

Parish of Stowey

Annual Report of the Parochial Church Council for 2025

Aims and Purpose

The PCC had the responsibility of promoting the whole mission of the Church, (pastoral, evangelistic, social and ecumenical), in the ecclesiastical Parish of Stowey and the promotion of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England.

The PCC is a charity and was registered with the Charity Commission in 2024. Its main activities are reflected in this report which it considers furthered its aims for the public benefit. The PCC has had regard for the Charity Commission guidance on public benefit and is committed to enabling as many people as possible to join in its activities and to receive its benefits. Sunday and other services are widely advertised and all are welcomed. Pastoral care is available to those who request it and its social activities are for the whole community.

Throughout 2024 and 2025, the Parish was in Vacancy, but, although not formally appointed, Rev'd Dr Ian Mills acted as our Rector; we effectively joined with the Benefice of Chew Valley West while retaining our autonomy. The Rector was appointed formally on 1st February 2026. We have benefitted greatly from Ian's ministry. We were also fortunate that one service of Evensong per month was taken by a retired priest, to whom we are truly indebted. Our offering is traditional with good music. We use the Book of Common Prayer and the King James Bible for all our services, with only the occasional exception, one such being the much-loved Plough Sunday service.

Structure, Governance and Management

The PCC operates under the Parochial Church Councils (Powers) Measure 1956 (as modified) and the current Church Representation Rules. It is a corporate body established by the Church of England. The PCC consists of the Rector, (unless the parish is in Vacancy), the Churchwarden and other members who are appointed from, and by, those on the Parish Church Electoral Roll. There were 23 people on the Parish Church Electoral Roll. Specific responsibilities are set out below under "Administrative information". All business of the PCC is conducted at its meetings. Our services put faith into practice through prayer, the Bible, music and sacrament. We enable Parishioners to live out their faith as part of our church community. To facilitate this work, it is important that the PCC

maintains the fabric of the church of St. Nicholas and the Blessed Virgin Mary, Stowey. The PCC meets at least five times a year, plus a meeting after the Annual Parochial Church Meeting to elect officers other than the Churchwarden, who is elected at the preceding Annual Meeting of Parishioners.

Administrative Information.

Correspondence address: Dormers, Stowey Bottom, Stowey, Bristol, BS39 5TL

Membership of the PCC in 2025

Chairman Jill FH Nicol (Churchwarden)

Rector: In Vacancy

Secretary: Sue Skinner

Deanery Synod Rep: Helen Glen

Electoral Roll Officer: Richard Lovern

Treasurer: Graham Nicol

Other Members: Neil Skinner

 Elaine Daly

Additional Support

Safeguarding Officer: Sandra Edgerton

Huge thanks are due to all our many volunteers, (about 60), who give their time, skill and experience to making our church community what it is by cleaning, flower arranging, grass cutting, cake baking, reading, bell-ringing, stewarding or helping in many other ways at any events. We are also indebted to the members of our Stowey Revived Project Steering Group, who advise the PCC on various proposals and initiatives forming part of the Project. We love and care for our beautiful Church building; but we know that the Church is nothing without its people. And we are attracting new people to become involved.

Safeguarding

Our Safeguarding Policy is reviewed on an annual basis and the appropriate Safeguarding notices are displayed in and outside the Church and the information is on our website.

Safeguarding is the responsibility of all within the Church. The appropriate level of training is undertaken by members of the PCC and other relevant persons and is updated every three years.

Achievement and Performance

We generally hold two services of Evensong and one early morning Holy Communion per month. Lay members of our community are encouraged to participate in services by reading the appointed Bible readings for that service, or by taking the Offertory and we ensure that everyone attending receives a warm welcome.

Various special services are held including services of Holy Communion at the great Festivals, but also our well-attended Plough Sunday service and two Choral Evensongs with a visiting Choir. These all prove very popular and attract new people to the Church.

As a result of our Stowey Revived Project we have held educational activities for both children and adults such as “Meet the Stonemasons” (who did the specialist stone repairs to the Church Tower) and “Meet the Conservators” (who conserved our nationally important Day of Judgement mural by Henry Strachey). Additional outreach activities included a BioBlitz run by the Bristol Zoological Society, a Christmas Coffee Morning and Bazaar, an organ recital and an annual Burns Night Supper and Dance. New regular volunteers have been recruited. Elaine Daly, a member of the PCC, was also appointed Activities Co-ordinator in 2024.

Developing Resources

We have disseminated information to several Churches regarding the management of, and fundraising for, our Stowey Revived Project which included a grant from the NLHF. Discussions like these are a two-way learning process from which both parties gain information and benefit from the experience of others.

Deanery Synod

One of our PCC Members sits on the Deanery Synod and feeds back information to the PCC providing an important link with the wider Church.

Other Resources

Traditional music is very important in the life of our church and we are very fortunate to retain the services of 2 talented organists, Mrs Jean Routley and Mrs Tricia Rees-Jones, together with other able organists when neither is available. The liturgy is supported and enhanced by excellent sacred music.

We also benefit from talented bell-ringers, who ring our 6 bells prior to services of Evensong throughout the year.

Our Church Building

St. Nicholas and the Blessed Virgin Mary, Stowey is a Grade II listed building dating back to 1235. It has a nationally important scheme of murals by local artist Henry Strachey dating from 1900 - 1915 and a rare and very fine Royal Arms of James I dated 1624.

Specialist stonework repairs to the tower and conservation of The Day of Judgement mural over the Chancel arch were both successfully completed in 2025. The works recommended in our last Quinquennial have all been done or are in hand. The conservation of the Royal Arms has now been completed in 2026 and the conservation of the mural scheme in the Chancel will be completed in 2027. Our Stowey Revived Project, of which the above works are part, is supported by the NLHF and many other Grant Funders to whom we are extremely grateful.

A final word

It is the *people* who make our Church what it is and who offer a welcome to all who wish to participate. We work so that this Church, first dedicated in 1235, continues to provide a place of Christian witness and worship for generations to come.

Financial Review

This is covered in the financial statement.



Independent Examiner's Report on the Accounts

Section A

Independent Examiner's Report

Report to the trustees/members of

Charity Name

PAROCHIAL CHURCH COUNCIL OF STOWEY

On accounts for the year ended

3 1 1 2 2 5

Charity no (if any)

1 2 0 9 5 7 2

Set out on pages

3 - 7

(remember to include the page numbers of additional sheets)

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 matter has come to my attention (other than that disclosed below*):

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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.

* Please delete the words in the brackets if they do not apply.

Signed

Peter Elliott Whithead

Date

27.03.2026

Name

Peter Elliott Whithead

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

Retired

Address

GREYSTONE, DOWNY ROAD
DUNDY
BRISTOL
BS41 8LQ

Section B

Disclosure

Only complete if the examiner needs to highlight material problems

Give here brief details of any items that the examiner wishes to disclose

STOWEY PCC CHURCH OF ST NICHOLAS AND THE BLESSED VIRGIN MARY, STOWEY

		2025		2024
Receipts				
Voluntary Receipts				
Regular Giving	Planned Giving	6590		6,955
	Collections	3427		3,550
			10017	10,505
Other Voluntary Receipts	Donations	1270	1270	7,941
				7,941
Receipts from activities for generating funds	Burns Night 2026	1470		
	Burns Night 2025	3676		175
	Burns Night 2024			3,397
	Open Gardens	2267		2,114
	Organ Recital	1180		1,085
	Coffee Morning	327		266
	Summer Supper	1709		
	Bioblitz	47	10676	7,037
Receipts from Church Activities	Parochial Fees	617		1,881
	Bells Income			12
	Vacancy Fees Recovered	508		774
	Cheques Written Back	309		
see note 1	Grants	135554		185,697
			136988	188364
Receipts from Investments see note 2	Interest Received	2354		2,957
	Dividend Income	998		718
			3352	3,675
Gift Aid Reclaimed		3856		2,790
			3856	2,790
Total Receipts			166159	220,312

Details correct and in accordance
with the information supplied -

Peter White

27.03.26

Expenditure

Payments	2025	2024
Activities for generating funds		
Burns Night	1508	2,354
Open Gardens	27	20
Recital		200
Summer Supper	228	
	1763	2574
Church Activities		
Diocesan Parish Share	3665	3,604
see note 3 Church Running Expenses	3700	2,027
Clergy expenses	952	843
Repairs & maintenance	3641	3,100
Heating\ electricity	3499	2,189
see note 4 Donations	348	388
Bell Assoc. Sub	20	20
Parochial fees to Diocese	140	699
see note 5 Stowey Revived Project	128138	187,071
	144103	199,941
Total Payments	145866	202,515
Excess of receipts over payts	20293	17,797
Total funds 1st January	134465	116,668
Total funds 31st December	154758	134,465

*Details correct and in accordance
with the information supplied*

Robert White
26.03.26

Stowey PCC
Church of St. Nicholas and the Blessed Virgin Mary

2025

2024

Statement of Assets

Cash Funds

	Current Account at NatWest	9747	13,218
see note 6	Project Account at NatWest	100661	88,045
	Post Office Deposit	221	221
	CCLA Deposit	11318	1,255
see note 7	CCLA Deposit Lovell Trust Income A/C	2811	1,726

Investment

see note 8	Lovell Trust Fund Capital		
	19,194 units CBF C of E Short Duration Bond		
	Fund at cost	30000	30,000
	(Mlt Value 31/12/25 £29322		
	Mkt Value 31/12/24 £28,622)		

Total Funds

154758 134,465

Stowey PCC Church of St. Nicholas and The Blessed Virgin Mary

Notes to the Accounts for year to 31/12/2025

Note 1	GRANTS	2025		2024
	Grants received in 2025 from		Grants received in 2024 from	
	NLHF	98900	The Mercers' Charitable Foundation	7,500
	Sabina Sutherland	5000	The National Lottery Heritage Fund	124,750
	Somerset Churches Trust	2000	Benefact Trust	20,000
	LPOW	21654	Garfield Weston Trust	20,000
	ChurchCare	8000	The Mendip Society	500
			Beatrice Laing Trust	5,000
			Chelwood Community Trust	1,000
			Leonard Laity Stoaate Trust	1,200
			Listed Places of Worship Gt. Scheme(VAT)	3,247
			Stowey Sutton Parish Council	500
			ChurchCare	2,000
	Total	135,554	Total	185,697
Note 2	Interest received			
	Current Account	287.44		596.91
	Broadhead Bequest			355.96
	Lovell Trust Income A/C	86.30		1,117.23
	CBF Deposit	64.29		63.25
	Project A/C	1915.53		824.10
	Total	2,353.56		2,957.45
Note 3	Church Running Expenses			
	Insurance	1231		850.14
	Music	825		785.00
	Misc.	1644		391.67
	Total	3,700		2,026.81
Note 4	Donations			
	Christian Aid	125	Keynsham Food Bank	179.05
	Keynsham Food Bank	112	Carpenters Food & Support	179.05
	Carpenters Food & Support	111	Somerset Churches Trust	30.00
	Total	348.00		388.10
Note 5	Stowey Revived Project Expenditure			
	Dando's (New doors)	21,078.34	Dando's (hospitality building)	126,792.04
	SK Conservation (Damp Proofing)	21,409.66	SK Conservation (Tower Stonework)	37,823.40
	SK Conservation (Tower)	47,292.07	Chedburn Codd (Architects)	9,418.72
	Activities	4,086.55	Activities	666.64
	Harrison & Harrison (Organ Builders)	370.03	Harrison & Harrison (Organ Builders)	468.00
	Rickerby & Shekede (Artwork Conservation)	20,000.00	Interpretation Designer	22.67
	RSK Hi-Line (Tree Consulting)	588.00	Rickerby & Shekede (environmental report)	3,500.00
	Jordan Sanitaire (Water Testing)	192.00	RSK Hi-Line (Tree Consulting)	792.00
	Chedburn Codd (Architects)	4,823.28	A. Roberts Groundworks (Percolation Test)	384.00
	Cleaning	478.00	Chedburn Codd (Architects)	3,363.84
	Ian Hobbs Technical (Damp)	5,190.78	Ruth Gofton (Heritage Lottery Consultant)	3,500.00
	Ian Hobbs Technical (New Build)	2,629.38	BANES (addl.Planning Fee)	215.00
			Environment Agency Fee (Trench Arches)	125.00
	Total	128,138.09	Total	187,071.31
Note 6	Current Account includes Restricted Funds of £585 for Royal Arms restoration and £539 for Altar Frontal/carpeting			
Note 7	Lovell Trust Income Fund is restricted for use only in repair & maintenance of Church & Churchyard			
Note 8	Lovell Trust Fund Capital only to be used to generate income which accrues to Income fund, see Note 7			

ADDITIONAL NOTES AND APPROVAL OF ACCOUNTS

- 1) The financial statements of the PCC have been prepared in accordance with the Accounting Regulations 2006 using the Receipts and Payments basis.

- 2) The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities : Moveable church furnishings held by the Churchwarden on special trust for the PCC and which require a faculty for disposal

- 3) The expenses paid to Clergy may include a small immaterial proportion which relates to their function as PCC members

- 4) Approved by the PCC on *7th April* 2026 and signed on their behalf by Mrs Jill FH Nicol (PCC Lay Chairman) and Mr Graham Nicol (PCC Treasurer)

Jill Nicol

Graham Nicol

PCC Annual Treasurers Report year to 31/12/2025

The reorganisation of our old Benefice has been completed and we are now in the Benefice of Chew Valley West. We are delighted to have as our Rector the Rev'd Dr Ian Mills, who is inspirational.

The National Lottery Heritage Fund awarded us a grant of £249,500 towards our Stowey Revived Project, and several other grant funders have supported us as detailed in Note 1 to these accounts. Thanks are due to Neil Skinner, who has put in a huge effort to achieve these grants.

The hospitality unit, now known as The Pavilion, was completed in 2024 and is proving very beneficial. In 2025, we have achieved extensive specialist stonework repairs to the tower, and damp alleviation work inside the tower. New doors have been fitted which have been much admired and which let in more light and less draughts. The Day of Judgement over the chancel arch has been conserved and rehabilitated by Rickerby and Shekede and the improvement is remarkable.

Receipts

Planned giving and collection income was slightly down which is disappointing at £10,017 against £10,505 the previous year. Donations were down as expected at £1270, against £7941 in 2024, which included an exceptional one-off donation of £5000.

Fundraising was very successful in 2025 and at £10,676 showed a welcome increase against £7037 in 2024, with Burns Night, NGS Open Gardens, organ recital, Midsummer Supper and Coffee Morning all contributing significant sums. Fund-raising events take time, effort and organisation to get off the ground, but these are crucial to the financial wellbeing of our church.

In 2026, we have already held a successful Burns Night which raised £1910. The NGS Open Gardens will be on the 19th July.

Interest received amounted to £2354, ((£2957 in 2024), largely due to the level of funds held in the project account.

Gift aid has been reclaimed as usual and at £3856 is a very useful sum.

We have been able to effectively recover VAT through the Listed Places of Worship Grant Scheme (£21,654 in 2025 and £3,247 in 2024), but this Scheme has been withdrawn before the advertised date of the end of March 2026 and this will have severe financial implications for future works.

Expenditure

Diocesan demand for Parish Share increased again to £3665 from £3604. Insurance costs rose to £1,231 from £850 largely due to the increased cover for The Pavilion. Heating and electricity cost rose significantly to £3,499 from £2,289 in 2024. We hope that it may be possible to install a more efficient and effective system sometime in the future. The other significant figure is expenditure of £128,138 (£187,071) on the Stowey Revived Project which is analysed at Note 5.

The overall result is an excess of receipts over expenditure of £20,293 and total funds at 31/12/2025 amounted to £154,758 against £134,465 in 2024, see notes 6,7,&8.

Stowey Revived Project

In 2024 we drew down 50% of the NLHF grant of £249,500, a further 40% was drawn down in 2025, and the remaining 10% is to be released on final completion of the project. It is likely that we will have to approach the Diocesan Board of Finance for a cash flow loan to bridge all or part of the final 10%.

The project is proceeding well and within budget. We are aware that we will also need to install a new heating system, improved lighting and screen and projector facilities for future talks, presentations and organ recitals. Preliminary investigations have begun.

We have reported in detail on a quarterly basis to the National Lottery Heritage Fund. We are very grateful indeed to the National Lottery Heritage Fund for its support of our Stowey Revived Project. Without this support we would not have been able to proceed.

General

The Diocese has changed the way it raises the Common Fund from being Parish based to Benefice based. It will, of course, mean that our Parish Share will increase over time. It is now up to our Benefice to produce the whole amount of the demand.

All Benefices and local Parishes are not the same, and I suspect that the new system will cause the Diocese just as many problems as the old one did. We are told that under the old system 20% of Parishes were subsidising the remaining 80%; the Diocese hopes that will change under this new regime. I have my doubts.

I congratulate Dame Sarah Mullally on her appointment as Archbishop of Canterbury and hope that she will focus on the needs of parishes and not on ill-conceived and costly vanity projects which do nothing to advance the interests of the Church..

Parishes like Stowey, and others in our Benefice, are the bedrock of the Church of England, and they need to be cherished and encouraged, not simply treated as milk cows to be squeezed ever harder to provide cash for the hierarchy to squander. I will clarify here and now that my complaint is not with Bath and Wells, but with Canterbury and the Church Commissioners who could do so much to help struggling Parishes and Dioceses but have so far failed to do so. We hope our new Archbishop will be willing and able to force the Church Commissioners to change direction and see the benefit of investing resources in the grass roots of the Church from which real growth can come.

With our ancient building, the work goes on, and God willing, we will see our Stowey Revived Project through to a successful conclusion, and we will be able to secure the future of our wonderful and unique little church of Saint Nicholas and The Blessed Virgin Mary for generations to come.

Graham Nicol, Treasurer



Independent Examiner's Report on the Accounts

Section A

Independent Examiner's Report

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On accounts for the year ended

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* Please delete the words in the brackets if they do not apply.

Signed

Peter Charlton Whitehead

Date

27.03.2012

Name

PETER CHARLTON WHITEHEAD

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

RETIRED

Address

GREYSTONES, DOWNS ROAD

DUNDY

BRISTOL

BS41 8LQ

Only complete if the examiner needs to highlight material problems

Give here brief details of any items that the
examiner wishes to disclose