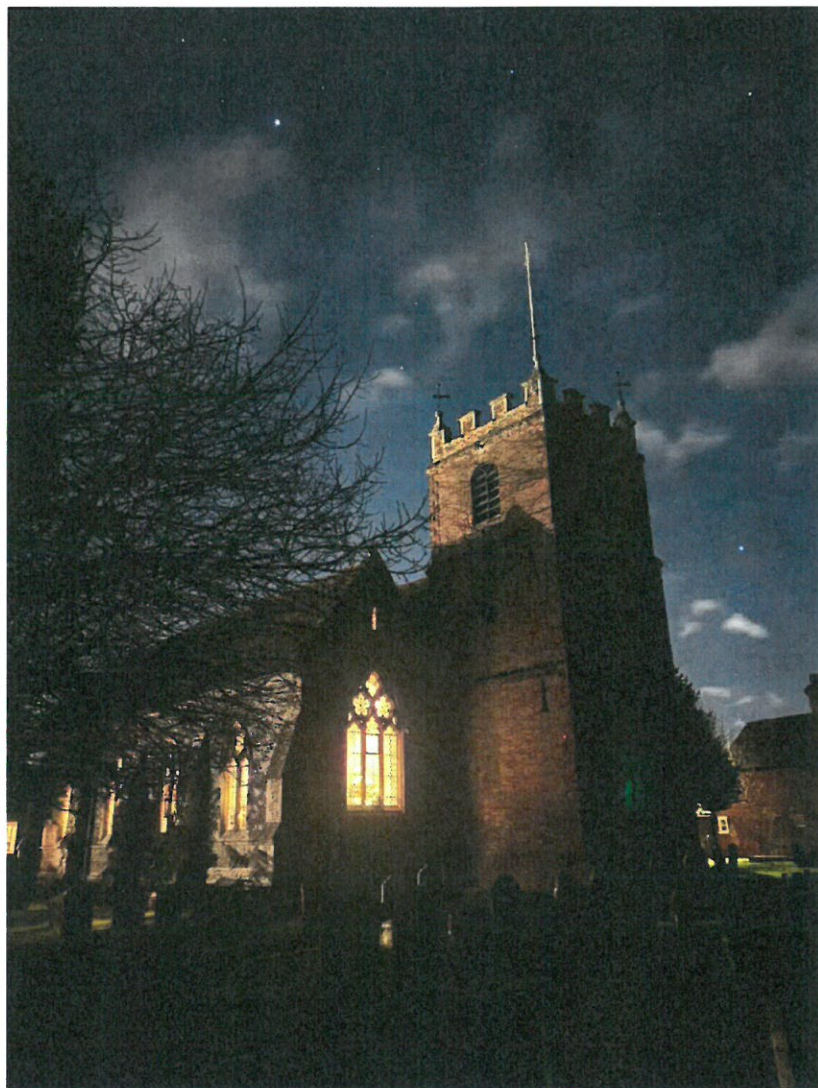




The Parish of Pangbourne with Tidmarsh and Sulham  
St James | St Laurence | St Nicholas

## 2025 ANNUAL REPORT AND ACCOUNTS



St James, Pangbourne  
Photo credit: Rachel Jeremiah

of the Parochial Church Council  
for the Parish of Pangbourne with Tidmarsh and Sulham





## Patrons

St James the Less, Pangbourne  
St Laurence, Tidmarsh  
St Nicholas Sulham

Church Society Trust  
Bishop of Reading  
Henry Scutt

## PCC Membership and Objectives

The PCC is registered with the Charity Commission (No. 1127943), made up of elected and ex-officio PCC members of St James the Less, St Laurence and St Nicholas (in accordance with the Church Representation rules).

## Banks

- Co-operative Bank, PO Box 250, Delf House, Skelmersdale WN8 6WT (Changed from HSBC in January 2022)
- CCLA Investment Management Ltd, 85 Queen Victoria Street, London EC4V 4ET

## Independent Examiner

Francis Wells - Meonwood, Heath Road, Wickam, Nr Fareham, HANTS PO17 6JZ

## Insurance

Ecclesiastical Insurance Office plc

## Statement of Intent

The Parochial Church Council (PCC) of Pangbourne with Tidmarsh and Sulham (PTS) consults and co-operates with the Incumbent **'in promoting the whole mission of the Church in this parish, pastoral, evangelistic, social and ecumenical.'**

## Parochial Church Council

Chair	Revd Mark Hopkins	Elected Members	Emma Barker	2023 – 2026
Secretary	Vanessa Saunders 2023 - 2026		Penny Billyeald	2025 – 2028
Treasurer	Stephen Billyeald 2023 - 2026		Wilma Grant (PCC Lay Chair and	
Church Warden	Julia Sheppard		Deanery Synod Rep)	2023 - 2026
Deputy Church			Mark Littledale	2023- 2026
Warden	Jill Palfrey (Deanery Synod Rep)		Dilys Rogers	2023 – 2026
	2023 – 2026		Nicky Caton	2025- 2026

## Business of the Parochial Church Council 2025

The PCC met seven times.

### A Report on Changes in the Electoral Roll

In 2025 there were 84 members. The revised roll in April 2026 has 83 members.

Two people came off. One person moved out of the parish but remains on the Electoral Roll.

One person has been added to the Electoral Roll.

*Vanessa Saunders, Electoral Roll Officer*

## PCC Policies in 2024

- Prevention and Safeguarding Policy Updated annually
- Pastoral Visiting Policy
- Health and Safety
- Food Hygiene
- Data Protection
- Safer Recruitment
- Payment of Staff
- Tithing and Charitable Giving
- Collections
- Reserves and Investments

No change to the above policies

## A Review of 2025

Rector Rev Mark writes...

***“...in Christ Jesus you are all children of God through faith. <sup>27</sup> As many of you as were baptized into Christ have clothed yourselves with Christ. <sup>28</sup> There is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus.”***  
***(Galatians 3.26-28)***

As I cast my mind back to the start of 2025, I am reminded that in February we concluded our series of seminars on becoming an *Inclusive Church*. The last seminar asked us to examine “economic power”. It has felt especially important in the midst of a cost-of-living crisis to recognise our riches relative to others and also how many blessings we receive as children of God and brothers and sisters of Christ. With that in mind, I was enormously encouraged how we were able to pull together as churches and raise funds quickly to install our new heating system at St James the Less and repair the roof at Sulham. This was due to the generosity of our congregations and communities and the excellent work of those involved in the fundraising campaign.

With the conclusion of the seminars, our PCC agreed to formally join Inclusive Church, an organisation which promises to “continue to challenge the church where it continues to discriminate against people on grounds of disability, economic power, ethnicity, gender, gender identity, learning disability, mental health, neurodiversity, or sexuality.” This has become especially important in the face of our changing world, nation and national church, where u-turns have become normative and uncertainty abounds. In such a climate it is more important than ever that we are parish churches here for everyone, whatever their life circumstances, and able to be a beacon of hope which rests upon the rock of our saviour Jesus Christ.

2025 has at times felt like it brought with it one challenge after another. As a parish we were regrettably unable to pay our parish share in full this year, but given the extensive projects we needed to undertake with heating installations and roofing projects this was not a huge surprise and I am more encouraged by the commitment of our churches than disappointed.

I am enormously thankful for the work of my colleague and our curate Rev Rachel Jeremiah, who in addition to conducting the lion’s share of weddings and funerals when I was not able, has revitalised our children and families outreach through *Joyful Noise* and developed our pastoral care of the bereaved through the *Oasis* Bereavement Group. When Rachel completes her curacy

in 2026 and moves to her new post, I am determined we continue both of these ministries and strengthen our commitment to being a caring, compassionate, and inclusive church.

There are many, many people who I am thankful for whom without their support of our churches we would be simply unable to function. There is inevitably a danger when listing names of overlooking someone – however I will try not to. I am grateful to our churchwarden, Julia Sheppard, and to our clergy with permission to officiate, Rev Barry Ashdown and Rev Tony Naden, who support me in the week-in, week-out leading of worship and preaching. In 2025 Revd Tony started additionally studies on the Old Testament (“O Tea”) where he has shared his extensive wisdom and knowledge with many of us.

I am grateful too for our organist Wilma Grant for leading our musicians, and our administrator Vanessa Saunders for her practical support. For our treasurer Stephen Billyeald who not only helps us as churches keep our accounts in order but also works at both parish and deanery level to ensure money given to our churches is well spent on projects that will both keep our buildings open, and further mission and growth. I thank our duty wardens Jill Palfrey, Brian and Christine Tims, Heather and Cliff Thorne, and Stephen and Penny Billyeald for their assistance at Pangbourne; Mark Littleedale for assistance with building matters across the churches, and Jennifer Nutt and Gillian Alderton for their aid at Tidmarsh and Sulham respectively. Sarah Rasmussen and her team have my thanks for beautiful flower arranging, Len Palfrey and the bellringers for their commitment to services and weddings, and I am also grateful to those who help with cleaning, green gym, welcoming, and in numerous other ways. Thanks too to the PCC for helping keep our focus on moving forwards projects and not allowing problems to linger.

In 2025 we continued with several regular community and church events and were able to add a few more. In February we had Spring flowers at Sulham and the annual church quiz at Pangbourne. We held Lent lunches to raise money for Christian Aid and ran a Lent Course based around the film “Chocolat” which led to some excellent discussion about diversity, judgement, temptation and giving things up! In June, we had a stall at Pangbourne fete and held two concerts from the Berkshire Chamber Music Festival. A new event was a well-attended garden party at the Rectory with music ranging from folk to light opera and excellent refreshments. At the end of the summer, we participated in Tidmarsh’s VJ day celebration held on the Green.

Once again, we enjoyed harvest festivals at Pangbourne and Sulham and Remembrance services in both these churches. Also in November we hosted a charity market in St James. We continued to run our Christmas tree festival alongside our regular services and a course based upon “Miracle on 34<sup>th</sup> Street” during Advent. We had the pleasure of helping out the Pangbourne Choral Society by hosting their Christmas concert, and nearly all our Christmas services saw larger congregations than last year (perhaps due to new heating!)

Looking forwards to 2026, there will be challenges – to continue to keep our churches open as beacons of hope in a challenging world, to overcome shortfalls in finances when so many of us face financial challenges, and to maintain our vision as an inclusive church, here for the local communities, to support you, and help you draw closer to our Lord Jesus Christ.

*Rev Mark Hopkins*

# A Report on the Activities of the Parish in 2025

## Parish Vision

A united parish with three churches reaching out to all in our community and beyond as a Christian witness.

## Parish Mission

To offer a warm welcome, fellowship and a caring environment to families and worshippers of all ages. To actively grow our church family by encouraging people to learn more about what it means to be a follower of Christ and to continue to serve those in our local and wider community through discipleship and love.

## Parish Action Plan

- Focus on ways to increase our engagement with children and families.
- Encourage and enable church members to grow their relationship with Christ through personal discipleship.
- Raise our profile in the community and strengthen our links with local schools, groups, organisations and individuals in all three villages.
- Develop our use of digital technology to further our mission.
- Improve access to our churches for all.

## Church Administrator

Vanessa Saunders is employed as the parish administrator.

## Safeguarding

**Parish Safeguarding Officer - Julie Laybourne; Verifier - Vanessa Saunders**

As last year, Safeguarding in the Church of England continues to be in the national news. Julie Laybourne has taken over the role of Parish Safeguarding Officer (PSO) from Jill Parfrey. Julie would like to thank Jill for her service and particularly for her ongoing assistance to date. It is good to report that no safeguarding concerns were raised.

Safeguarding is a standing item at every PCC meeting. The Policy is reviewed and approved annually by the PCC. A 'Promoting a Safer Church' poster is displayed, together with the Parish Safeguarding Policy, at each of our three churches. The poster gives contact details for the parish safeguarding officer and a contact at the diocese. Safeguarding arrangements are also clearly visible on the parish website.

Every three years all clergy and PCC members renew their training to the appropriate level and DBS checks also where required. The PSO is responsible for ensuring this is monitored for any lay members involved in parish activities, in particular those that may include children or vulnerable adults: the new PSO is in the process of checking that such training and DBS checks are up to date.

**Julie Laybourne**

## Health and Safety

The PCC is mindful of the risks associated with its various activities. The PCC has particular regard to the child protection and vulnerable adult's requirements at all times.

## Insurance

Our insurance provider is Ecclesiastical Insurance and all three churches are covered by one policy.

## Mission Partners and Charities Supported in 2025

The Charities we supported in 2025 were:

For our Tithe

- **Local** – CIRDIC
- **National** – Mission to Seafarers
- **International** – Miriam Dean Fund

We also donated to:

- Christian Aid
- Plan International
- Readifood
- Tear Fund
- Royal British Legion
- Royal County of Berkshire Churches Trust
- All Churches Together
- The Children's Society

## Christian Aid

Lent lunches were held in aid of Christian Aid and raised **£547.56**

## Services and Worship in PTS

Our heartfelt thanks go to the lay members of the Ministry Team:

Julia Sheppard, Wilma Grant, Jill Palfrey and Heather Thorne, Mark Littledale, Vanessa Saunders and to our retired priests *with Permission to Officiate*:

*Rev Barry Ashdown and Rev Tony Naden.*

**Permission to administer the chalice in Communion in 2025 was held by:**

Len Palfrey, Hugh Richardson, Julia Sheppard, Heather Thorne, Jill Palfrey, Brian Tims, Christine Tims. **Thank you to those who have taken part in staffing our parish worship.**

## Occasional Offices

- **5 Infant Baptisms and 1 adult baptism**
- **5 Weddings**
- **9 Funerals** took place in the parish and at the crematoria, **3 Memorial Services** and **11 Burials of Ashes**

A special service for those recently bereaved was held at All Souls Tide in St James.

## Deanery Synod

Area Dean: Revd Grant Fensome

Lay Chair: vacant

Parish Deanery Representatives: Wilma Grant and Jill Palfrey, one vacancy

Meetings were held on 27 March at St Peter's Woolhampton; 3/7/25 at All Saints Upper Bucklebury and on 20/11/25 at St Stephen's Upper Basildon.

Discussions took place on the parish share, children and young people services and events across the Deanery and what was successful and working well. At every meeting there was a "5 minute in the life of" someone in the deanery, which has been very interesting.

**Wilma Grant, Deanery Synod Representative**

## Music and Singing

Thank you to all the singers who continue to support weekly services and help to lead the hymns and music. This is very much appreciated. They are Ellie Thorne, Heather Thorne, Helen Norris, Dilys Rogers, Pat Linton, Ian Busby, Cliff Thorne, Mark Littleedale and Martin Halliday. **Wilma Grant, Music Co-ordinator**

## Noah's Ark

2025 continued with a regular attendance of Mums, Grannies, and other carers bringing their babies, toddlers and pre-schoolers every Friday morning. Numbers fluctuate as our older ones go to Pre-School but new ones come along. Rev Mark, Rev Rachel and Jill Palfrey have continued to lead each week and the topics covered have been many and varied. It follows the familiar format of coffee and chat, with craft and toys for the children, followed by a very short service with a story, prayer, praise songs with shakers and the birthday hat. After the candles have been extinguished, we have a short time of nursery rhymes and the goodbye song. It continues to provide an important opportunity for new mums to meet others in the same situation and long-term friendships are often formed. We continue to offer Stay & Play; Play sessions in some of the school holidays and everyone has enjoyed visits from Word Puppets in half-term holidays. Word Puppets (our warden Julia Sheppard is one of the puppeteers) give of their time and expertise freely. Rev Mark joins the puppeteers for one of their songs. Other highlights were a visit from our local police force, a Teddy Bears Picnic at the end of the summer term and a very special live music morning with Poppy Beddoe from the Berkshire Chamber Music charity. We have a small band of very loyal helpers to whom we are so grateful. If you are interested in being involved and can commit to helping regularly on Friday mornings please talk to Mark or Jill.

**Jill Palfrey**

## Joyful Noise

The bi-monthly, all-age, intergenerational breakfast service **Joyful Noise** continues to be an important part of our church's worship and community life. Over the past year, this service has moved from being an additional early-morning offering to taking place within the main Sunday morning service time. This change was made to affirm the value of worshipping together as one church family, to ensure that people of all ages are fully included in our shared life and worship, and in response to feedback from helpers and families for whom a 9.00am start had proved challenging.

The service combines informal worship with a shared breakfast and is held at the back of the church, creating a relaxed and welcoming atmosphere that appeals across the generations. The format encourages participation through accessible teaching, creative elements, and opportunities for children, young people, and adults to engage together rather than separately. Joyful Noise was also held on Good Friday, welcoming families into church to worship on this important day. While retaining its interactive and intergenerational character, the service adopted a more reflective and restrained tone in keeping with the solemn nature of the occasion.

Since moving to the principal Sunday service time, Joyful Noise has been warmly received. It has enabled regular members of the congregation to worship alongside families and those who may not usually attend more traditional services, strengthening our sense of being an intergenerational community.

Refreshments continue to play a key role, helping to foster relationships and encourage conversation across age groups.

The service is supported by a dedicated team of volunteers who plan and lead worship, prepare food, and offer a warm welcome to all who attend. Their commitment and flexibility have been vital in ensuring a smooth transition to the new service time. Looking ahead, our aim is to continue developing Joyful Noise as a place of inclusive worship, hospitality, and belonging, while ensuring it remains well integrated into the wider pattern of Sunday worship. We give thanks for this service and for the way it helps us grow together in faith, fellowship, and mutual understanding across generations.

**Rev Rachel Jeremiah, Curate**

## Bell Ringing

Our core band still has 9 members. We have one new learner, who is making excellent progress, and two improvers. We are always on the lookout for new recruits, if you want to have a go, or just find out a bit more about bell ringing, our door is always open, just come in when the bells are not ringing.

We have been most gratified by the positive comments we have received from members of the congregation and general public. Thank you.

**Len Palfrey, Tower Captain**

## St James Café

The café was suspended during the cold weather months due to the new heating needing to be installed, but reopened to meet twice a month on Wednesdays from 11-12.30 from May onwards.

It has been appreciated by both the Wednesday 10am congregation and members of the village as a chance to stop for a coffee and a chat. I am very grateful for all those on the rota who have supported leading the café.

We have struggled with recruiting enough helpers to run the café twice a month, so the future of the café, its frequency of meeting its nature and its viability will be reviewed in 2026.

**Rev Mark Hopkins, Rector**

## Oasis Bereavement Group

**Oasis** is a monthly bereavement support group that continues to be a valued expression of the church's care and outreach within the parish and wider community. It offers a safe, welcoming, and compassionate space for those grieving the loss of a loved one, providing attentive listening, mutual support, and gentle encouragement that reflects God's love and presence in times of loss.

Meeting once a month at The Elephant Hotel, Oasis is intentionally open to anyone in the local community as well as the parish, whether their bereavement is recent or long past. By meeting in a familiar, neutral setting beyond the church building, the group offers an accessible and non-threatening point of contact for those who may not otherwise engage with church life. Each gathering includes time for conversation, shared reflection, and refreshments, allowing trust and relationships to grow naturally and at a pace that feels right for participants.

Attendance has remained steady over the past year, with a small but faithful group meeting regularly. New members continue to join through pastoral referrals, local connections, and word of mouth, demonstrating the ongoing need for this ministry within the community. Feedback consistently highlights how Oasis provides a rare and precious space where people feel heard, supported, and less alone in their grief.

Oasis is led by a dedicated team of volunteers who offer their time, care, and pastoral sensitivity with great generosity. Their commitment and compassion are central to the group's success and enable the church to maintain a visible and meaningful presence of care beyond its regular worshipping congregation.

Looking ahead, the aim is to continue offering Oasis as a consistent and reliable source of support, while exploring gentle ways of raising awareness within the parish and local community. We give thanks for the ministry of Oasis and for the way it enables the church to serve its community with compassion, hope, and companionship, bearing witness to God's love in times of deep need.

**Rev Rachel Jeremiah, Curate**

## Flower Arranging

Thank you to our wonderful team of flower arrangers - Pauline Jones, Beverly Hughes, Dilys Rogers, Jayne Davidson, Pam Killender, Lorraine Ashdown, Pat Coyle, Jill Palfrey, Margaret Rhodes, Fiona Hope, Alyson Ebbrell, Michele Cheer, Sarah Rasmussen. Thanks to Mark Littledale for taking photographs of the flower arrangements.

The use of faux flowers continues to be a real cost cutter. Investment in a good range of colours and life-like blooms mean we rarely have to buy the higher priced fresh blooms for the altar pedestal. We rarely use floral foam for arrangements (to reduce our environmental impact) and that again reduces costs. Wedding couples continue to use external florists for most services, but we were thrilled to “push the boat out” for our own Rosie Sumner and Tim Baxter for their August (tropically hot!) wedding in St James. We made up some lovely simple posies for Mothering Sunday and at Easter the team created beautiful yellow and white arrangements. For Harvest we used natural flowers in Autumn tones in glass vases – with fruit and vegetable. We arranged the three-panel canvas of a poppy head placed above the altar and did simple ivy fronds decorated with our crochet poppies on the window sills. Simple pew ends were made with ivy and plastic poppies. A memorial wreath was produced for All Souls’ in which the congregation was able to add their own memorial flowers during the service. For Advent Lorriane made an Advent Crown and at Christmas we created beautiful displays which dovetailed with the Community Christmas Trees. The theme of the trees this year was “Stars”. Hosting the impromptu Choral Concert by the Pangbourne Choir brought many new people into the church and many compliments were made about the festive atmosphere and decorations in the church which enhanced the event.

Sarah Rasmussen

## Fabrics Goods and Ornaments

Once again, I am grateful for the fundraising efforts of the whole church and community, the PCC, and the dedicated time of Stephen Billyeald, Mark Littledale, Len and Jill Palfrey and Julia Sheppard in helping us keep our churches safe and beautiful. This year major works included the installation of the new heating system at St James the Less, Pangbourne, and repairs to the roof and pinnacles at St Nicholas, Sulham. No major works were undertaken at St Laurence, Tidmarsh.

Exploratory work began in consultation with the diocese and heritage experts regarding the best approach to repair the interior decoration at Sulham. Plans were also drawn up and initial quotes sought for replacing the toilet at Pangbourne with a disabled-access toilet and baby-change, with a view to undertaking this when funds allow.

Routine maintenance in 2025 continued across all the churches. Fire extinguishers were serviced in February.

Tuning of all three organs took place in May and the organ in St James again in November. Sadly there appears to have been damage to two of the organ pipes at St James and this will receive attention in 2026. Repairs were carried out to the organ at St Nicholas.

Further matters specific to the churches are detailed below.

### **St James the Less, Pangbourne**

The predominant project focussed upon at St James in 2025 was the installation of the new heating system. Following a rapid and very successful fundraising campaign, under-pew heaters were installed in the choir stalls and the centre and right aisles of pews in February. In October, these were supplemented by overhead panel heaters which heat the rear of church, sections at the front not covered by pew heaters, and the far left aisle where there are no under pew heaters. The new heating system proved very effective for the Advent and Christmas carol services when the church was full.

The tower required a deep clean and repair of the louvres following many pigeons and white doves taking up residence there. This was a health & safety issue, particularly as it meant no maintenance of the clock or bells could take place until the guano was removed. The clean was carried out in May and the bell ringers themselves met much of the cost. Since then, the clock has been serviced but it is still proving to be a little troublesome!

The interior and exterior wooden doors at St James were re-treated to protect the woodwork and the tower door repainted.

Following a substantial fall of plaster in the sacristy in August and upon noticing cracks both internally and externally a report from a Structural Engineer was commissioned. There was extra concern as there is a previous history of subsidence at the east end of the church. However, the report from the structural engineer indicated that work was required to the roof and guttering over the sacristy and in the surrounding area and this remedial work has been carried out at the beginning of 2026.

We are grateful for the Green Gym team for their ongoing and regular work in the churchyard to keep things orderly and tidy.

### **St Laurence, Tidmarsh**

We continue to be grateful to the Friends of St Laurence who help maintain the churchyard at St Laurence. No specific projects were undertaken at St Laurence in 2025, though we are looking in 2026 at widening the wooden gates and investigating plasterwork within the church.

### **St Nicholas, Sulham**

An energy audit was completed in January which confirmed that the current heating system is fit for purpose and that we are a net zero church.

Work was carried out in March to secure a loose pinnacle and it was confirmed safe by a stonemason. Work was also undertaken to repair the tower roof and prevent leaks.

Repairs were carried out in the Summer to the organ to correct the "chuffing" sound.

Estimates were obtained for redecorating the inside of the church. Following a lot of communication with the DAC we then had work completed by a picture conservator to help us work out how to complete the decoration in the correct way. We still need to produce a final recommendation and then present this to the DAC before we commence any works.

However investigative work has subsequently revealed more serious problems with the roof, we are awaiting an estimate for the works required to fix this in 2026.

**Revd Mark Hopkins, with assistance from Jill Palfrey and Mark Littledale.**

## **Green Gym**

Throughout 2025 our regular participants continued to work as a group on first Thursdays and third Saturdays. We just about managed to keep on top of the workload, not bad for a group whose average age is in the 70's!!! As always, a massive thank you to you all.

With great sadness we said goodbye to two of our hardest working members who have moved away from the area. An enormous thank you to them and every good wish for their future. It was with great relief that we welcomed three new volunteers, a great boost to our productivity and a lowering of our average age! We are also grateful to our regular coffee makers, freeing up others to work outside. It is also a pleasure to have the help of Pangbourne College students once a year. Our equipment is showing signs of age but should keep going for a bit longer. We will have to look for funding for replacements in the not-too-distant future.

We are always on the lookout for new people willing to give a little time to help, especially given our age!!! Anyone is welcome to join us on Green Gym days, or at times to suit yourself, just turn up and we will find you a job!

**Len Palfrey**

# Accounts for the year to 31<sup>st</sup> December 2025

## Headline Figures

**Unrestricted funds** representing day-to-day operations of the parish showed an operating deficit of £10k (£20k 2024). The deficit would have been £22k if we had not suspended parish share payments in November and December.

Income was £16k lower than in 2024. Planned giving was £3k lower as a result of several donors no longer giving; we received a one-off deanery return of funds of £5k in 2024 and a one-off grant of £8k into St Nicholas designated fund to cover roof repairs in 2024.

Expenditure was £27k lower than 2024 when we spent £10k on St Nicholas roof repairs and £4k on boiler repairs and electrical upgrade at St James; a further £12k was saved by the 2 month parish share suspension.

Unrestricted Funds in the bank and invested at the end of the year are £17k compared with £27k last year. This represents just 2 months of expenditure compared with the minimum of 3 months which we should hold under Charity Commission guidelines.

**Restricted Funds** which are funds donated for specific purposes showed an operating surplus of £3k; this was the net result of a £10k donation to the St Nicholas Quinquennial Fund for redecoration and £7k net expenditure on St James Heating and Flower funds.

We have a total of £55k in Restricted Funds.

## Investments

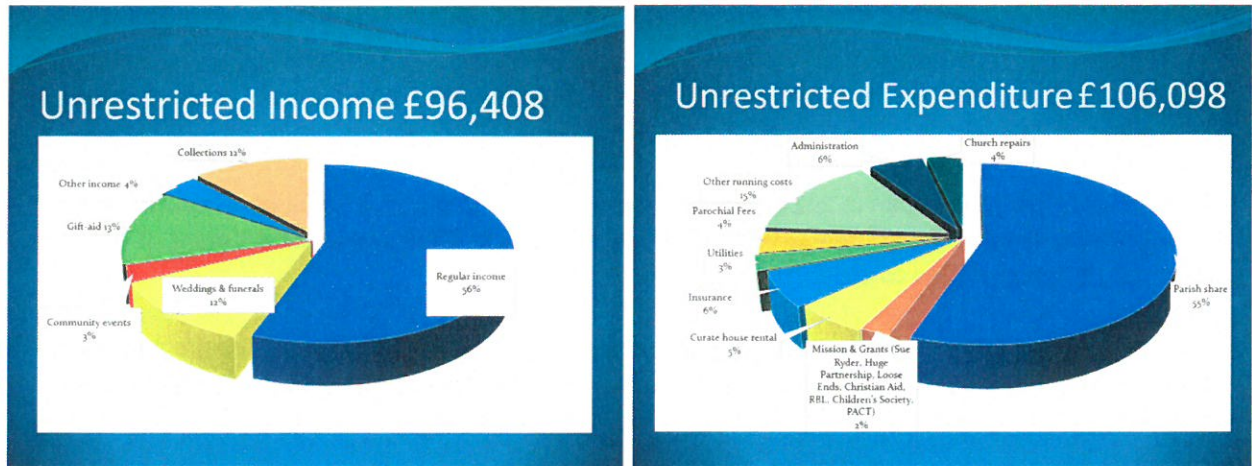
Reserves of Unrestricted and Restricted Funds are invested in Church of England investment funds managed by CCLA; the investment value of these funds reduced during the year by £1.5k. These funds have grown by more than £52k over the past eight years and without this investment gain we would have run out of Unrestricted reserves several years ago.

**Endowment Funds** are capital funds donated for specific purposes from which we can only use the income; income matched expenditure in 2025. The prime purpose of these funds is to maintain the Sainsbury grave in Pangbourne cemetery and the Gunter, Donaldson and Graham-Hodgson graves in St Laurence churchyard; any additional income can be used for maintenance of St James's church and churchyard and St Laurence's church and churchyard.

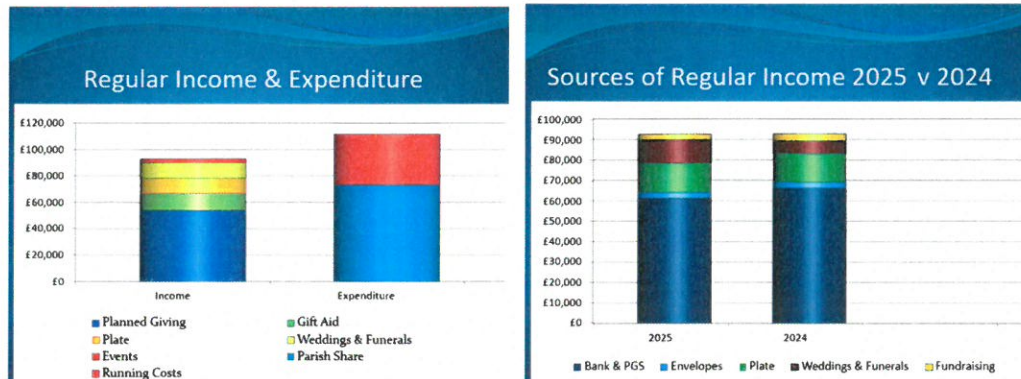
Endowment funds reduced in value by £3.8k during the year.

# Unrestricted Income & Expenditure

Income and expenditure breakdown as follows:



Regular income includes bank standing orders, parish giving scheme and envelopes, all of which attract gift-aid; we also claim gift-aid on most plate collections. Regular giving was £2k down on 2024; wedding and funeral income was up £5k; community events were down £2k.



It is our aim that planned giving including gift-aid (£66,924) covers the cost of parish share (£73,259 was requested by the diocese). The running costs and charitable giving are then covered by other sources of income including plate collections, weddings & funerals, community events and other donations.

Planned giving has dropped slightly as a result of deaths and donors leaving the parish; plate collections (especially by card) have held up well; income from weddings & funerals and other sources such as one-off donations and legacies cannot be forecast or relied upon. We have become more reliant on community events in order to raise funds and these take considerable time and energy from volunteers.

The PCC is ever mindful of keeping running costs under tight control. Investment in the new heating system at St James has reduced the energy bill by some £1,500; we changed supplier in 2024 to reduce insurance cost; we use endowment fund income where possible to cover church and churchyard maintenance and repair costs; we are looking at ways in which we might limit the cost of our major expense of parish share.

**Stephen Billyeald**  
Treasurer to the PCC