

**The Parish of St Peter ad Vincula
Combe Martin**



**Annual Report
and
Financial Statement
of the Parochial Church Council
For year ended
31st December 2025**

Rector: Revd Mark Ruoff

Bankers: Lloyds Bank plc, PO Box 1000, BX1 1LT

Independent Examiner:

Fran Beaumont, Episkopi, Shackhayes, Combe Martin, EX34 0BZ

Charity Number:1209038

Correspondence address is stpeteradvinculacom@gmail.com

Aim and Purpose

St. Peter ad Vincula Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Mark Ruoff, in promoting in the ecclesiastical parish of Combe Martin, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Grade 1 listed Church of St Peter ad Vincula, its graveyard and the adjacent Church Hall and car park on Rectory Road.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship in the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Christian faith and growing in living out that faith in their lives.
- Provision of pastoral care for people living in the parish.
- Mission and outreach work

Worship and Prayer

The PCC aims to offer a communion service twice a month and a service of the Word twice a month with special services at the major Christian festivals including Christmas and Easter. Services are led by a team which includes our incumbent, three priests with a licence to officiate, an LLM, (lay reader) and four trained lay members of our congregation.

The services at Easter and particularly at Christmas are well attended. We had nearly 150 people at the Christmas Eve and Christmas Day services. The village Remembrance service was, as always, well supported, as we remember and give thanks for those who gave their lives in the two world wars and many conflicts since.

All are welcome to our services. At present there are 28 on the electoral roll and the average weekly attendance is 25.

We also welcome the pupils and parents of Combe Martin Primary School three times a year for their Easter, Harvest and Christmas celebrations, sadly this year the Christmas service had to be cancelled because of bad weather. Members of our congregation also lead Open the Book sessions at the Primary School, and the Rector takes termly assemblies.

We are exploring ways of engaging with families and have held several sessions of Messy Church, including one on the beach and a Light Party in November. We worked with the Finding Nature's Footprints team of North Devon Coast National Landscapes and the local community to hold a Bioblitz in the summer to see what plants and insects could be found in the churchyard.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life, and we have held two weddings in our church this year. We have also held three funerals and 11 interments of ashes, joining with family and friends to grieve and give thanks for the life of their loved one and to commend the person into God's keeping.

Deanery Synod

Two members of the PCC sit on the Shirwell Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Pastoral Care

This year we have started a Bereavement Support group, 'Compass', which is valued by those who attend. The GP practice have started to refer individuals who they think will value this support.

We share communion at home with members of our congregation who are unable to attend church through ill health or age.

Church building and graveyard

The restoration and repainting of the internal fabric of the church building was carried out in the early part of the year. Unfortunately, there is still a problem with water ingress and there will be work to carry out in 2026. This work is funded by generous legacies for which we are very grateful.

We aim to have the church open daily to provide a quiet space for prayer and reflection. On a couple of occasions this year we have held a prayer day, with prompts for prayer and opportunities to respond.

In August the church is the venue for the village flower festival organised by Mrs Anne Bacon. Members of most of the organisations and groups in the village take part. This year the theme was 'North Devon Countryside'.

The graveyard has been mown monthly during the growing season, the hedges cut once a year, and this is an ongoing expense. We have recently started a Community Churchyard project and church members and others from the community have worked together to clear drains, remove ivy and buddleia from walls and graves.

Ecumenical Relationships

Together with Combe Martin Baptist Church and Combe Martin Methodist Church the PCC supports Christians Together in Combe Martin which provides community and worship events in the village. We also meet together once a month for prayer.

In 2025 we joined together with members of the village community for Carols round the Tree on Adams Hay and gathered in our parish church for the Village Carol Service.

Structure, governance and management

The Parochial Church Council is that for the Parish of St Peter ad Vincula Combe Martin in the Combe to Combe Benefice, which includes St Philip and St James Ilfracombe and St Peter's Berrynarbor. We are in the Diocese of Exeter within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered with the Charity Commission (Charity number 1209038).

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of our PCC consists of the incumbent, 2 churchwardens, a PTO priest, six members elected by those members of the congregation who are on the electoral roll of the church, two members elected to Deanery Synod and one coopted member. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met six times during the year with an average level of attendance of 91%.

Administrative Information

PCC members who served during 2025 are:

Ex Officio:

Incumbent: Revd Mark Ruoff

Wardens: Carley Catley

Hilary Richards

PTO Revd Steve Richards

Elected Members:

Deanery Synod:

Maureen Richards

PCC Treasurer

Jeanette Squire

PCC:

Carol Bachell

Ruth Gray

PCC Secretary

Katy King

Linda Miller

Mike Squire

Janet Taylor

Maggie Seldon (coopted)

Financial Review

Our **planned regular giving** of £11,311.48 increased by £404.70 from 2024 due to increases in the Parish Giving Scheme contributions. Thank you to all church members for your regular sacrificial giving.

Our **General Fund** income overall decreased by about £10,000 from 2024, mainly due to the reduction in interest on reserves and VAT refund grants. However the General fund still ended the year with a surplus of £3,378.02.

Funds

Churchyard maintenance fund expenditure was £3,161.10 and only received £145.00 in donations. Funds were drawn from the Joyce Adams legacy fund to cover this deficit.

Church hall fund was in deficit by £1,402.83, and funds have been transferred from the General fund to cover this. Letting income was £1,786.

Messy Church fund had a budget of £1,000 for the year taken and a balance of £460.99 remains.

Fabric fund - money was used from this fund and the Huxtable legacy fund for the major internal restoration work on the church by Hiax Preservations and for the ongoing roof repairs.

Huxtable legacy fund - money will be taken from this fund in 2026 to pay for the continuing restoration work.

Income

Planned giving and cash collections were slightly up in 2025, as reported above.

Sumup (CollecTin) digital donations were £489.00.

VAT reclaimed from the roof repairs and the church restoration work was £12,172.03.

Parochial fees, mainly from funerals and memorial stones were £4,369.15.

Interest on reserves fell by about £3,900 due to the expenditure on the restoration work.

Expenditure

Our 2025 Diocesan **Common fund contribution** of £13,082 has been paid in full. The request for 2026 is £14,233, an increase of £1,151.

Insurance for the church and hall totalled £6,375.85, an increase of £152.25.

Routine maintenance charges decreased.

The major **internal restoration repairs** totalled £70,213.79 and this was paid from the legacy funds of John & Lilian Hayward and William Huxtable.

Investment and Deposit Funds

Investment Fund: Church of England Short Duration Bond Fund (managed by CCLA Investment Ltd). The market value of this investment at 31 December 2025 stands at £18,565.95.

Deposit Funds: Church of England Deposit Fund (managed by CCLA Investment Ltd) - the average interest rate over the quarter to 31 December 2025 was 4.08% gross AER. Epworth Cash Plus Fund (managed by Epworth Investment Ltd) - the average monthly interest rate as at 31 December 2025 was 3.67% gross AER.

The **designated** funds are those funds set aside by the PCC for a particular purpose but can be used for other purposes on the agreement of the PCC.

The **restricted** funds are monies donated to the church for a particular purpose and cannot be used for any other purpose without the permission of the original donor(s) or the Charity Commission.

Reserves Policy

The PCC aims to maintain a balance in our unrestricted funds of three months average payments.

Safeguarding

The PCC "has complied with the duty under section 5 of the Safeguarding and clergy discipline measure 2016 (duty to have due regard to House of Bishops guidance on safeguarding children and vulnerable adults)".

All safeguarding training is up to date, and we have adopted the Parish Safeguarding Dashboard to enable us to review our safeguarding responsibilities and practices. There have been no safeguarding concerns raised.

Volunteers

The PCC would like to thank all the volunteers who contribute to the life of our church in so many ways.

Approved by the PCC on 2nd March 2026 and signed on its behalf by:



Churchwarden


Treasurer.

St Peter ad Vincula Church Combe Martin PCC
Statement of Financial Activities
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income from:					
Donations and legacies	17,018.30	12,221.13	10,440.35	39,679.78	38,796.56
Income from charitable activities	4,442.65	2,020.31	-	6,462.96	7,444.64
Investments	8,070.45	-	-	8,070.45	11,797.63
Total income	29,531.40	14,241.44	10,440.35	54,213.19	58,038.83
Expenditure on:					
Raising funds	115.85	28.99	-	144.84	41.29
Expenditure on charitable activities	26,037.53	76,315.45	3,398.80	105,751.78	67,195.84
Total expenditure	26,153.38	76,344.44	3,398.80	105,896.62	67,237.13
Net income / (expenditure) resources	3,378.02	(62,103.00)	7,041.55	(51,683.43)	(9,198.30)
Transfers:					
Gross transfers between funds - in	2,610.35	17,728.98	3,016.10	23,355.43	19,614.60
Gross transfers between funds - out	(1,402.83)	(658.51)	(21,294.09)	(23,355.43)	(19,614.60)
Other recognised gains / losses					
Gains/losses on investment assets	443.58	-	-	443.58	531.08
	-	-	-	-	-
Net movement in funds	5,029.12	(45,032.53)	(11,236.44)	(51,239.85)	(8,667.22)
Reconciliation of funds					
Total funds brought forward	16,963.71	143,582.01	69,091.01	229,636.73	238,303.95
Total funds carried forward	21,992.83	98,549.48	57,854.57	178,396.88	229,636.73
Represented by					
Unrestricted					
General fund	21,992.83	-	-	21,992.83	16,963.71
Designated					
Church Car Park Repairs	-	78.10	-	78.10	-
Messy Church Designated Fund	-	460.99	-	460.99	732.55
Mission & Ministry Fund	-	17,771.57	-	17,771.57	18,279.08
Refreshments Cash Fund	-	41.83	-	41.83	34.32
William Huxtable Legacy Fund	-	80,196.99	-	80,196.99	124,536.06
Restricted					
Bells & Tower Fund	-	-	1,756.22	1,756.22	1,577.32
Charities Fund	-	-	-	-	3.70
Church Interior Restoration Fund	-	-	-	-	648.12
Fabric Fund	-	-	2,335.42	2,335.42	4,247.86
John & Lilian Hayward Legacy Fund	-	-	-	-	15,639.98
John Lovering Legacy Fund	-	-	10,000.00	10,000.00	-
Joyce Adams Legacy Fund	-	-	40,002.33	40,002.33	43,018.43
Organ Fund	-	-	2,639.61	2,639.61	2,639.61
Tower Clock Fund	-	-	1,120.99	1,120.99	1,315.99

St Peter ad Vincula Church Combe Martin PCC

Analysis of income and expenditure Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	This year	Total Last year
Income from:					
Donations and legacies					
0101 - Planned giving-GiftAid-Bank	1,840.00	-	-	1,840.00	1,840.00
0110 - Planned giving-Gift Aid-PGS	8,811.48	-	-	8,811.48	8,446.78
0205 - Planned giving-NotGA-Bank	660.00	-	-	660.00	620.00
0301 - Collections-loose cash	714.43	-	-	714.43	1,373.86
0310 - Collections-GA envs	106.00	-	-	106.00	85.00
0410 - Donations-wall safe box	244.91	-	-	244.91	343.93
0415 - Donations-St Peter's pence	2.00	-	-	2.00	13.96
0501 - Donations-GiftAid-one-off	-	-	-	-	350.00
0510 - Donations-notGA-one-off	638.65	88.10	356.35	1,083.10	412.62
0515 - Donations-Sumup	489.00	-	-	489.00	366.50
0540 - Donations-special appeals	501.18	-	-	501.18	656.89
0601 - Tax recoverable on Gift Aid	3,010.65	-	-	3,010.65	4,274.30
0701 - Legacies	-	-	10,000.00	10,000.00	16,198.64
0801 - Recurring grants	-	-	45.00	45.00	45.00
0810 - Non-recurring one-off grants	-	12,133.03	39.00	12,172.03	3,769.08
Donations and legacies Totals	17,018.30	12,221.13	10,440.35	39,679.78	38,796.56
Charitable activities					
0901 - Other funds raised (gross)	-	-	-	-	201.43
0910 - Refreshments donations	73.50	187.50	-	261.00	174.65
0920 - Messy church fund raising	-	46.81	-	46.81	55.00
1101 - Fees weddings/funerals/headstones	4,369.15	-	-	4,369.15	5,254.56
1230 - Church hall lettings - objectives	-	1,786.00	-	1,786.00	1,759.00
Charitable activities Totals	4,442.65	2,020.31	-	6,462.96	7,444.64
Investments					
1001 - Dividends	631.94	-	-	631.94	454.52
1020 - Bank interest	7,438.51	-	-	7,438.51	11,343.11
Investments Totals	8,070.45	-	-	8,070.45	11,797.63
Income Grand totals	29,531.40	14,241.44	10,440.35	54,213.19	58,038.83
Expenditure on:					
Raising funds					
1727 - CollecTin running costs	57.27	-	-	57.27	8.40
1730 - Costs of fund raising events	52.54	-	-	52.54	-
1735 - Refreshments costs	-	28.99	-	28.99	28.50
1736 - Commission on Sumup donation	6.04	-	-	6.04	4.39
Raising funds Totals	115.85	28.99	-	144.84	41.29
Charitable activities					
1830 - Giving to relief agencies	102.11	-	3.70	105.81	-
1850 - Home mission	-	-	-	-	31.87
1870 - Giving to secular charities	501.48	-	-	501.48	980.14

	Total				
	General	Designated	Restricted	This year	Last year
2101 - Clergy expenses	614.31	-	-	614.31	814.37
2110 - Deanery costs	30.00	-	-	30.00	20.00
2170 - Clergy ongoing training	56.90	-	-	56.90	-
2201 - Parish training and mission	-	-	-	-	19.95
2220 - Children/youth ministry costs	-	-	-	-	36.34
2240 - Messy Church expenses	-	318.37	-	318.37	676.99
2301 - Church insurance	5,288.97	-	-	5,288.97	5,158.81
2330 - Church routine maintenance	619.03	14.40	234.00	867.43	1,435.23
2335 - Church misc. expenses	91.67	-	-	91.67	249.00
2340 - Church services	-	-	-	-	29.20
2345 - Church car park/grounds maint.	80.00	-	-	80.00	13,357.50
2350 - Churchyard upkeep	-	-	3,161.10	3,161.10	3,975.00
2360 - Administration	209.84	-	-	209.84	289.31
2401 - Church electricity	1,329.46	-	-	1,329.46	1,136.95
2410 - Church gas	1,770.99	-	-	1,770.99	1,514.46
2420 - Church water	278.00	-	-	278.00	248.50
2510 - Bookstall costs	135.00	-	-	135.00	-
2530 - Hall running - electricity	-	778.54	-	778.54	757.21
2550 - Hall running - insurance	-	1,086.88	-	1,086.88	1,064.79
2560 - Hall running - maintenance	-	1,168.01	-	1,168.01	668.92
2580 - Hall running - water	-	151.00	-	151.00	100.00
2701 - Church major repairs - structure	-	2,584.46	-	2,584.46	22,280.30
2710 - Church major repairs - install.	1,847.77	-	-	1,847.77	-
2720 - Church int/exterior decorating	-	70,213.79	-	70,213.79	-
Charitable activities Totals	26,037.53	76,315.45	3,398.80	105,751.78	67,195.84
Expenditure Grand totals	26,153.38	76,344.44	3,398.80	105,896.62	67,237.13

St Peter ad Vincula Church Combe Martin PCC

Statement of Assets and Liabilities

As at: 31 December 2025

Class and nominal code	General	Designated	Restricted	Total	Last year
Fixed Asset					
6445: CCLA (CBF) Investment	18,565.95	-	-	18,565.95	18,122.37
Total	18,565.95	-	-	18,565.95	18,122.37
Current Asset					
6501: Bank current account	13,106.22	(14,149.88)	4,616.40	3,572.74	7,225.39
6510: CCLA (CBF) deposit account	(6,522.58)	85,376.04	23,102.65	101,956.11	151,961.14
6515: Epworth deposit account	(2,831.69)	27,531.49	30,354.46	55,054.26	52,978.78
6595: Refreshment cash fund	-	41.83	-	41.83	34.32
Z05: Accounts Receivable	-	-	-	-	(317.00)
Total	3,751.95	98,799.48	58,073.51	160,624.94	211,882.63
Liability					
6699: Agency collections	-	-	218.94	218.94	-
Z04: Accounts Payable	325.07	250.00	-	575.07	368.27
Total	325.07	250.00	218.94	794.01	368.27
Net total assets	21,992.83	98,549.48	57,854.57	178,396.88	229,636.73
Represented by					
General (Unrestricted)	21,992.83	-	-	21,992.83	16,963.71
Designated - Car Park	-	78.10	-	78.10	-
Designated - Messy Church	-	460.99	-	460.99	732.55
Designated - Mission & Ministry	-	17,771.57	-	17,771.57	18,279.08
Designated - Refreshments	-	41.83	-	41.83	34.32
Designated - Whuxtable Legacy	-	80,196.99	-	80,196.99	124,536.06
Restricted - Bell Tower	-	-	1,756.22	1,756.22	1,577.32
Restricted - Charities	-	-	-	-	3.70
Restricted - Clock	-	-	1,120.99	1,120.99	1,315.99
Restricted - Fabric	-	-	2,335.42	2,335.42	4,247.86
Restricted - Hayward Legacy	-	-	-	-	15,639.98
Restricted - Jadam's Legacy	-	-	40,002.33	40,002.33	43,018.43
Restricted - Jlovering Legacy	-	-	10,000.00	10,000.00	-
Restricted - Organ	-	-	2,639.61	2,639.61	2,639.61
Restricted - Restoration	-	-	-	-	648.12
Total	21,992.83	98,549.48	57,854.57	178,396.88	229,636.73

St Peter ad Vincula Church Combe Martin PCC

Fund movement summary **Selected period: 01 January 2025 to 31 December 2025**

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Bell Tower - Bells & Tower Fund	1,577.32	178.90	-	-	-	1,756.22
CarPark - Church Car Park Repairs	-	78.10	-	-	-	78.10
General - General fund	16,963.71	29,531.40	26,153.38	1,207.52	443.58	21,992.83
Hayward - John & Lilian Hayward Legacy Fund	15,639.98	-	-	(15,639.98)	-	-
JAdams - Joyce Adams Legacy Fund	43,018.43	-	-	(3,016.10)	-	40,002.33
JLovering - John Lovering Legacy Fund	-	10,000.00	-	-	-	10,000.00
MessyCh desig - Messy Church Fund	732.55	46.81	318.37	-	-	460.99
MissionMinistry - Mission & Ministry Fund	18,279.08	-	-	(507.51)	-	17,771.57
Restoration - Church Interior Restoration Fund	648.12	38.05	-	(686.17)	-	-
WHuxtable - William Huxtable Legacy Fund	124,536.06	12,133.03	72,798.25	16,326.15	-	80,196.99
Hall - Hall Fund	-	1,796.00	3,198.83	1,402.83	-	-
Refreshment - Refreshments Cash Fund	34.32	187.50	28.99	(151.00)	-	41.83
Fabric - Fabric Fund	4,247.86	39.40	-	(1,951.84)	-	2,335.42
Charities - Charities Fund	3.70	-	3.70	-	-	-
Chyard - Churchyard Fund	-	145.00	3,161.10	3,016.10	-	-
Organ - Organ Fund	2,639.61	-	-	-	-	2,639.61
Clock - Tower Clock Fund	1,315.99	39.00	234.00	-	-	1,120.99
Totals	229,636.73	54,213.19	105,896.62	-	443.58	178,396.88



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees of

ST. PETER AD VINULA

On accounts for the year
ended

31st DECEMBER 2025

Charity no
(if any)

1209038

Set out on pages

7 to 11.

Respective
responsibilities of
trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 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 statement below.

Independent
examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

Signed:

F. Beaumont.

Date:

30-3-2026

Name:

FRAN BEAUMONT.

Relevant professional
qualification(s) or body
(if any):

Address:

EPISKOPI, SHACKHAYES, COMBE MARTIN.