operates its data protection policies accordingly.

Administrative Information

The Parochial Church Council is responsible for St Margaret's church Downham, St Peter's church South Hanningfield, St Mary the Virgin church Ramsden Bellhouse and St John's church Ramsden Heath. The original St John's church was demolished in 1999 and is now represented by a dedicated worship space in the Village Hall. No services have been conducted there during 2024.

The Parochial Church Council is a corporate body under section 3 of the Parochial Church Council (Powers) Measure 1956. The PCC is a charity registered as "The Parochial Church Council of the Ecclesiastical Parish of Downham with South Hanningfield and Ramsden Bellhouse" with registration number 1209033. The registered office of the charity is The Rectory.

Members who have served from 1 January 2025 until the date that this report was approved are:

Ex Officio members:

Priest in Charge

The Revd Jacqui Pearson

Associate Minister

The Revd Barry Hobson

Wardens

W H Lee Baxter

Vice-Chair

Michael Roome

Secretary

Robert Andrews

Treasurer

*Representative of the PCC
on the Deanery Synod. Also
an elected member of the
Diocesan Synod*

Elected members

Marion Coates

Michael Coates

Beryl Clements

Assistant churchwarden

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John Culley	
Pauline Fordham	Assistant churchwarden
Mary Hobson	
Freda Lynch	
Nicholas Mills	
Pauline Mills	
Barbara Stanton	
Marguerite Sharpe	Assistant churchwarden

Approved by the PCC on 16 February 2026 and signed on their behalf by

J S Pearson

The Revd Jacqui Pearson
Priest in Charge

The Parochial Church Council of the Ecclesiastical Parish of Downham with South Hanningfield and Ramsden Bellhouse

Registered charity no: 1209033

Independent Examiner's unqualified report

I report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 9 to 13.

Respective responsibilities of the PCC and the examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent examination is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

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 the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records 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.

The Revd Alan Clements MA, ACIB, FCIE

Alan A Clements

Relevant Professional Qualification:

Fellow of the Association of Charity Independent Examiners

Date: 13 March 2026

The Parochial Church Council of the Ecclesiastical Parish of Downham with South Hanningfield and Ramsden Bellhouse

Registered charity no: 1209033

Financial Statements for the year ended 31 December 2025

Receipts		Unrestricted funds	Restricted funds	Endowment funds	Total This year	Total Last year
Voluntary income						
	Gift Aid planned giving	17,650	-	-	17,650	13,991
	Other planned giving	665	-	-	665	1,430
	Collections at services	12,218	-	-	12,218	13,068
	Other giving	5,252	280	-	5,532	9,495
	Gift Aid recovered	8,054	-	-	8,054	7,071
	Legacies	-	-	-	-	-
	Total voluntary income	43,839	280	-	44,119	45,055
Activities for generating funds						
	Christmas bazaar	1,482	-	-	1,482	1,401
	Flower Festival	10,788	-	-	10,788	8,354
	Other fundraising activities	2,616	-	-	2,616	4,539
	Total of activities for generating funds	14,886	-	-	14,886	14,294
	Income from investments	4,352	3,551	478	8,381	8,549
Church activities						
	Statutory fees received	8,428	-	-	8,428	9,382
	Income from The Herald magazine	2,014	-	-	2,014	1,909
	Total from church activities	10,442	-	-	10,442	11,291
Other income						
	Insurance claims	-	-	-	-	-
	Sundry income	66	-	-	66	115
	Grants received	-	-	-	-	-
	Total other income	66	-	-	66	115
	Total receipts	73,585	3,831	478	77,894	79,304

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Payments					
	Unrestricted funds	Restricted funds	Endowment funds	Total This year	Total Last year
Costs of generating income					
Flower Festival	2,217	-	-	2,217	1,433
Total costs of generating income	2,217	-	-	2,217	1,433
Church activities					
Charitable donations	500	-	-	500	813
Diocesan parish share	46,304	-	-	46,304	49,249
Clergy expenses	1,040	-	-	1,040	1,000
Total cost of church activities	47,844	-	-	47,844	51,062
Church expenses					
Church running expenses	10,630	-	-	10,630	8,650
Church utility bills	5,371	-	-	5,371	4,853
Care of the Churchyard	2,400	418	202	3,020	4,180
Repairs & maintenance	5,376	6,159	-	11,535	4,892
Cost of printing The Herald	1,965	-	-	1,965	1,920
Sundry expenditure	373	-	-	373	240
Bank charges	48	-	-	48	59
Total cost of church expenses	26,163	6,577	202	32,942	24,794
Governance costs					
Independent examination of accounts	150	-	-	150	300
Total payments	76,374	6,577	202	83,153	77,589
Surplus (deficit)	(2,789)	(2,746)	276	(5,259)	1,715
Brought forward 1 January 2025	149,995	84,227	17,810	252,032	249,932
Unrealised gain (loss)	-	-	(688)	(688)	385
Carried forward 31 December 2025	147,206	81,481	17,398	246,085	252,032

Statement of assets and liabilities

	Unrestricted funds	Restricted funds	Endowment funds	Total This year	Total Last year
CCLA Investment accounts	-	-	16,523	16,523	17,211
CCLA deposit accounts	90,168	78,099	-	168,267	160,982
Deposit accounts	41,406	2,091	-	43,497	52,712
Current accounts	16,326	1,291	875	18,492	21,285
Petty cash	200	-	-	200	100
Wedding deposits for subsequent years	(734)	-	-	(734)	-
Funeral fees received in advance	-	-	-	-	(258)
2025 invoice received after year end	(160)	-	-	(160)	-
Total funds at 31 December 2025	147,206	81,481	17,398	246,085	252,032

Notes:

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using the Receipts and Payments format.
2. Restricted funds are held for the purpose indicated.
3. The Keddie Grave Trust is an endowment fund held by the Chelmsford Diocesan Board of Finance as custodian trustees on behalf of St Margaret's Downham. The investment is 315 shares in the CBF Church of England Investment Fund. Income can only be used to maintain the Keddie Grave in the churchyard. The value is the mid market price on 31 December 2025.
4. The Churchyard Trust is an endowment fund held by the Chelmsford Diocesan Board of Finance as custodian trustees on behalf of St Mary the Virgin Ramsden Bellhouse. The investment is 429 shares in the CBF Church of England Investment Fund. Income can only be used to maintain the churchyard. The value is the mid market price on 31 December 2025.

Approved by the Parochial Church Council on 16 February 2026

J S Pearson

The Revd Jacqui Pearson
Priest in Charge

M Roome

Michael Roome
Churchwarden

Parish of Downham with South Hanningfield and Ramsden Bellhouse

Analysis of unrestricted funds by church

	Unspecified	Downham	Unrestricted funds		Total This year	Total Last year
			South Hanningfield	Ramsden Bellhouse		
Receipts						
Voluntary income						
Gift Aid planned giving	-	12,535	1,200	3,915	17,650	13,991
Other planned giving	-	600	-	65	665	1,430
Collections at services	-	7,738	2,817	1,663	12,218	13,068
Other giving	-	3,456	801	995	5,252	6,255
Gift Aid recovered	-	5,548	1,324	1,182	8,054	7,071
Legacies	-	-	-	-	-	-
Total voluntary income	-	29,877	6,142	7,820	43,839	41,815
Activities for generating funds						
Christmas bazaar	-	1,482	-	-	1,482	1,401
Flower Festival	-	-	8,421	2,367	10,788	8,354
Other fundraising activities	-	432	2,184	-	2,616	4,539
Total of activities for generating funds	-	1,914	10,605	2,367	14,886	14,294
Income from investments	187	2,234	1,314	617	4,352	4,015
Church activities						
Statutory fees received	-	4,756	1,205	2,467	8,428	9,382
Income from The Herald magazine	2,014	-	-	-	2,014	1,909
Total from church activities	2,014	4,756	1,205	2,467	10,442	11,291
Other income						
Insurance claims	-	-	-	-	-	-
Sundry income	66	-	-	-	66	115
Grants received	-	-	-	-	-	-
Total other income	66	-	-	-	66	115
Total receipts	2,267	38,781	19,266	13,271	73,585	71,530
Payments						
Costs of generating income						
Flower Festival	-	-	1,467	750	2,217	1,433
Total costs of generating income	-	-	1,467	750	2,217	1,433
Church activities						
Charitable donations	500	-	-	-	500	813
Diocesan parish share	-	32,412	6,946	6,946	46,304	49,249
Clergy expenses	-	348	346	346	1,040	1,000
Total cost of church activities	500	32,760	7,292	7,292	47,844	51,062
Church expenses						
Church running expenses	653	4,931	2,346	2,700	10,630	8,635
Church utility bills	-	3,346	1,046	979	5,371	4,853
Care of the Churchyard	-	2,400	-	-	2,400	1,230
Repairs & maintenance	-	1,583	3,222	571	5,376	2,313
Cost of printing The Herald	1,965	-	-	-	1,965	1,920
Sundry expenditure	-	155	218	-	373	240
Bank charges	-	30	15	3	48	59
Total cost of church expenses	2,618	12,445	6,847	4,253	26,163	19,250
Governance costs						
Independent examination of accounts	150				150	300
Total payments	3,268	45,205	15,606	12,295	76,374	72,045
Surplus (deficit)	(1,001)	(6,424)	3,660	976	(2,789)	(515)
Brought forward 1 January 2025	-	69,033	40,142	40,820	149,995	150,510
Unrealised gain (loss)						
Carried forward 31 December 2025	(1,001)	62,609	43,802	41,796	147,206	149,995

Parish of Downham with South Hanningfield and Ramsden Bellhouse

Analysis of funds

Restricted funds

	Downham		Ramsden Bellhouse		Compass Churches	Total This year	Total Last year
	Care of Churchyard	Church Maintenance	Church Maintenance	Friends of St Mary's			
Receipts							
Voluntary income							
Other giving	180	-	-	100	-	280	3,240
Income from investments	-	3,525	-	26	-	3,551	4,067
Total receipts	180	3,525	-	126	-	3,831	7,307
Payments							
Church expenses							
Church running expenses	-	-	-	-	-	-	14
Care of the Churchyard	418	-	-	-	-	418	2,202
Repairs & maintenance	660	5,499	-	-	-	6,159	2,579
Total cost of church expenses	1,078	5,499	-	-	-	6,577	4,795
Total payments	1,078	5,499	-	-	-	6,577	4,795
Surplus (deficit)	(898)	(1,974)	-	126	-	(2,746)	2,512
Brought forward 1 January 2025	898	80,073	1,063	1,965	228	84,227	81,716
Unrealised gain (loss)							
Carried forward 31 December 2025	-	78,099	1,063	2,091	228	81,481	84,228

Endowment funds

	Downham	Ramsden Bellhouse	Total This year	Total Last year
	Keddie grave trust	Churchyard fund		
Receipts				
Income from investments	202	276	478	467
Total receipts	202	276	478	467
Payments				
Church expenses				
Care of the Churchyard	202	-	202	748
Total payments	202	-	202	748
Surplus (deficit)	-	276	276	(281)
Brought forward 1 January 2025	7,284	10,526	17,810	17,706
Unrealised gain (loss)	(291)	(397)	(688)	385
Carried forward 31 December 2025	6,993	10,405	17,398	17,810

