



St Andrew's Church

CASTLE COMBE

Annual Report of the Trustees of the Parochial Church Council for the year ended 31 December 2025

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1. Aim, purpose and vision

In common with other Church of England churches, we aim to promote the whole mission of the Church; pastoral, evangelistic, social and ecumenical.

The Parochial Church Council ("PCC") is specifically responsible for the maintenance of the Grade 1 listed church building in the centre of the village of Castle Combe.

As one of ten churches in the Bybrook Benefice, in the Diocese of Bristol, we work closely with the Bybrook Team Ministry. The clergy in the Team Ministry are responsible for all ten parishes. We also work closely with Team Lay Ministers and PCC members around the Benefice and attended regular Team Council meetings.

We share the vision 'Together, sharing in Christ. Together, growing our communities'.

2. Objectives and activities

The PCC seeks to:

- Provide the opportunity for regular worship
- Keep the church open to all every day

- Offer a welcome and hospitality in the church whenever we can
- Support the local community and its heritage
- Raise funds to maintain the church building and keep it safe for daily use
- Raise funds for charitable giving, particularly where there is humanitarian need
- Support wedding couples marrying in St Andrew's and those experiencing other life events
- Meet safeguarding requirements
- Be mindful of climate and nature crises and take a leadership position through both actions and advocacy
- Carry out our duties sustainably

3. Trustees, structure, governance and management, and other administrative information

The trustees are the members of the PCC and, excluding ex-officio members, are elected at the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During the year, the following served as members:

Ex Officio: The Revd Marc Terry (Rector). No churchwarden was elected at the APCM in April 2025.

Elected members: Mr Michael Constable (Treasurer and Covenant Secretary), Mrs Julie Hare, Mrs Karen Munnings (Electoral Roll Officer and Team Council rep), Mr Mike Roberts (Eco Church lead), Mrs Nicola Wood (Parish Safeguarding Officer (PSO) and Secretary) and Mrs Sally Constable (Deanery Synod Representative).

Independent Examiner: Tanya Williams, Greenwood Williams

The PCC meets 5 times a year and is 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 spent.

The PCC was registered with the Charity Commission in January 2025 (**Registered Charity Number 1211877**) as grant income received in December 2024 meant income for the year exceeded £100,000. Below £100,000, the PCC was not required to register as it was an excepted charity as a member church of the Church of England. It did however have to comply with charity law and file its annual return and financial statements with the Diocese of Bristol and will continue to do so. It is a body corporate under the Parochial Church Council (Powers) Measure 1956.

There were 22 people on the Electoral Roll at the APCM in April 2025.

In January 2023, St Andrew's had a triennial inspection. The Reverend Victor Howlett came to inspect documentation and artefacts, and the church and churchyard.

St Andrew's contact details:

Correspondence address – c/o Nicola Wood, Oakwood House, Upper Castle Combe, Chippenham, Wilts, SN14 7HA

Email – standrewschurchcc@btinternet.com – for general enquiries

Telephone - Julie Hare (01249 782227) for services and clergy liaison and Karen Munnings for Team Council matters (01249 782854)

PCC Secretary and Parish Safeguarding officer: Nicola Wood – nwood.oakwood@outlook.com

Treasurer – Michael Constable – mssv@btinternet.com

Website – <https://standrewschurchcastlecombe.org>

Church location: St Andrew's Church, Market Place, Castle Combe, Chippenham, Wilts, SN14 7HT

More information about the Benefice, Team Ministry and Life Events administration can be obtained by contacting the Benefice Office. All office opening hours and contact information is provided at <https://bybrook.org.uk>.

4. Safeguarding report

The importance of safeguarding children and vulnerable adults within our Parish is recognised and acted upon by the PCC. The PCC follows the safeguarding guidance, policy and procedures that are set out by the Bristol Diocese and can be found on the Bybrook Benefice website and in the church. Contact information can also be found on the church and Benefice websites and in the church porch.

Nicola Wood is our current Parish Safeguarding Officer (PSO). During the year, Nicola met with other safeguarding leads across the Diocese.

All members of the PCC have completed the required level of safeguarding training. Any incoming members of the PCC are required to complete such training within 3 months of this APCM. Safeguarding is a standing agenda item at all PCC meetings and there is an action plan, which is reported on at PCC meetings.

There are no church activities in the Parish which are aimed primarily at young children or vulnerable adults and which, therefore, require additional safeguarding measures to be implemented.

There are no non-church activities for children or vulnerable adults which take place on church premises.

There is a separate safeguarding report for the APCM which covers the year to the APCM date and includes a summary of training requirements for PCC members.

5. Worship and prayer

The Reverend Marc Terry leads the 11am Holy Communion service on the 1st Sunday of the month and the 3rd Sunday 11am Morning Praise service is led by lay ministers, Mike King or Alison Flint. During the year, Mike Roberts arranged a short talk on a local theme as part of each 3rd Sunday service. All were topical and thought provoking - from church architecture to the life of swifts.

During the summer months, the Reverend Marc Terry was on a three-month sabbatical. In his absence, we were grateful to the visiting clergy who led the 1st Sunday services throughout this period. Their support ensured that our worship continued smoothly and the congregation was able to gather as usual for Holy Communion.

Due to the difficulty accommodating weddings and blessings during the major building works, we only celebrated 1 wedding in the church late in the year. We did enjoy celebrating two baptisms as part of a Sunday service. One service of thanksgiving was held in the church. There were three interments of ashes and one burial in the churchyard.

On Sunday 16th March, we held a service for Ukraine and welcomed many Ukrainians. It was a very full church. The Ukrainian singing was very moving and there were some beautiful individual performances. We all enjoyed time together afterwards eating delicious Ukrainian cakes and treats. £681 was raised on the day to provide health and aid packs for front line soldiers. This was donated through Anne Chapman, a parishioner who has raised over £20,000 for Ukraine.

The funeral service of the Reverend Alun Glyn-Jones, our much loved former visiting clergy who led our monthly Holy Communion services for almost 20 years, was held at St Mary's Church on the banks of the Thames in Twickenham (where he was vicar) on 8 March. On Sunday 27th April, friends and family gathered for the interment of his ashes in St Andrew's churchyard with a short service led by his son in law, Reverend Adrian McConnaughie. Afterwards coffee and cake were served and everyone enjoyed chatting to his children and their families.

Diane Ross-Smith led our Remembrance Day Service at the village War Memorial and a service afterwards in the church. We welcomed many Royal Corps of Signals members from Colerne and visitors. Many stayed for coffee and a chance to chat after the service.

Once again, we were delighted to host a Cyclists' Service and tea, a Harvest buffet in the hospitality area after our Harvest Service in September and the Bybrook Valley School Carol Service.

St Andrew's Church, Castle Combe, St Nicholas Church, Slaughterford and St Mary the Virgin Church, Grittleton make up a 'cluster' within the Benefice sharing a service in one of the three churches if there is a 5th Sunday in the month.

Our Christmas Carol Service was led by Alison Flint. Members of the community, old and new, read lessons. With the church decorated for Christmas, favourite carols and mulled wine to be enjoyed with other refreshments following the service, it was a joyous evening.

If St Andrew's does not have a church service, the community is welcome to attend services elsewhere in the Benefice. Up to date details can be found on the Benefice website. On the 4th Sunday afternoon of each month, the Benefice offers an All Age get together, which incorporates a short Holy Communion service; All Together @ 4. This has been an opportunity for people of all ages across the Benefice to get together, meet new people and take part in a choice of activities such as crafts and singing and enjoy an afternoon tea.

During the year, the church continued to receive hundreds of messages left on our Prayer Tree. The congregation pray for these during church services.

6. Community

Village volunteers spent the morning of Saturday 18th March helping with the church and churchyard spring clean. As always, the PCC were very grateful for the support and everyone's hard work.

We held a Lent lunch in the Village Hall on 22nd March, which was well attended and a chance for people to get together after the Winter months. We were able to raise £215 for the famine charity, World Vision.

VE Day on Thursday 8th May was celebrated in the church with gusto. A delicious tea accompanied by the popular tunes of the day – thank you Eric (our amazing pianist/organist) – led to dancing in the aisles by those who could!

St Andrew's participation in the annual Wiltshire Historic Churches Trust Ride & Stride event coincided with the second day of our 5th Heritage Open Days event (Friday 12th and Saturday 13th September). The 2025 Heritage Open Days' national theme was Architecture. Karen put together a quiz about the church towers around the Benefice and a small exhibition about church architecture and a children's activity. Due to the building works, access to the church at the time of the festival was via the West Doors in the church tower. As we welcomed visitors, we were able to focus on the architectural features of the church tower. The tower is the only entirely original part of the church building from the medieval period. Building started in 1434. This was at a time when the development of the village flourished due to the successful local wool and weaving trade. Much of this can be credited to the patronage of Sir John Fastolf, who was Lord of the Manor during this time. As the church was manned, we opened the door to the tower steps and let visitors take a few steps up the winding stone stairs. The working faceless medieval clock, now housed in a glass viewing cabinet at the base of the tower, was also featured. Local friends and supporters joined us for tea and cake on the Friday afternoon.

On Sunday 30th November, St Andrew's had a party in the late afternoon, complete with piper, to celebrate the recent completion of the major building works. All supporters and friends were invited to get together to see the outcome, eat, drink and chat.

After their successful introduction in 2021, we hosted monthly coffee mornings for the local community and others through the year, culminating in our 5th Christmas Coffee morning.

During the year we have kept the community informed about church events and other church news via seasonal newsletters, posters and leaflet drops, our website, the village newsletter and The Honeycomb, the local community magazine.

Additional fundraising initiatives will continue through 2026, and we hugely appreciate the local support given.

7. Heritage

Our purpose is to ensure the preservation and upkeep of the historic Grade 1 listed church building while addressing the constant challenge of securing the required funds for this.

Following the church architect's 2024 Quinquennial report and the direction to urgently address substantial roof and related building works on the south side of the church, the PCC spent many additional hours dealing with this in both 2024 and 2025. On top of the financial challenges, managing safe access to and use of the church while works were being carried out required day to day on the ground management in view of the many thousands of annual visitors. Notably, a long access tunnel was constructed on the south side of the church below the scaffolding. Mike Roberts ingeniously thought to raise funds with an appeal board with information in the church about the building works. Self-certifying donation certificates encouraged donations. Over 1,500 of these were completed over the summer and Mike used them as wallpaper for the tunnel and an analysis of the countries of donors. It was a very international list. Full financial details relating to the building works can be found in the 2025 Financial Information report.

We are encouraged and supported by the many hundreds of annual visitors to the church from around the world and closer to home. Along with a small chapel for quiet contemplation and prayer, there is a lot to see and experience. Visitors can be guided by the heritage trail leaflet, or the more detailed info point tour accessible by visitors with a smartphone.

Visitors are particularly interested in the working medieval clock now housed in a glass case at the base of the 15th century tower and the Knight's tomb in the north wall of the church by the small chapel. The small, unmanned gift area with cards and guidebooks is well supported. Fridge magnets and keyrings with pictures of the village are popular mementoes of visits.

Our participation in the national 2025 Heritage Open Days festival has been mentioned in the community section above and we plan to participate again in September 2026. The 2025 theme is Everyday Histories, and plans are being made with further details to be included in local communications and on the national Heritage Open Days website during the early summer. Participation encourages learning about local history and culture with the annual national theme helping set a different focus each year.

8. Environment and the churchyard

St Andrew's is an accredited Eco Church (A Rocha silver award), which requires us to consider our actions across five areas: Worship and Teaching, Buildings and Energy, Land and Nature, Community and Global Engagement, and Lifestyle.

We continue to look for opportunities to work with others in our community and beyond to improve our village environment and make a wider positive contribution. Mike Roberts leads our work in this area and has produced a series of thought provoking features on sustainability. These can be found on the St Andrew's website and in the eco library in the church.

In 2025 we focused on achieving an efficient, environmentally friendly building project with an emphasis on enhancing wildlife habitats. Mike Roberts built momentum through the year as we prepare to advocate for greater awareness and efforts to deal with climate and nature crises both locally and beyond.

Thanks go to Julie Hare, Mike Roberts, Nicola Wood and Liz Taylor for their environmentally friendly management of the churchyard including the successful introduction of no mow areas, which led to the spotting of wild orchids, hedgehogs and a wider variety of insects.

In 2026, we are hoping to see a swift nesting in the roof.

9. St Andrew's Team

Our treasurer, Michael Constable, kept us on track during the year managing the lion's share of all the financial aspects of the church's activities and the many challenges arising from the major building project such as uncertainty over Government support via the Listed Places of Worship Scheme which offered VAT relief on building costs. During 2025, the Government announced VAT relief under the Scheme would be restricted in 25/26 and disappear completely thereafter. This meant we had to fund an additional £27,000 of costs in 2025. With tower roof works to be completed in 2026, this adds a further estimated £20,000 to our 2026 fundraising target. Mike Roberts has worked with Michael regarding the building project and dealt with the day to day project management including liaison with the building company, Diocese and community.

Meanwhile, Michael continued to dedicate substantial amounts of time to building and maintaining the cards and guidebooks area for visitors, the regular care and maintenance of the church's

medieval clock and introducing and looking after the church's technology. We are immensely grateful for all his dedication and perseverance.

On top of churchyard maintenance, general PCC duties and events organisation, Julie Hare has also dedicated huge amounts of time daily to organising services supported by Mike, managing the churchyard and keeping the church looking beautiful with regular church cleans and flower arrangements. Sally, our former churchwarden and our current Deanery Synod rep, has continued her work to support the church, which has been invaluable.

Karen and Nicola have supported the team along with dealing with their own specific PCC responsibilities.

The past decade has been a very challenging period for the PCC, with substantial, sequential building projects to be handled on top of day to day church operations. This has required much resilience and perseverance. Along with major building repairs, the completed phases of the Make History project have led to many improvements and enabled better usage of the church building. We hope that we can build on this.

The PCC would like to thank all the Benefice clergy team, visiting Ministers, organists, flower arrangers, volunteers, those who do work to maintain the church and churchyard and others who do so much to support St Andrew's.

10. Church Building and the Make History project

Regular health and safety checks were carried out by PCC members during the year using a visual checklist.

All areas within our maintenance schedule were carried out.

Substantial building repair work, mainly to the southern and eastern stone tiled roof slopes, was carried out between March and October 2025 following the church architect's 2019 and 2024 quinquennial reports. Full details of the project are provided in the Financial Information report for the year to 31 December 2025. As an indication of the scale of the project and the related fundraising, the total cost amounted to £376,657 (including VAT) of which £347,805 was paid out during 2025.

At the end of 2025, the PCC discovered a leak in the church tower roof. This roof has been subject to many repairs over the years. The church architect advised the PCC that it would be best if a full roof repair could be carried out as soon as possible and this is now scheduled to take place later in 2026 with an estimated cost of £100,000 excluding VAT. The tower is the oldest intact part of the church with a fan vault ceiling, and it houses the much admired, faceless, working medieval clock. Fundraising continues in order to carry out these urgent works.

As previously mentioned, the 2025 building works had a significant impact on the day to day operations of the church and the work of the PCC. Notwithstanding a couple of hiccoughs along the way, the works finished slightly ahead of schedule. We are grateful for the great work by West Country Tiling, the support of the local community and our private donors and the grant bodies for substantial funds and the Diocese Finance Office, who provided a loan to allow the works to go ahead. This all relied on the efforts of talented and caring volunteers on the small PCC who worked hard to make this happen.

11. Financial Review 2024 and charitable donations

The financial statements of the PCC can be found in the document 'Financial Information for the year ended 31st December 2025'.

The accounts are prepared in accordance with the Church Accounting Regulations and use the receipts and payments (cash) basis of accounting. The accounts were approved by the PCC at their meeting on 19th January 2025 and have been examined by the Independent Examiner, Tanya Williams of Greenwood Williams.

Total receipts for the year including grants and Diocese loan: £250,868 (2024: £129,553). Quota/Parish Share: £15,000 (2024: £15,000). Benefice Office Contribution including visiting clergy expenses and donation to Deanery (£21): £3,221 (2024: £2,974) plus % share of statutory fees retained by Benefice Office: £609 (2024: £1,672).

In addition to food donations to the local foodbank at Harvest and Christmas 2024, the PCC made donations totalling £2,610 to the following local and national charities and relief agencies: Centrepont Homeless, Christian Aid Week, The Royal British Legion, Ukraine, Embrace the Middle East, National Churches Trust, Wiltshire Historic Churches (Ride&Stride), Lifewords, Doorway.

12. Reserves policies

The PCC seeks to maintain a sufficient balance on unrestricted funds, which equates to at least 2 months' expenses.

The PCC made no transfers to the Organ Account in 2023 although planned, due to unexpected clock repair expenses and the upcoming building repair works. Therefore, in anticipation of a major organ refurbishment being required by 2030, the PCC agreed to transfer in £1,000 in 2024 and a further £1,000 was transferred in 2025. The organ maintenance company has since informed the PCC that the organ will rather need to undergo major repairs and renovation in approximately 10-12 years' time, at an estimated cost of £100,000 in today's terms. This will be considered further by the PCC when reviewing reserves policies in 2026.

Excess restricted funds for the Make History Project were transferred to the Project Works Account. These were to help meet the substantial costs that would be incurred during the reroofing of south and east slopes and related building works in 2025. Further information can be found in the Financial Information report.

Signed by

Reverend Marc Terry 27/4/26.



St Andrew's Church
CASTLE COMBE

**Financial Information
for
the year ended
31st December 2025**

ST ANDREW’S CHURCH, CASTLE COMBE

Financial Information for the year ended 31st December 2025

Purpose and contents of this document

This document has been prepared on behalf of the Parochial Church Council (“PCC”) of St Andrew’s Church, Castle Combe, Wiltshire (the “Church”). It sets out Financial Information for activities relating to the Church for the year ended 31st December 2025

The Financial Information is prefaced by information about the Church, its PCC, its funding and its activities as follows:

Purpose and contents of this document:-

Activities during the year

St Andrew’s Church, Castle Combe

The Parochial Church Council

Funding of the activities and of the maintenance of St Andrew’s Church

Basis of Presentation of the Financial Information

Time freely given and uncosted

Activities during the year.

Activities in 2025 were dominated by the management of major building works to repair the balance of the stone tiled roof slopes.

Notwithstanding these works, the PCC continued work involved in the day to day running of St Andrew’s. The Church remained open to visitors and the community from early to dusk on all but two days of the year. Visitor numbers have increased significantly over the past year with interest in the building project and the related fundraising activities. Regular monthly coffee and cake mornings have become a popular community event.

The regular Services pattern remained the same as previous years with attendance increasing slightly at worship services. Festival services attracted good numbers.

	2025	2024	2023	2022	2021	2020
Communal worship services	29	29	32	31	27	20
Those attending	1121	879	1110	990	818	521
Total services including weddings/funerals	33	38	41	45	39	23
Those attending	1348	1626	1898	2423	1878	566

St Andrew's Church, Castle Combe

The historic Grade I listed church of St Andrew is set at the heart of Castle Combe, a small village of just over 300 inhabitants in North West Wiltshire. The Church has an impressive 15th century tower with other sections dating from the 1300s, elegant stained glass and a renowned working faceless medieval clock. The size of the Church reflects medieval times when the village was a busy regional marketplace and much larger. As a tourist destination on the southern edge of the Cotswolds, the village normally attracts, annually, thousands of visitors from around the world as well as from throughout the UK.

The Church holds two regular services a month and, because of its size and location, can host up to 150 people for special services such as Christmas and Easter plus festivals, concerts and weddings.

The Parochial Church Council

The purpose of the PCC is to execute the mission agreed for St Andrew's Church. Full details of that mission are in the PCC's Annual Report to the Diocese of Bristol.

The PCC's attendant aim is for St. Andrew's to be accessible to all and a welcoming place to visit and spend time in as well as a place in which to worship.

Members and officers of the Parochial Church Council during 2025 were as follows:

<i>Team Rector:</i>	Rev Marc Terry
<i>Team Vicar:</i>	In Vacancy
<i>Churchwarden:</i>	In Vacancy
<i>Elected Members:</i>	Mrs Sally Constable (<i>Deanery Synod Rep</i>) Mr Michael Constable (<i>Treasurer & Covenant Secretary</i>) Mrs Nicola Wood (<i>Secretary & Safeguarding PSO</i>) Mrs Julie Hare Mrs Karen Munnings (<i>Electoral Roll Officer</i>) Mr Mike Roberts
<i>Independent Examiner:</i>	Mrs Tanya Williams ACCA of Greenwood Williams Ltd 1 st Floor, The Syms Building, Bumpers Way, Chippenham Wilts SN14 6LH

Churchwarden duties have been split between the team following Sally Constable stepping down in April 2023.

Church Bank: Santander, Santander Business Banking Operations, Sunderland SR43 4FW

PCC meetings are held five times a year with an Annual General Meeting normally in April. The PCC has benefitted from charitable status under the umbrella of the Church of England as an excepted charity without being required to register with the Charity Commission. As a result of successful grant applications for our roof project it became clear that we would exceed income of £100,000 in the year 2024. Therefore, the PCC was registered with the Charity Commission on 27 January 2025. **Registered Charity Number 1211877.**

Funding of the activities and of the maintenance of St Andrew's Church

Open normally every day of the year, the maintenance and repair costs of this historic church are high. Each year, to meet all running, maintenance and enhancement costs, revenue must be generated from collections at services, donations, legacies, shares of special service fees, sales of cards and books in the Church, fund raising events and, when available, grants and loans.

Basis of Presentation of the Financial Information

The Financial Information for the year ending 31st December 2025 has been prepared in accordance with Church Accounting Regulations 2006 and is set out as follows:

- Receipts and payments plus supporting notes (page 6)
- Current Account (including Contactless Arrangements)
- Assets and liabilities plus supporting notes on deposit funds (page 11)
- Project Works Account
- Large Repairs Account
- Herbert Memorial Fund Account
- The Organ Fund Account
- Dividends and Interest

This presentation has been chosen:

- to show, on a cash basis, by analysis of all bank accounts held, all receipts and payments for each facet of the PCC's work at St Andrew's Church; and
- to allow the costs of running the Church, on a day to day basis, (including contributions to the Diocese of Bristol, the Bybrook Benefice and to charities and relief agencies), to be readily distinguishable from the cost of maintaining the fabric of the Church and making improvements to its facilities and to show related funding sources.

Time freely given and uncosted

In common with many similar organisations, the activities of St Andrew's Church are carried out by the members of the PCC and by other local volunteers. Without such contributions, the day to day running of the Church and its projects would not be possible. These volunteers do not charge for the time they contribute and, accordingly, there is no cost in the Financial Information for their work carried out.

Financial Overview of 2025

2025 has been another busy and challenging year in the life of St Andrew's, dominated by management and financing of the major building works in the year on top of the usual day to day activities. Payments for building works in 2025 totalled £347,805. The team's work to secure grants and maximise income during the works resulted in a healthy position at the end of the project.

The Receipts and Payments accounts for the year ending 31st December 2025 and the Assets and Liabilities statement at 31st December 2025 are attached at the end of this report.

As a result of reports by the Church's Quinquennial architect, the PCC have carried out a series of major building works in the period from 2016, which started with the repair of the north roof

slopes of the Church. Including the 2025 building works, this has involved raising the funds for (in excess of £800,000) and the management of building works.

This year, the fundraising challenge was exacerbated by the limiting of VAT relief on building works in listed places of worship. This meant the PCC had to raise an additional £27,000. From 1 April 2026, no VAT relief will be available. In 2026, urgent work will be carried out to renew the lead on the 15th century church tower, which has been leaking and has temporary repairs. The fan vault ceiling and medieval clock below are at risk. It is anticipated this will cost in the region of £100,000 including VAT. The PCC has secured funding to carry out the work in 2026.

The website and our mailing system are helping us to promote our services, events and heritage. Visitor numbers have continued to grow resulting in a significant increase in donations in the Church boxes and purchases from the bookshop in the Church. This has been maintained during the 7 months of building works with the team overcoming many logistical issues to continue access into the Church. A Raise the Roof campaign encouraged donations from both visitors and the local community with the opportunity to buy tiles and to have names written on them before use and filling out hundreds of donation certificates, which lined the church access tunnel during the building works.

Heritage information about the Church and village is readily available. Our heritage trail leaflet (over 5000 taken in the year) and the download of more detailed information onto a smart phone via info-point (2000 hits in the year) are popular.

We have continued this year with our mission in giving to worthwhile causes both locally and nationally. (details included in this report – note 14).

Our sincere thanks

The PCC would like to thank everybody connected in any way to St Andrew's, for their support and generosity in helping to sustain the mission of this Parish Church and the additional support towards the Roof Appeal.


A handwritten signature in black ink that reads "Michael Constable". The script is cursive and fluid.

Michael Constable
TREASURER

on behalf of the Parochial Church Council of St Andrew's Church, Castle Combe

Financial Information for the years ending 31st December 2025 and 2024

Summary of Receipts and Payments

	CHARITY COMMISSION FOR ENGLAND AND WALES	St Andrew's Church Castle Combe		Charity No. 1211877		CC16a
		Receipts and payments accounts				
		For the period from	Period start date 01/01/2025	To	Period end date 31/12/2025	
Section A Receipts and payments						
	Note	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts						
Statutory fees for Offices	1		1,218		1,218	3344
Giving & Collections	2	10,274	2,019	-	12,293	12,142
Box Donations in church	3	10,000	35,533	-	45,533	40,224
Donations from Appeal	4		22,210		22,210	4,420
Grants	5		64,207		64,207	31,250
Legacies	6		6,249		6,249	-
Sales of Cards	7	16,619	16,618	-	33,237	30,117
Fund Riasing	8	-	560	-	560	1,913
Other receipts	9	230	997		1,227	2,105
Dividend	10	4,134	-	-	4,134	4,038
Loan from Bristol Diocese	11		60,000	-	60,000	-
Sub total (Gross income for AR)		41,257	209,611	-	250,868	129,553
A2 Asset and investment sales, (see table).						
		-	-	-	-	-
		-	-	-	-	-
Sub total		-	-	-	-	-
Total receipts		41,257	209,611	-	250,868	129,553
A3 Payments						
Diocesan Quota	12	15,000	-	-	15,000	15,000
Benefice Contribution	13	3,221	609	-	3,830	4,646
Charities & Relief Agencies	14	491	2,119	-	2,610	2,258
Cost of Services		991	-	-	991	919
Church Running Cost		7,403	-	-	7,403	7,338
Churchyard Maintenance		1,001	995	-	1,996	1,600
Minor repairs to Church		731	-	-	731	3,032
Publications		5,279	5,278	-	10,557	8,920
Adminstration		1,684	-	-	1,684	1,812
Roof Project Costs	15		347,805		347,805	19,660
Sub total		35,801	356,806	-	392,607	65,185
A4 Asset and investment purchases, (see table)						
		-	-	-	-	-
		-	-	-	-	-
Sub total		-	-	-	-	-
Total payments		35,801	356,806	-	392,607	65,185
Net of receipts/(payments)		5,456	- 147,195	-	- 141,739	64,368
A5 Transfers between funds		-	124,000	-	124,000	- 52,000
A6 Cash funds last year end		5,820	29,011	-	34,831	22,463
Cash funds this year end		11,276	5,816	-	17,092	34,831

During 2025, the Church has used an account (Santander Bank a/c), known as the Current Account, for transactions. A holding account with HSBC is used for contactless payments from the two machines in the Church via Goodbox. Receipts collected in this account are transferred to the Current Account and no other payments are made from it.

The Church also has four deposit accounts - the Project Works Account, the Large Repairs Account, the Herbert Memorial Account and the Organ Fund Account.

Current Account (including Contactless Arrangements)

Transactions in the Current Account relating to the day to day running of the Church are shown in the schedule for receipts and payments above with detailed notes below.

In Day to Day Running, receipts are shown as either “Unrestricted” or “Restricted”. Unrestricted amounts are amounts received for the purposes of the general activities of St Andrew’s. Restricted amounts are amounts considered to be received and given with specific instructions or intentions for their application.

Amounts received through the Current Account relating to either Project Works (roof appeal) or to specific Large Repairs are shown as “Restricted”.

The analysis between Unrestricted and Restricted enables the Bristol Diocese to assess what is a reasonable level of subvention payment to request from St Andrew’s annually.

Notes relating to accounts shown on CC16A

(1)

Statutory Fees					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
PCC Statutory Fees retained by the Parish		609	609		1672
PCC Stat Fees retained by Parish Office for Admin		609	609		1672
Total		1218	1218		3344

Statutory Fees These fees are paid to the Parish via the Parish Office for Weddings Funerals and Memorials. The Parish Office retain 50% of the fees to cover administration costs in addition to the annual contribution to the Benefice (2025:£3,200). Due to the roof project works and scaffolding surrounding the Church for 7 months through the summer, we only had one wedding in December. Other income linked to these occasional offices are included in “other receipts”.

(2)

Collections are amounts collected during services, regular planned monthly giving and gift aid envelopes as follows:

Giving & Collections					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Planned giving/gift envelopes	5643	487	6130		5849
Collections at services	2053	1532	3585		3211
Gift Aid reclaimed	2578	0	2578		3082
Total	10274	2019	12293		12142

An amount of £2019 (2024: £1537) included in Restricted Funds relates to collections in Church specifically for charities and church improvements notified to the congregation at the beginning of the relevant Church service.

(3)

Donations in the church					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Box Donations in Church	8000	35533	43533		39134
Gift Aid (GASDS) reclaimed	2000	0	0		1090
Total	10000	35533	43533	0	40224

Roof Appeal displays in the Church increased awareness to our visitors and helped with our fund raising. There were numerous initiatives to raise the funds necessary to complete these works. (see main report on roof project). In addition to the displays and updates we believe with the scaffolding up and work in progress it helped us enormously to achieve our goal.

Gift aid was claimed on church box donations under the GASDS scheme.

(4)

Donations direct Appeal					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Donations	0	20460	20460		4420
Gift Aid reclaimed	0	1750	1750		0
Total	0	22210	22210	0	4420

Larger donations were received in a number of different ways with a number of them qualifying for gift aid reclaim.

(5/6)

	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Grants (see details in Report)	0	64207	64207		31250
Legacies (2 bequests received)	0	6249	6249		0

Grants. We successfully secured a number of grants for which we are extremely grateful for. A number of the grants were received in 2024 with the balance in 2025. Details of these are included later in this report.

Legacies We were pleased to receive 2 legacies from individuals who supported St Andrew's Church.

(7)

Bookshop					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Receipts from sale of prayer cards, postcards, magnets , etc.	16619	16618	33237		30117
Total	16619	16618	33237		30117
Cost of supplies A3 Payments	5279	5278	10557		8920
Net income	11340	11340	22680		21197

Prayer cards and booklets, plus postcards, greeting cards, magnets and guide books of the village of Castle Combe are on sale in the church on an honesty basis. These items are popular with visitors, all item prices at £3 or below and can be purchased by visitors either paying for them via our contactless machines or in cash into our secure box by the display table.

(8)

Fund Raising					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Fund raising	0	560	560		1913
Total	0	560	560		1913

Events this year were limited due to building works and the PCC's engagement in fund raising initiatives.

(9)

Other Income	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Clock receipts	0	847	847		910
Heating fee for occasional offices	170	0	170		360
Verger Fees	0	150	150		635
Video fee for weddings	60	0	60		200
Total	230	997	1227		2105

Receipts received from visitors for the up -keep of the 15th Century Clock. Plus receipts for services linked to occasional offices, weddings and funerals.

(10)

Dividend on Trust Fund					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Dividend on Trust Fund	4134	0	4134		4038
Total	4134	0	4134		4038

Trust Fund. Dividends are received through the Diocese of Bristol in respect of our investment held in Trust within CBF Investment Fund Shares. This was the Blake Bequest and invested in a "permanent endowment" retained in Perpetuity. The dividend which is paid quarterly can be used for general PCC purposes.

(11)

Dividend on Trust Fund					
	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Dividend on Trust Fund	4134	0	4134		4038
Total	4134	0	4134		4038

The PCC agreed a loan facility up to £90,000 over 5 years with the Bristol Diocese Board of Finance. This helped us to commit to the roof works while still fund raising. For the completion of the works to date

we have drawn down £60,000 and repayments are due to commence in January 2026. The interest on the outstanding balance is set at 0.5% above Bank of England base rate.

(12)

Diocesan Quota is the amount transferred under pledge to the Diocese of Bristol.

The Parish has fully met the pledge of £15,000 to the Diocese during 2025 while having a major roof project to complete. The PCC has now agreed to increase this for 2026 to £15,750

(13)

Contribution Benefice /Deanery	Unrestricted	Restricted	Total		Total LY
2025	Funds	Funds	Funds		2024
Contribution Pledge	3200		3200		2954
% held back by Benefice	0	609	609		1672
Rebate in respect of prior year	0	0	0		0
Contribution to Deanery	21	0	21		20
Total	3221	609	3830		4646

The Parish has fully met the pledge to the Benefice for 2025. Although there was a surplus in the Benefice accounts at year end no rebate will be paid back to the Parish. Their budget instead will run at a deficit (£2,000) resulting in an increase of contribution by the parishes for 2026

(14)

Charities and Relief Agencies	Unrestricted	Restricted	Total		Total LY
2025	2025	2025			2024
World Vision	0	215	215		
Christian Aid Week		100	100		100
Embrace	216		216		416
National Churches Trust	50		50		50
Lifewords	75		75		225
Royal British Legion		480	480		407
Centrepont Homeless		343	343		
Doorway (Christmas 2024 & Harvest)		300	300		100
Ukraine (via Ann Chapman a villager)		681	681		500
Wiltshire Historic Churches R & S	150		150		150
The Children's Society	0	0	0		150
Co-Gas Safety	0	0	0		160
Total	491	2119	2610		2258

Details of PCC charitable giving to local and national charities.

(15)

Roof Project Expenditure	Unrestricted	Restricted	Total		Total LY
2025	2025	2025			2024
Inclusive of Vat					
West Country Tiling - Main Contractor	0	328536	328536		6549
Caroe & Partners - Architect Fees	0	10463	10463		13110
Gordano Ecology - Bat Licence	0	6990	6990		0
J H Stained Glass - Clean Rose window	0	600	600		0
Nicholson - Wrap to protect and tune Organ	0	1216	1216		0
Total	0	347805	347805		19659

Practical Completion of the roof project was on 6 November 2025, there is a 2.5% retention held by the parish for 12 months against the main contractor.

Contactless Arrangements

Visitors to the Church and members of the community are now able to make donations and pay for purchases from the Church through two contactless machines situated in the Church and by text as well as in cash. The use of a contactless machine started in 2019 and has enhanced giving significantly each year.

Payments and donations using both methods are accumulated in the holding account with HSBC. Goodbox transfers monies on a weekly basis to this bank account after a deduction of 1.59% (+10p per transaction) of the receipts by Goodbox for the service provided.

Contactless income for 2025, after deduction of the Goodbox charge, amounted to £52,000 income for the Church (split between donations and card purchases) an increase of 37% on 2024. This amounts to approximately 65% of the total giving to donations and purchases in the Church which is again an increase on last year. This increase has been helped by the roof appeal activities.

An un-transferred balance of £793 remains in the HSBC holding account at 31st December 2025 due to automated timing of transfers.

Statement of Assets and Liabilities

Statement of Assets and Liabilities at 31st December 2025									
	Unrestricted General fund	Restricted General fund	Restricted Project fund	Designated Fabric Fund	Restricted Herbert Memorial fund	Designated Organ fund	Permanent Endowment fund	Total 2025	Total 2024
notes	i	ii	iii	iv	v	vi	vii		
Investments									
CCLA (Investment Fund)							142846	142846	148795
Cash Funds									
Bank current account	11276	5816		0	0	0	0	17092	34831
CBF deposit fund	0	0	25678	2252	7007	2085	0	37022	156372
Other monetary assets									
Assets retained for church use									
Liabilities									
Loan from Bristol Diocese	0	60000							
Retention 2.5% main contract	0	8591							
Retention fees from Architect	0	601							
	0	69192	0	0	0	0		0	0

Heritage Assets, “Within the Church, there are two notable heritage assets, the Organ and the Medieval Clock. Both require significant, care, maintenance and protection.”

Notes							
	Receipts and Payments a/c -Restricted Fund: Project Roof Fund						
				2025		2024	
iii	Receipts			£	£	£	£
		Interest from CCLA Dep		4175		5285	
		Transfer from general fund		50000	54175	51000	56285
	Payments						
		Transfer to general fund			174000		0
	Excess of income over payments				-119825		56285
	Bank deposit account at 1 January				145502		89218
	Bank deposit account at 31 December				<u>25678</u>		<u>145502</u>
iv	Receipts and Payments a/c -Designated Fund: Fabric Fund						
				2025		2024	
	Receipts			£	£	£	£
		Interest from CCLA Dep		98		109	
		Transfer from general fund		0	98	0	109
	Payments						
		Transfer to general fund			0		0
	Excess of income over payments				98		109
	Bank deposit account at 1 January				2155		2046
	Bank deposit account at 31 December				<u>2252</u>		<u>2155</u>
v	Receipts and Payments a/c -Restricted Fund: Herbert Memorial						
				2025		2024	
	Receipts			£	£	£	£
		Interest from CCLA Dep		341		387	
		Transfer from general fund		0	341	0	387
	Payments						
		Transfer to general fund			1000		0
	Excess of income over payments				-659		387
	Bank deposit account at 1 January				7666		7278
	Bank deposit account at 31 December				<u>7007</u>		<u>7666</u>
vi	Receipts and Payments a/c -Designated Fund: Church Organ Fund						
				2025		2024	
	Receipts			£	£	£	£
		Interest from CCLA Dep		36		2	
		Transfer from general fund		1000	1036	1000	1002
	Payments						
		Transfer to general fund			0		0
	Excess of income over payments				1036		1002
	Bank deposit account at 1 January				1049		46
	Bank deposit account at 31 December				<u>2085</u>		<u>1049</u>
vii	Endowment Fund. This was the Blake Bequest and invested in a "permanent endowment" retained in Perptuity. The dividends are paid quarterly in the current account for general PCC purposes						

1 The Project Works Account (formerly the Amenities Project Account) (iii)

Further phase Make History Appeal – urgent roof repairs



Major works were completed in November 2025

Works specified include for the re-roofing of the southern and eastern slopes, guttering and stonework repairs and associated works. Major scaffolding at high level will be required plus bat surveys and professional fees.

Work started in March 2025,

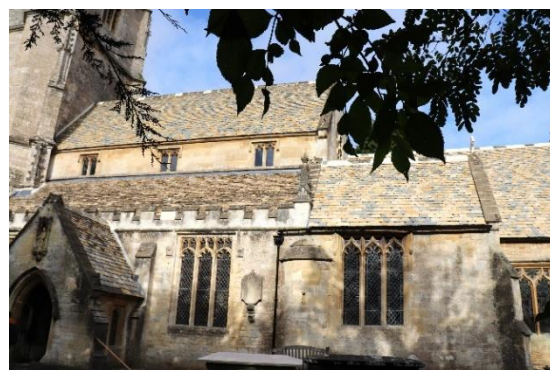
Due to uncertainty of full funding the project was split into two phases.

We continued to fund raise and were successful in securing further grants enabling us to commit to the second and final phase of the works.

Original budget including works, fees, bat survey, organ protection and contingencies. £365,009 incl. vat. There were a number of additional costs to the original budget.

Final cost of works £376,657 incl. vat an increase of £11,648 or 3%. (2025 £347,805 & 2024 £19,659 and retention of £9,192 November 2026).

The parish had to raise an additional £27K due to the change of ruling with LPOW Vat reclaim scheme setting a cap of £25k for reclaim in 2025/6.



Fundraising

We have been very busy and successful with our fund raising and applications to grant bodies. We thank all these grant bodies and organisations most sincerely for their generous support to us which helped to make these important works possible.

Grants. Benefact Trust £6,250 and Garfield Weston Trust £25,000 (monies received in our accounts in 2024) and Wiltshire Historic Churches Trust £6,000. Headley Trust £10,000 Wolfson Foundation £10,000 and Castle Combe Parish Council £10,000. LPOW Vat reclaim scheme 2024/5 £13,026 & 2025/6 £25,000. There have also been some very generous individual donations.

We have successfully raised approx. £210,000 as a PCC over a number of years, through different events fundraising, donation initiatives and legacies.

We have secured a loan facility from Bristol Diocese for £90K repayable over 5 years as a support element to our funding plan but have only had to drawdown £60K due to increased fund raising. Repayments due to start early 2026.

Due to the size of this task the PCC are treating this task as a major project within our “Make History” Project Works rather than large repairs. For marketing purposes this phase is to be headed up “Raise the Roof”

There have been transfers in and out of this account to the current account for the funding of the roof project. The year end balance is at £25,678. This account will be used again for the lead tower roof replacement planned for 2026.

2 Large Repairs Account (iv)

The Large Repairs Account (formerly Fabric Fund) may be used for receipts and payments relating to significant repair work to the existing fabric of the Church in addition to the Project Works Account.

There were no receipts into or payments from this account in 2025 or 2024.

3 Herbert Memorial Fund Account (v)

The Herbert Memorial Fund Account is used to hold amounts given by Mr Herbert to take care of his grave and the churchyard. General churchyard expenses, which represented grass cutting and associated costs included care of Mr Herbert's grave, were paid for as part of Churchyard Maintenance out of the Day to Day Running Account and, accordingly, there was just one payment from this account of £1000 to finally complete the major repair works to the churchyard gates. in 2025.

4 The Organ Fund Account (vi)

It is planned that the Organ Fund Account (formerly the Flower Fund) will be used for future receipts and payments for maintenance of the Church organ. The PCC have agreed a reserve policy for the future refurbishment of the organ and to make a £500 per year transfer from the general fund to build these reserves in this fund with effect from 1 January 2023. Nicholson's organ tuners have estimated that the organ will require a major refurbishment in approx. 10 to 12 years. (estimated cost £100k at today's prices) years Balance as at 31st December £2,085

5 Dividends and Interest

Dividends and Interest represents:

- for the Current Account, dividends received through the Diocese of Bristol in respect of our investments held in Trust within CBF Investment Fund Shares.
This was the Blake Bequest and invested in a "permanent endowment" retained in perpetuity. The dividend can be used for general PCC purposes.

Valuations of our holdings were as follows:

	No of Shares	Market Value
As at 31 st December 2023	6435	£145,465
As at 31 st December 2024	6435	£148,795
As at 31 st December 2025	6435	£142,846

- for other accounts, interest on Deposits held in The CBF Church of England Deposit Funds.

Signed

Chair of the PCC

Reverend Marc Terry

Revd Marc Terry

Date...27th April 2026.

Treasurer of PCC

M. R. Constable

Michael Constable

Date...27th April 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

The Parochial Church Council of
the Ecclesiastical Parish of St Andrew Castle Combe

On accounts for the year ended

31/12/2025

Charity no
(if any)

1211877

Set out on pages

1-14

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the
accounts in accordance with the requirements of the Charities Act 2011
("the Act").

I report in respect of my examination of the Trust's accounts carried out
under section 145 of the 2011 Act and in carrying out my examination, I
have followed all the applicable Directions given by the Charity Commission
under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination (other than that
disclosed below *) which gives me cause to believe that in, any material
respect:

- the accounting records were not kept in accordance with section 130
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements
concerning the form and content of accounts set out in the Charities
(Accounts and Reports) Regulations 2008 other than any requirement
that the accounts give a 'true and fair' view which is not a matter
considered as part of an independent examination.

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

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

Signed:

T Williams

Date:

12/3/2026

Name:

TANVA WILLIAMS.

Relevant professional

FCCA

IER

1

Oct 2018

**qualification(s) or body
(if any):**

Address:

Greenwood Williams Ltd
1st Floor, The Syms Building
Bumpers Way, Bumpers Farm
Chippenham, Wiltshire
SN14 6LH

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern
(see CC32, Independent examination of charity accounts: directions and
guidance for examiners).

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

The Parochial Church Council of
the Ecclesiastical Parish of St Andrew Castle Combe

**On accounts for the year
ended**

31/12/2025

**Charity no
(if any)**

1211877

Set out on pages

1-14

Remember to include the page numbers of each work group

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the
accounts in accordance with the requirements of the Charities Act 2011
("the Act").

I report in respect of my examination of the Trust's accounts carried out
under section 145 of the 2011 Act and in carrying out my examination, I
have followed all the applicable Directions given by the Charity Commission
under section 145(5)(b) of the Act.

**Independent
examiner's statement**

[The charity's gross income exceeded £250,000 and I am qualified to
undertake the examination by being a qualified member of [insert name of
applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have
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disclosed below *) which gives me cause to believe that in, any material
respect:

- the accounting records were not kept in accordance with section 130
of the Charities Act; or
- the accounts did not accord with the accounting records; or
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(Accounts and Reports) Regulations 2008 other than any requirement
that the accounts give a 'true and fair' view which is not a matter
considered as part of an independent examination.

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

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

Signed:

T Williams

Date:

12/13/2026

Name:

TANVA WILLIAMS.

Relevant professional

FCCA

**qualification(s) or body
(if any):**

Address:

Greenwood Williams Ltd
1st Floor, The Syms Building
Bumpers Way, Bumpers Farm
Chippenham, Wiltshire
SN14 6LH

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**Give here brief details of
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