Frome Deanery
Wells Archdeaconry
Diocese of Bath and Wells

Annual Report and Financial Statements of the Parochial Church Council of the Ecclesiastical Parish of Frome Selwood *(Registered Charity number 1133925)* otherwise Frome St John the Baptist PCC for the year ended 31st December 2025

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Incumbent : January 2025 (Vacancy): Then The Revd Seamus Addison Hargrave
St John's Vicarage, Vicarage Close,
Christchurch Street East, Frome, Somerset BA11 1QL

Independent Examiner: B.O.A. Accountancy Ltd t/as Berkeley Hall Ltd,
Unit 2, Southgate, Commerce Park, Frome BA11 2RY
Architect: George Chedburn, Chedburn Dudley,
Glove Factory Studios, Brook Lane, Holt, Bradford on Avon BA14 6RL
Legal advisors: FDC Law, 21 Bath Street, Frome BA11 1DJ
Bank: NatWest Bank, 62 Fore Street, Trowbridge, Wiltshire BA14 8EX

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Parochial Church Council (PCC) Membership 2025

The role of the PCC
St John's PCC has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Clergy:
Vacancy until 3 February 2025, then Revd Seamus Hargrave (Vicar).

Readers:
Mrs Janet Caudwell
Mrs Rosemary McCormick (from October 2025)

Churchwardens (elected annually):
Mr Terry Bushell to May 2025, then Sky Dale
Mr Neil McCormick

Deanery Synod Members:
Mrs Lois Bushell (Lay Dean of Frome Deanery, Diocesan Synod, Deanery Synod 2023-26)
Mrs Elaine Gilburt (Diocesan Synod, Deanery Synod 2023-26)

PCC members elected until May 2026:
Mrs Christine Holland (May 2023-26, PCC Treasurer)
Mr Neil McCormick (May 2023 to resignation May 2025)
Mrs Kathryn Gurr (May 2024-2026)
Mrs June Barnes (May 2025-2026)

PCC members elected until May 2027:
Mr Peter Connew (2024-27, Lay Deputy Chair of PCC)
Mr Brian Essex (2024 to resignation February 2026)
Ms Angela Pater (2024 to resignation May 2025)
Mrs Dinah Bardgett (May 2025 to resignation February 2026)

PCC members elected until May 2028:
Mrs Amanda Crook (2025-2028)
Mr Steve Smith (May 2025-2028)
Mr Harry Chapman (2025-2028)

Coopted members:
Mrs Rosemary McCormick (co-opted to June 2025)
Ms Claire Harrison (co-opted May 2025 to May 2026)
Ms Angela Pater (co-opted May 2025 to May 2026. PCC Secretary)

Note:
Within the Frome Town Group Ministry the other incumbents are also entitled to attend and take part in, but not have any vote in, the proceedings of any PCC meeting:
Revd Liz Dudley, Christ Church & St Mary's
Revd Ian Snares, Holy Trinity

Other PCC officers and appointees

Senior server: Mr Peter Connew
Choir leader: Mrs Rosemary McCormick
Safeguarding officer: Mr Steve Smith
Sacristy: Mrs Margaret Veakins
Flower co-ordinator: Mrs Elaine Gilburt
Health & safety issues: Mr Brian Essex
Electoral roll officer: Mr Neil McCormick
Assistant Treasurer/Stewardship: Mrs Amanda Crook
Magazine editors: Mrs Amanda Crook, Mrs Karolyn Curle
Church administrator: Mrs Karolyn Curle
Tower captain: Mr Matthew Higby
Hon Archive supervisor: Vacant

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. The Vicar is a member of all committees ex-officio. Though most members of committees are also on the PCC, membership of committees is open to persons who are not members of the PCC.

Standing Committee

This is the only committee required by law. The Vicar and Churchwardens are ex-officio members, and the PCC appoints at least a further two members. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC.

Worship Committee

This committee co-ordinates the efforts and vision of all those involved in preparing and leading our worship, meeting every couple of months. It makes recommendations to the PCC on any change or development in our pattern of worship.

Social Committee

This committee oversees and organises events to build fellowship within the life of the parish. It currently meets informally.

Note: The *Restoration Joint Committee* is not a sub-committee of the PCC alone but forms a partnership with the separate associated registered charity 'Frome St John Restoration Fund'.

Collaborative ministry

The parishes of the Frome Town Group are able to collaborate through a Group Council. In order to balance the pastoral care responsibilities of the benefices within the town there is a working agreement in place whereby some parts of Christ Church parish are cared for by Holy Trinity and St John's.

The parish is committed to working with ecumenical partners and hosts a monthly prayer meeting for members of Frome area congregations. The Clergy of the Frome Deanery meet regularly as Clergy Chapter for worship, study and fellowship.

Major Churches Network
St John's is part of the Major Churches Network (MCN), with regional meetings being held, in order to support Major Churches in management, mission and ministry.
The Church Buildings Council recognise that such Major Churches face issues normally associated with cathedrals, but with parish church-sized resources. Part of the support given to Major Churches will come through assistance in developing a comprehensive Conservation Management Plan.

Inclusive Church
Since 2018 Frome St John the Baptist parish church is part of Inclusive Church. This is a network of churches, groups and individuals uniting together around a shared vision:
'We believe in inclusive Church - church which does not discriminate, on any level, on grounds of economic power, gender, mental health, physical ability, race or sexuality. We believe in Church which welcomes and serves all people in the name of Jesus Christ; which is scripturally faithful; which seeks to proclaim the Gospel afresh for each generation; and which, in the power of the Holy Spirit, allows all people to grasp how wide and long and high and deep is the love of Jesus Christ.' See:*https://www.inclusive-church.org/*

PCC funds
Apart from the General Fund, which is unrestricted in use, the following funds are held by the PCC:
Unrestricted funds that have been designated:
(a) holding of legacy monies received
(b) administration of the Parish Office and printing accounts.
Because of legal changes, from 1st January 2013 payments in respect of Parochial Fees belong to the PCC and DBF (Diocesan Board of Finance), and are managed by the PCC rather than the incumbent. Fees are therefore processed through the PCC accounts.
Restricted funds that hold:
(a) monies received or donated for specific support of other charitable bodies
(b) grants and payments received for specified works in the life of the parish
(c) income from and relating to the management of the Bennett Centre – St John's Church Hall. (From 1 Jan 2008 the terms of any letting income for the hall are that it shall be applied first for the maintenance, upkeep and running of the Centre.)
Associated or related non-PCC funds
The following funds are not under the control of the PCC but are held for purposes within or connected with the life of the parish of Frome St John:
Frome St John Restoration
Established by a Trust Deed in July 1986 as the Friends of St John's, this is a separate registered charity (No 295057) whose objects are 'the maintenance and repair of the fabric of St John's Church and its surrounds'.
The Trustees of this associated charity are accountable directly to the Charity Commissioners for its funds, and notes of their work do not form part of the PCC Annual Report. The report of their Trustees is separately available.
Sacristy Fund
Under the terms of a bequest from Rose Hunt a capital sum is held by the Diocesan Trustees, and the income is paid to the parish for the upkeep of vestments etc.
'Vicarage Garden' Trust fund
This fund, which arose from the sale of land adjoining the former vicarage garden, is held by the Diocesan Trustees for the benefit of the Church School.

Trusts and bequests in the care of the Incumbent/Churchwardens:
The following funds are in the care of the Incumbent or the Incumbent and Churchwardens:
Charities Funds
Byard (Education), Taunton (Music), T Smith (Alms), Singer (Bennett Services), Leversedge (Fabric), Baily (Clock, Carillon, Bells), Hutchings (Grave & Fabric)
Trust Funds
W Baily (Bennett Memorial), Via Crucis, Bennett Grave, Foster (Flowers)
They are included in the financial statements, but for information only. They do not form part of the PCC's Annual Report.

Mission statement
Our mission and ministry:
'Seven whole days, not one in seven'
Cherishing our inheritance of Christian faith and worship, we welcome all
and share the joy of the Gospel message in Christ,
through concern for the wholeness of individuals
and active involvement in community life in all its diversity.

Strategy for Mission and Ministry: Our mission strategy 'headlines' are as follows:

Congregation	**to grow as a viable, sustainable community of worship, ministry & mission**
Worship	**to maintain and develop a rich variety of worship**
Nurture	**to establish an effective programme of all-age learning and growth**
Fellowship	**to provide and enjoy regular social events**
Membership	**to affirm a sense of belonging, encouraging new membership and maintaining accurate and up to date membership records**
'One Holy, Catholic & Apostolic Church	**to draw strength from and contribute to the wider life of the Church**
Plurality of St John & Woodlands	**to share resources effectively**
Group Ministry	**to share common policies and vision for the town**
Frome Area Christians Together	**to grow in mutual fellowship and ministry**
Deanery / Diocese	**to take an active role in the synodical process**
Wider Church	**to learn from and support the work of the wider church**
Mission partnerships	**to give a proportion of our income to support the wider mission and ministry of the Church and to welcome fresh understanding of our calling through learning from the life of the wider church**
Community	**to engage actively with the whole life of the community in which we are set**
Pastoral care	**to share people's joys and sorrows and provide appropriate care, support and guidance**
Prayer Network	**to hold in prayer all those whose needs are known to us**
Baptism	**to welcome all who would seek to begin their journey of faith**
Marriage	**to celebrate mutual love and commitment in marriage**
Bereavement	**to support people in the time of grief**
Geographical parish	**to engage with the ordinary life of the community that live, work or take their leisure within the parish**

Resident population	**to reach out in service and witness to the people of the parish**
Voluntary sector	**to know and be known by those working for the welfare of the local community**
Business community	**to value the people involved in the local economy, especially at Rogation and Harvest**
Education	**to affirm all involved in the work of education and support individuals of all ages in their learning and personal growth**
Church School	**to actively share in and contribute to the life of St John's School**
Church as a teaching resource	**to enable the use of the Church building for school visits and as a place where learning can be enriched**
Heritage	**to cherish the inheritance which is in our trust and provide as best we can for that inheritance to be maintained and developed**
The site & building	**to work creatively with heritage bodies to assure the future of a living site**
Parish archives	**to work with county archives and others to preserve our unique records**
Conservation & access	**to keep safe and ensure security of records, including provision of archive quality copies; to provide reasonable access to records, including provision of copies, finding aids and indices where possible**
Visitors & tourism	**to welcome casual visitors and organised visits and enrich the experience of their visit**
An open church – stewarding	**to maintain a team of volunteers who will be confident in explaining the history, life and mission of the parish**
Guides & literature	**to provide in accessible form a variety of literature which enrich people's visit**
Music & the arts	**to develop the offering of music and arts within worship and to host appropriate exhibitions and concerts throughout the year**
Frome Festival	**to work closely with the Festival organisers in promoting music and the arts**

Electoral Roll Report

The number on the church electoral roll for 2025 was 71.

Neil McCormick
Electoral Roll Officer

Treasurer's Report for the Financial Year ending 31 December 2025
(Please see the Financial Statements and Summary of Accounts/Funds for full details, including the notes referred to below.)

The Financial Statements consolidate the following accounts:

- General Account
- Legacy Account
- Printing Account
- Cost Centres: Bennett Centre and St John's Cottage

Together, these accounts reflect the full breadth of the Church's financial activities and assets.

The year was very encouraging, with a most generous and unprecedented increase in giving. This enabled the Church not only to meet its financial commitments but also to support growth in its ministry.

The total income for the year was £122,560.44 (unrestricted £110,748.40 and restricted £11,812.04).
The total expenditure amounted to £121,576.92 (unrestricted £109,937.65 and restricted £11,639.27).
This resulted in an overall surplus of £983.52 (unrestricted £810.75 and restricted £172.77).

This, together with the balance brought forward from 2024 of £164,995.55 (unrestricted £99,421.06 and restricted £65,574.49), gave a closing balance of £165,979.07 (unrestricted £100,231.81 and restricted £65,747.26).

General Account – Unrestricted Funds
Income
We are immensely grateful to everyone who supports the Church through regular giving, donations and fundraising; 2025 was an exceptional year in this regard.

Planned giving increased significantly by £7,875.10 (+37%), to £28,922.10. Collections and general donations also saw substantial increases, each rising by more than 50% to a combined total of £14,427.20. As a result, Gift Aid recovered exceeded £10,500, an increase of over £3,000 compared to the previous year.

Fundraising activities which included the Mini-markets, Frome Festival events, concerts, and coffee mornings, again generated over £10,000 (including restricted amounts for the Cosy Corner and flowers for the Festival). This was a remarkable achievement and reflected the considerable effort and commitment of our team of volunteers.

Expenditure
The largest single item of expenditure was the Benefice Share, paid to the Diocese. As noted at last year's AGM, a new, more transparent calculation scheme for Benefice Share was introduced by the Diocese. It commenced on 1 January 2025, with a five year transition period. The calculation is based on three elements:

- Part A: Direct ministry cost (stipend, pension, housing and training for clergy deployed in the benefice)
- Part B: Diocesan-wide costs (a proportion of the costs for curates, ordinands, archdeacons and support services based on worshipping numbers reported the previous January)
- Part C: Mutuality and generosity contribution (13.86% of Parts A and B to support areas unable to pay their full contribution)

The 2025 Benefice Share for St John's was calculated at £72,195 (Part A £56,507, Part B £6,899, Part C £8,789). Following the first-year transitional adjustment, the requested amount was £38,825.

It was recognised at the start of the year that the full request would not be achievable. A commitment was therefore made to contribute £30,000, which was met in full. This represented an increase of £8,500 on the previous year, only made possible by the significant rise in giving.

Utility costs increased during the year reflecting greater use of the Church building. Insurance and salary costs also rose but remained broadly in line with budget.

The total unrestricted income for the General Account was £75,140.02 with total expenditure of £69,759.19 resulting in a surplus of £5,380.83. It was agreed that this surplus be added to the working reserve (see **Reserve Policy**).

Restricted Funds
Restricted donations, which are given for specific purposes, increased considerably during the year, totalling £4,490.15. These included contributions for candles, cleaning, a Reader's robe and the relocation of the Lady Chapel statue (with expenditure now expected in 2026). Further donations were received for the Organ Fund (see Note 13), the Lady Chapel Roof Appeal and newly established funds including the Bell Fund, Choir Fund and Vestment Fund (supported in part by the Fashionable Faith event).
A grant of £1500 was also received from Frome Town Council for the renovation of the Via Crucis.

Contributions for The Good Heart received via the Lolly trolley and at the Carol service enabled a donation of £422.64 to be made to the charity.

Legacy Account (see Note 11)
A generous legacy of £5,000 was received during the year.
Unrestricted Expenditure totalling £14,577.50 included the cost of the West End glass doors (see note 12) repairs to the Wyatville Screen (including architect's fees) and a survey of the Reredos in preparation for future restoration.

Printing Account
Funds totalling £876.42 from the Printing Account were used to purchase a new computer and chair for the Church Office.

Cost Centres
Rental income for the Bennett Centre remained stable, while running costs decreased by over £1,200, due to lower gas usage and reduced prices under a new contract.
Expenditure during the year included new blinds for the Great Hall and Randall Room, and a replacement hot water tank. A loss was recorded in relation to the Cloister Step window (see Note 12).
Income from the Cottage was similar to the previous year; however, running costs increased by over £1,000.

Reserve Policy
It is PCC policy that a working reserve of unrestricted funds equivalent to half the annual Benefice Share plus four months of general running costs is vital to sustain sensible cash-flow management, particularly in the first quarter of the year. The baseline for the working reserve at 31 December 2025 was £37,500.

Prior to 2021, a series of annual deficits had reduced the working reserve to just over £7,500. Since then, there has been a focus on rebuilding this reserve, which now stands at £20,010.16. Increasing the working reserve remains a priority over the next few years.

Benefice Share and Planned Giving 2026
The 2026 Benefice Share has been calculated at £76,914 (Part A £60,200, Part B £7,352, Part C £9,362). After applying the second-year transitional adjustment, the Diocese is requesting £48,347, an increase of £18,347 on the 2025 contribution. Given the scale of this increase, it was decided to budget for a more achievable figure of £35,000, with the intention of reviewing the position at year end. Following the planned giving review in October last year, there are encouraging signs of continued growth in giving. A figure of £31,000 for planned giving has therefore been included in the 2026 budget, reflecting a cautious but positive outlook.

Our thanks go to Mandy Crook, our Assistant Treasurer, for her dedicated work on planned giving and Gift Aid claims.

Thank you also to everyone who has contributed to the financial life of the Church during the year. Your very generous support has been deeply appreciated.

It is a privilege to present this report.

Christine Holland
Hon Treasurer, Frome St John the Baptist PCC

Statistics for Mission 2025

A number of returns are made each year to the Diocese and Church Commissioners regarding membership, attendance and other aspects of church life. At the end of 2025 the core worshipping community at St John's, defined as those who attend worship at least once a month, or would do so if not restricted by health or other reasons, comprised 57 individuals:

Children (0-10)	Youth (11-17)	Adult (18-69)	Older (70+)	**Total**	
1	0	21	35	**57**	2025
0	2	13	35	**50**	2024

The number of baptisms were:

Under 1 year	Age 1-4	Age 5-10	Age 11-17	Adult	**Total**	
1	5	1	3	4	**14**	2025
3	4	1	0	0	**8**	2024

The number of people confirmed were:

Aged under 18 years	Adults (18+)	
0	4	2025

The number of weddings were:

Full service	Dedication after civil marriage	
4	0	2025
1	1	2024

The number of funerals were:

In Church	At crematorium	
8	4	2025
8	1	2024

The numbers attending Easter Day services were:

Communicants	Attending	
75	97	2025
51	74	2024

The numbers attending Advent services were:

For congregation & local community	For civic and school	
420	1000	2025
500	36	2024

The numbers attending Christmas services were:

Communicants	Attending	
105	184	2025
96	168	2024

Report of the proceedings of the Parochial Church Council in 2025

Vicar: The major event during the year was welcoming Rev Seamus Hargrave in February 2025. The installation was a joyful event presided over by Bishop Michael.
Meetings: The PCC held nine meetings in 2025. Regular agenda items included Safeguarding, Risk and Finance, Health & Safety and Buildings & Maintenance.
Health and Safety: Brian Essex continued as Health and Safety officer throughout 2025. The PCC considered any issues each month. These included safety of the north churchyard wall and the gates to the south churchyard. The church insurers, Ecclesiastical, also provided a useful reminder each month to encourage focusing on other topical risks.
Risk Register: The Risk Register was further developed during the year and reviewed in April and September.
Reader: St John's welcomed Rosemary McCormick as a new Reader in the autumn. She has combined her new role with her duties directing the choir and music.
Church members: St John's was sad to lose several of its congregation during the year, among them Peter Davies, who had been a long-standing and stalwart member of the Church.
St John's School: Janet Caudwell the Reader remained an Associate Governor of St John's CE VA First School. The Revd Seamus and the two Readers Rosemary and Janet have shared in weekly Collective Worship with the whole school. The school has continued its support of church in Harvest Festival donations to the Food Bank and in participating in the Well Dressing and Frome Festival exhibitions. End of Term services were held in church with parents attending. Rosemary has established regular singing times with the school, and the choir has taken part in significant town events as well as participating in the Church Carol service. With imminent changes in leadership, a new Chair of Governors and several new governors, as well as other major changes possible in the future, including the structure of education in Frome, St John's school is living through interesting times.
Events: Several successful Frome Festival events were held in church in July, including Evensong, concerts and talks, as well as the flower festival. There was the annual well dressing service in May, an autumn fair and nine Mini-Markets on Independent Market Sundays, which were very helpful in fund-raising and also brought a wide range of visitors into the church.
Policies: A new Complaints Policy was approved in September.

Angela Pater
Hon Secretary

Annual Safeguarding Report

The Parish Safeguarding dashboards continue to help ensure that St John's has an appropriate safeguarding culture and the right systems in place. Safeguarding is a standing item at every PCC meeting. The dashboards are used each time to identify actions to improve practice, monitor training, and foster an inclusive, positive culture.
This year, the safeguarding policy was updated so that it is in line with current Church of England guidance. The PCC discussed different matters in the context of safeguarding, such as lone working, church and non-church activities, and social media.
Most members of the PCC and congregation who require mandatory training have completed it. Where training is still required, this is being pursued.
All members of the PCC and congregation who require DBS checks have been approved.
It is recommended that display information explaining what an effective safeguarding culture looks like, and drawing attention to safeguarding issues, such as domestic violence, should be more prominent around the church.

Steve Smith
Safeguarding Officer

Report on the fabric, ornaments and goods for 2025

The Churchwardens would like to record that the buildings are in better order currently than they were at the start of 2025. Much of the short and mid-term work identified in the last Quinquennial report has been addressed and a new Property Team is being established under an in-house lead to co-ordinate repairs and maintenance.

The in-house team completed two areas of floor repair to replace rotted joists and bearers (a known problem going back to the early 2000's which we are monitoring and addressing as the need develops). This year we have recently replaced a further section in the Nave and now the Northern Choirboy Stalls.

We also had all the west end doors cleaned and oiled by the wider group of volunteers and would like to thank them as we have received many supportive comments on the "new" look. We hope to clean the remaining doors this summer.

Other internal work has included the installation of a new power circuit in the North aisle to facilitate some power balancing between circuits and additional sockets.

We also re-instated the Ken Chapel sanctuary lamp (LED electric) to use.

Much cleaning and restoration work has been conducted on the altar silver and brassware along with the return to service of candlesticks and a ciborium which had been in store since the early 2010s. All that work is down to Tony who joined the property team last year.

We encouraged Somerset Council who are responsible for the upkeep of the closed Churchyard to make major repairs to the retaining wall, first by the Bennett Gates and more recently to the pedestrian access from Gentle Street. We are working with them to have inappropriate bushes and trees removed from the northern churchyard boundary hedge. The team also completed a significant clean of the Via Crucis pathway to allow that route to be opened for visitors.

In 2025 a gardening team was established by the PCC, in part to establish new flower planting in the north churchyard but with wider aims in terms of growing for the community. Currently this is a work in progress.

We are also working with local community representatives to explore the idea of producing drinking water from the spring supply running under the Church. This is at an early stage but appears promising and the idea is supported by both Frome Town Council and Somerset Council.

The PCC approved an outline requirement for the re-ordering of the Bell Tower which had been developed with the aid of the Bath & Wells Diocese Tower Inspector and in an exciting opportunity, we have approached a number of bell hangers to obtain quotations before taking a proposal to PCC then faculty application.

Our key failure last year was associated with the internal glass doors to be installed at the main West end doorway, replacing the inner Victorian wooden doors. Having achieved the faculty permissions after a protracted discussion with the Diocese, we commissioned SGP Ltd of Bristol to manufacture. Unfortunately, having completed drawings and commenced construction SGP went into administration followed by liquidation in summer 2025. We are now working with a new glazing company to continue the manufacture and installation.

Pete Connew, Property Lead for the Churchwardens

Worship Committee

The Committee meets every two months as Vicar, Readers, Administrator, representatives of PCC and congregation, sacristy, server, flower teams and musicians, to plan worship in St John's. We note practical details for Sunday and weekday worship, as well as occasional services: weddings and baptisms. Any significant recommendations are presented to the PCC, who always receive full notes from each meeting.

At our most recent meeting it was agreed that in future the detailed list of services (previously decided by the Ministry Team) will be sent in advance of the meeting so that questions/suggestions may be prepared in advance. The main business of the meeting will be to discuss important worship/liturgical matters and ongoing projects eg Launchpad/school liaison and other future initiatives.

Janet Caudwell

Social Committee

In the past, the Social Committee met formally to plan social activities and minutes were published. However the pattern of social activities has changed in recent years: an efficient team serves refreshments throughout the mini-markets every month; cakes appear for the occasional Evensong choir and at the conclusion of the lay-led service; Harvest Supper and Christmas Lunch are delivered by another efficient team. All these are organised by email or personal contact. Social contact and fellowship is an important part of St John's life and we are very grateful to the noble souls who week by week serve refreshments after our main service, and do the washing up. It would be really good to have more people joining that cheerful team!

Janet Caudwell

Pastoral Committee

A small group of parishioners has always undertaken to take responsibility to care for members of our congregation. We have always relied on email communication to keep up to date with concerns but we now realise that recent, quite considerable changes to our congregation mean that we need to reconsider the purpose and constitution of the Pastoral Committee.

Janet Caudwell

Music Report

Music at St John's continues to go from strength to strength, with some exciting new developments, not least of which has been the, now well-established, Occasional Choir which gathers to sing Choral Evensong on the third Sunday of each month. This choir has attracted some new faces into the choir stalls to sing alongside members of our ever-loyal Church choir who are both willing and energetic enough to sing two services in one day! With rehearsal time being limited to just one hour before the service they have tackled some quite challenging music and are beginning to build a repertoire of anthems.

Meanwhile the Church Choir have also proven their remarkable ability to learn new material quickly, and so we have been able to continue to introduce new anthems alongside the weekly fare of hymns, psalms and mass settings. A highlight of the year was the Frome Festival Evensong in July which celebrated some of the rich heritage of English Church music, with a particular focus on composers of the 16th century including Tallis and Gibbons. Our annual Carol service in December was well-attended and it was particularly encouraging to find it being recommended on Frome's social media by members of the public who do not have a direct involvement with the church.

For the past year Rosemary has been working with a group of children from St John's School with the view to establishing a children's choir. The school children joined both the Church Choir and the Occasional Choir to sing at the Carol Service, and Rosemary is working with the Royal School of Church Music to find ways of introducing more young voices into the church.

Rosemary McCormick
Choir Leader

Bennett Centre (St John's Church Hall)

The overall level of use during the weekday mornings has dropped following the departure in 2024 of the last Under Fives Group (partly due to the Government funding nursery places for two year olds which reduced the number of children coming to playgroups). We have several new regulars for evening and early morning slots so Yoga and other relaxation groups are going well.

We had a setback when the window manufacturer went into liquidation having taken our order (and deposit etc.) for the smallest Cloister window. However, we look forward to recovering the position in 2026.

We now have blinds for the two Randall Room windows (albeit we still need to install one!) and also a curtain heater for the main lobby entry to the Great Hall.

We replaced the old, defunct, immersion heater with a new hot water supply which has improved delivery of hot water to the toilets and kitchen.

We also launched a remodelling of the ladies toilets late in 2025 which was completed over the Christmas/New Year closure.

Finally, our particular thanks to Lloyd Carey who volunteers as our booking officer. His efforts enable the hire income but also draws the flak from hirers for anything which goes adrift.

Pete Connew
Bennett Centre Management Team

Financial Statements

of the

Parochial Church Council of the Ecclesiastical Parish of Frome Selwood

(Registered Charity number 1133925)

otherwise

Frome St John the Baptist PCC

for the year ended

31 December 2025

BERKELEY HALL
accountants & business advisors | a dns company

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ST JOHN THE BAPTIST CHURCH FROME
PAROCHIAL CHURCH COUNCIL

Report and financial statements for the year ended 31st December 2025

We BOA Accountancy Limited t/as Berkeley Hall of Unit 2, Southgate, Commerce Park, Frome, report that we have carried out an examination in accordance with the Church Accounting Regulations 1998, the regulations made under Part IV of the Charities Act 1993 and in accordance with any applicable directions given by the charity commissioners.

In connection with this examination, we can confirm that no matter has come to our attention which would give me reasonable cause to believe that in any material respect:

A) The Council's accounting records have not been kept in accordance with Section 41 of the Charities Act 1993 and with above regulations.

B) That the accounts do not accord with those records.

C) The statement of accounts which have been prepared on an accruals basis does not comply with any of the requirements.

No matter has come to my attention which in our opinion should be disclosed in the report in order to enable a proper understanding to be reached.

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Treasurer's Report for the Financial Year ending 31 December 2025
(Please see the Financial Statements and Summary of Accounts/Funds for full details, including the notes referred to below.)

The Financial Statements consolidate the following accounts:

- General Account
- Legacy Account
- Printing Account
- Cost Centres: Bennett Centre and St John's Cottage

Together, these accounts reflect the full breadth of the Church's financial activities and assets.

The year was very encouraging, with a most generous and unprecedented increase in giving. This enabled the Church not only to meet its financial commitments but also to support growth in its ministry.

The total income for the year was £122,560.44 (unrestricted £110,748.40 and restricted £11,812.04).
The total expenditure amounted to £121,576.92 (unrestricted £109,937.65 and restricted £11,639.27).
This resulted in an overall surplus of £983.52 (unrestricted £810.75 and restricted £172.77).

This, together with the balance brought forward from 2024 of £164,995.55 (unrestricted £99,421.06 and restricted £65,574.49), gave a closing balance of £165,979.07 (unrestricted £100,231.81 and restricted £65,747.26).

General Account – Unrestricted Funds

Income

We are immensely grateful to everyone who supports the Church through regular giving, donations and fundraising; 2025 was an exceptional year in this regard.

Planned giving increased significantly by £7,875.10 (+37%), to £28,922.10. Collections and general donations also saw substantial increases, each rising by more than 50% to a combined total of £14,427.20. As a result, Gift Aid recovered exceeded £10,500, an increase of over £3,000 compared to the previous year.

Fundraising activities which included the Mini-markets, Frome Festival events, concerts, and coffee mornings, again generated over £10,000 (including restricted amounts for the Cosy Corner and flowers for the Festival). This was a remarkable achievement and reflected the considerable effort and commitment of our team of volunteers.

Expenditure

The largest single item of expenditure was the Benefice Share, paid to the Diocese. As noted at last year's AGM, a new, more transparent calculation scheme for Benefice Share was introduced by the Diocese. It commenced on 1 January 2025, with a five year transition period. The calculation is based on three elements:

- Part A: Direct ministry cost (stipend, pension, housing and training for clergy deployed in the benefice)
- Part B: Diocesan-wide costs (a proportion of the costs for curates, ordinands, archdeacons and support services based on worshipping numbers reported the previous January)
- Part C: Mutuality and generosity contribution (13.86% of Parts A and B to support areas unable to pay their full contribution)

The 2025 Benefice Share for St John's was calculated at £72,195 (Part A £56,507, Part B £6,899, Part C £8,789). Following the first-year transitional adjustment, the requested amount was £38,825.

It was recognised at the start of the year that the full request would not be achievable. A commitment was therefore made to contribute £30,000, which was met in full. This represented an increase of £8,500 on the previous year, only made possible by the significant rise in giving.

Utility costs increased during the year reflecting greater use of the Church building. Insurance and salary costs also rose but remained broadly in line with budget.

The total unrestricted income for the General Account was £75,140.02 with total expenditure of £69,759.19 resulting in a surplus of £5,380.83. It was agreed that this surplus be added to the working reserve (see **Reserve Policy**).

Restricted Funds
Restricted donations, which are given for specific purposes, increased considerably during the year, totalling £4,490.15. These included contributions for candles, cleaning, a Reader's robe and the relocation of the Lady Chapel statue (with expenditure now expected in 2026). Further donations were received for the Organ Fund (see Note 13), the Lady Chapel Roof Appeal and newly established funds including the Bell Fund, Choir Fund and Vestment Fund (supported in part by the Fashionable Faith event).
A grant of £1500 was also received from Frome Town Council for the renovation of the Via Crucis.

Contributions for The Good Heart received via the Lolly trolley and at the Carol service enabled a donation of £422.64 to be made to the charity.

Legacy Account (see Note 11)
A generous legacy of £5,000 was received during the year.
Unrestricted Expenditure totalling £14,577.50 included the cost of the West End glass doors (see note 12) repairs to the Wyatville Screen (including architect's fees) and a survey of the Reredos in preparation for future restoration.

Printing Account
Funds totalling £876.42 from the Printing Account were used to purchase a new computer and chair for the Church Office.

Cost Centres
Rental income for the Bennett Centre remained stable, while running costs decreased by over £1,200, due to lower gas usage and reduced prices under a new contract.
Expenditure during the year included new blinds for the Great Hall and Randall Room, and a replacement hot water tank. A loss was recorded in relation to the Cloister Step window (see Note 12).
Income from the Cottage was similar to the previous year; however, running costs increased by over £1,000.

Reserve Policy
It is PCC policy that a working reserve of unrestricted funds equivalent to half the annual Benefice Share plus four months of general running costs is vital to sustain sensible cash-flow management, particularly in the first quarter of the year. The baseline for the working reserve at 31 December 2025 was £37,500.

Prior to 2021, a series of annual deficits had reduced the working reserve to just over £7,500. Since then, there has been a focus on rebuilding this reserve, which now stands at £20,010.16. Increasing the working reserve remains a priority over the next few years.

Benefice Share and Planned Giving 2026
The 2026 Benefice Share has been calculated at £76,914 (Part A £60,200, Part B £7,352, Part C £9,362). After applying the second-year transitional adjustment, the Diocese is requesting £48,347, an increase of £18,347 on the 2025 contribution. Given the scale of this increase, it was decided to budget for a more achievable figure of £35,000, with the intention of reviewing the position at year end.

Following the planned giving review in October last year, there are encouraging signs of continued growth in giving. A figure of £31,000 for planned giving has therefore been included in the 2026 budget, reflecting a cautious but positive outlook.

Our thanks go to Mandy Crook, our Assistant Treasurer, for her dedicated work on planned giving and Gift Aid claims.

Thank you also to everyone who has contributed to the financial life of the Church during the year. Your very generous support has been deeply appreciated.

It is a privilege to present this report.



Christine Holland
Hon Treasurer Frome St John the Baptist PCC 21 April 2026

Frome St John the Baptist PCC

Statement of Financial Activities

For the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
Incoming Resources						
Incoming resources from donors	2(a)	53,942.70	5,144.15	-	59,086.85	39,476.84
Other voluntary incoming resources	2(b)	14,878.74	5,660.39	-	20,539.13	75,031.87
Income from charitable and ancillary trading	2(c)	4,649.33	-	-	4,649.33	3,049.87
Income from investments	2(d)	7,970.98	-	-	7,970.98	8,703.85
Other ordinary incoming resources	2(e)	-	-	-	-	-
Bennett Centre	2(f)	20,546.65	1,007.50	-	21,554.15	23,104.43
St Johns Cottage	2(g)	8,760.00	-	-	8,760.00	8,820.00
Total Incoming Resources		110,748.40	11,812.04	-	122,560.44	158,186.86
Resources Used						
Grants	3(a)	50.00	550.94	-	600.94	457.45
Activities directly relating to the work of the church	3(b)	79,433.56	9,118.43	-	88,551.99	57,424.35
Fund-raising and publicity	3(c)	931.17	665.98	-	1,597.15	9,786.01
Church management and administration	3(d)	5,844.72	160.00	-	6,004.72	5,418.70
Bennett Centre	3(e)	17,840.89	1,143.92	-	18,984.81	25,643.74
St Johns Cottage	3(f)	5,837.31	-	-	5,837.31	5,809.00
Total Resources Used		109,937.65	11,639.27	-	121,576.92	104,539.25
Net Incoming/(Outgoing) Resources		810.75	172.77	-	983.52	53,647.61
Balances brought forward at 1 January 2025 (2024)		99,421.06	65,574.49	-	164,995.55	111,347.94
Balances Carried Forward at 31 December 2025 (2024)		100,231.81	65,747.26	-	165,979.07	164,995.55

Frome St John the Baptist PCC

Balance Sheet at 31 December 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible Fixed Assets	5	-	-
Current Assets			
Debtors	7	11,069.65	73,708.29
Prepayments		1,193.86	946.04
Bank and cash accounts		171,086.55	108,301.01
		183,350.06	182,955.34
Liabilities			
Amounts falling due within one year	8	16,429.49	15,507.55
Accruals water2business		-	33.74
Deferred income - magazine advertisements		52.50	197.50
Deferred income rent/fees		879.00	2,211.00
Rental Deposit		10.00	10.00
		17,370.99	17,959.79
Net Current Assets		165,979.07	164,995.55
Net Assets		165,979.07	164,995.55
Funds	6		
Unrestricted		100,231.81	99,421.06
Restricted		65,747.26	65,574.49
Endowment		-	-
		165,979.07	164,995.55

Approved by the Parochial Church Council on 30 March 2026 and signed on its behalf by:

Rev. Seamus Hargrave

Revd Seamus Hargrave, Vicar and Chair of the Parochial Church Council

Frome St John the Baptist PCC

Notes to the Financial Statements
For the year ended 31 December 2025

1 Accounting Policies - See Appendix

2 Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	2024 £
2(a) *Incoming resources from donors*					
Planned giving:					
Tax efficient planned giving	27,451.10	-	-	27,451.10	20,457.00
Other planned giving	1,471.00	-	-	1,471.00	590.00
Gift Aid - planned giving+small donations	10,593.40	430.00	-	11,023.40	7,538.34
Collections at all services	7,406.93	224.00	-	7,630.93	4,394.36
Sundry donations	7,020.27	4,490.15	-	11,510.42	6,497.14
	53,942.70	5,144.15	-	59,086.85	39,476.84
2(b) *Other voluntary incoming resources*					
Bath & Wells DBF fee reimbursement	160.00	-	-	160.00	1,866.30
FTC Grant for Via Crucis	-	1,500.00	-	1,500.00	-
Legacies	5,000.00	-	-	5,000.00	56,879.92
Fairs and other fundraising events	9,718.74	564.50	-	10,283.24	10,751.08
Appeals and Funds					
Church Organ Appeal	-	-	-	-	5,372.07
Lady Chapel Roof Appeal	-	211.32	-	211.32	162.50
Bell Fund	-	250.00	-	250.00	-
Choir Fund	-	1,631.62	-	1,631.62	-
Organ Fund	-	437.50	-	437.50	-
Vestment Fund	-	1,065.45	-	1,065.45	-
	14,878.74	5,660.39	-	20,539.13	75,031.87
2(c) *Income from charitable and ancillary trading*					
Printing account including magazine	1,248.83	-	-	1,248.83	1,048.84
Bookstall/Trading	876.50	-	-	876.50	256.40
Fees (Weddings/Funerals)	2,524.00	-	-	2,524.00	1,744.63
	4,649.33	-	-	4,649.33	3,049.87
2(d) *Income from investments*					
NS&I account	4.48	-	-	4.48	4.45
COIF Charity Funds	2,981.49	-	-	2,981.49	2,834.60
Bank Interest	1,178.01	-	-	1,178.01	1,382.80
Rent (Church and Forecourt)	3,807.00	-	-	3,807.00	4,482.00
	7,970.98	-	-	7,970.98	8,703.85
2(e) *Other ordinary incoming resources*					
	-	-	-	-	-
	-	-	-	-	-
2(f) *Bennett Centre*					
Donations	405.00	-	-	405.00	1,379.54
Gift Aid	26.25	-	-	26.25	163.25
Fundraising	34.00	707.50	-	741.50	787.80
Rent	19,817.25	300.00	-	20,117.25	20,010.54
Bank Interest	264.15	-	-	264.15	359.30
Insurance claim	-	-	-	-	404.00
	20,546.65	1,007.50	-	21,554.15	23,104.43
2(g) *St John's Cottage*					
Rent	8,760.00	-	-	8,760.00	8,820.00
	8,760.00	-	-	8,760.00	8,820.00
Total Incoming Resources	110,748.40	11,812.04	-	122,560.44	158,186.86

3 Resources Used

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	2024 £
3(a) *Grants*					
Missionary and charitable giving:					
Secular charities and other charitable giving	50.00	550.94	-	600.94	457.45
	50.00	550.94	-	600.94	457.45
3(b) *Activities directly relating to the work of the church*					
Ministry					
Parish share	30,000.00	-	-	30,000.00	21,500.00
Ministry expenses	2,319.99	1,593.00	-	3,912.99	2,164.10
Church running costs	6,290.99	110.00	-	6,400.99	5,118.78
Church Insurance	8,259.79	-	-	8,259.79	7,888.53
Church maintenance	5,072.81	900.00	-	5,972.81	5,422.67
Upkeep of services	1,428.91	498.21	-	1,927.12	482.16
Upkeep of churchyard/forecourt	-	-	-	-	73.32
Salaries and Honorarium	8,947.19	-	-	8,947.19	8,429.00
Extra-ordinary expenditure					5,828.91
Architects fees - Reredos	1,759.38	-	-	1,759.38	-
West End Glass Doors	4,076.90	5,631.22	-	9,708.12	-
Wyatville Screen - Architects fees and Repair	8,741.22	-	-	8,741.22	-
Electrical works	2,006.62	-	-	2,006.62	-
Table trolley	238.80	-	-	238.80	-
Cosy Corner	-	304.00	-	304.00	-
St John's School Leavers' bks	290.96	82.00	-	372.96	516.88
Depreciation on tangible fixed assets	-	-	-	-	-
	79,433.56	9,118.43	-	88,551.99	57,424.35
3(c) *Fund-raising and publicity*					
Digital giving - service/trans fees, card reader	580.36	-	-	580.36	469.04
Costs of fairs and other fund-raising events					
Frome Festival	247.58	360.00	-	607.58	509.90
Other events	103.23	-	-	103.23	239.11
Appeals and Funds					
Organ Appeal works	-	-	-	-	8,567.96
Organ Fund	-	302.40	-	302.40	-
Vestment Fund	-	3.58	-	3.58	-
	931.17	665.98	-	1,597.15	9,786.01
3(d) *Church management and administration*					
Administration:					
IT support, printing, website	2,267.00	160.00	-	2,427.00	2,822.69
Fees, subscriptions	1,654.96	-	-	1,654.96	1,543.92
Printing account	1,922.76	-	-	1,922.76	1,052.09
	5,844.72	160.00	-	6,004.72	5,418.70
3(e) *Bennett Centre*					
Admin	334.45	-	-	334.45	348.21
Cost of fundraising events		293.92	-	293.92	262.85
Running costs	8,938.04	-	-	8,938.04	10,229.79
Maintenance	4,184.89	-	-	4,184.89	3,507.68
Extra-ordinary expenditure					960.36
Curtain heater	160.94	-	-	160.94	-
Evac chair	143.75	-	-	143.75	-
Great Hall blinds, motor and electrics	919.90	850.00	-	1,769.90	-
Randall room blind	187.14	-	-	187.14	-
Hot water tank and electrics	1,185.60	-	-	1,185.60	-
Project work income funded					3,238.12
Cloister step window	873.12	-	-	873.12	-
Loss following supplier administration	600.00	-	-	600.00	-
Main yard steps handrail	313.06	-	-	313.06	-
Lottery grant project works	-	-	-	-	7,096.73
	17,840.89	1,143.92	-	18,984.81	25,643.74
3(f) *St John's Cottage*					
Running costs	5,002.51	-	-	5,002.51	3,926.88
Maintenance	834.80	-	-	834.80	894.06
Replacement of heaters	-	-	-	-	988.06
	5,837.31	-	-	5,837.31	5,809.00
Total Resources Used	109,937.65	11,639.27	-	121,576.92	104,539.25

Notes to the Financial Statements (continued)
For the year ended 31 December 2025

4 Staff Costs

	2025	2024
	£	£
Salaries and Honorarium	8,947.19	8,429.00

During the year the PCC employed a choir leader and parish secretary.
Remuneration for others, eg organist, is under contract for services.

5 Fixed Assets for use by the PCC
No items retaining any net book value are currently held.

6 Analysis of Net Assets by Fund

	Unrestricted Funds	Restricted Funds	Endowment Fund	Total
	£	£	£	£
Fixed Assets	-	-	-	-
Current Assets	116,154.96	66,253.60	-	182,408.56
Current Liabilities	(15,923.15)	(506.34)	-	(16,429.49)
Fund Balance	100,231.81	65,747.26	-	165,979.07

7 Debtors

	2025	2024
	£	£
Debtors	11,069.65	73,708.29
	11,069.65	73,708.29

8 Liabilities
Amounts falling due within one year

Creditors for goods and services	3,701.24	3,476.75
Other creditors	12,728.25	12,030.80
	16,429.49	15,507.55

9 Reserve
On current policy and figures, unrestricted funding of £37,500 is the baseline for a working reserve at 31/12/2025

10 Cost Centres
Surpluses for the Bennett Centre and St John's Cottage are committed to planned improvement works at the respective locations.

11 Legacy Funds
The PCC has received a generous legacy of £5,000 from the late Mr P Davies for the religious and other charitable work of the Church.
Legacy Funds, amounting to £14,577.50 have been used to fund the costs of:
(i) The repair of the Wyatville Screen, including Architects fees
(ii) Architects fees for the survey of the Reredos
(iii) Part of the cost of the West End Glass Doors (£4,076.80). The remaining cost (£5,631.22) was met from the balance of the West End Reordering Grant.

12 West End Glass Doors and Bennett Centre Cloister Step Window
Specialist Glazing Projects Ltd went into administration in July 2025. At that time, the commissioned Church Glass Doors had already been surveyed and designed and were in manufacture. Approximately 90% of the contract cost had been paid in line with the stage payment arrangement, reflecting the value of work completed, and therefore no financial loss was incurred. Discussions are now focused on another glazier completing the installation.
The Bennett Centre Cloister Step Window formed part of the same contract. Although the design had been completed, the manufactured frame was not available through the administrators, only the design and limited components were recovered, which do not support the full value of the payments made. Consequently, a financial loss was incurred in respect of the hardware.

13 Organ Appeal
The Organ Appeal was closed at the end of 2024, with the remaining balance carried forward to 2025 to form a new Organ Fund for future works and ongoing maintenance.

14 Church Insurance
Payment of insurance for the Church, Bennett Centre and St John's Cottage is by Direct Debit.

15 Benefice Share
Current cash flow allows only part of the Benefice Share to be paid by Direct Debit.
The 2025 figure for Benefice Share was £38,825 but only £30,000 of this was able to be paid to the Diocese.
The balance of Benefice Share remaining is a moral not a legal liability.

16 Parish Giving
Our policy has historically been that a proportion of planned giving has been donated to home missions and overseas aid.
More recently, separate Vicar and Church Wardens' Charities and Trust Fund accounts have continued to make grants as appropriate as do Social Committee and some generous individuals from time to time.

Appendix to the Statement of Financial Activities

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources:

(1) Collections are recognised when received by or on behalf of the PCC.

(2) Planned giving is recognised only when received.

(3) Income tax recoverable on gift aid donations is recognised when the income is recognised.

(4) Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

(5) Funds raised by fetes, garden parties and similar events are accounted for gross.

(6) Sales of books and magazines from the church bookstall are accounted for gross.

Other ordinary income: Rental income from the letting of the church premises is recognised when rent is due.

Income from investments: Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments: Realised gains and losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants: Grants and donations are accounted for when paid over, or when awarded if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the church: The diocesan Benefice Share is accounted for when payable. Any Benefice Share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability.

Prepayments: Prepayments below the threshold of £100 and non-recoverable payments less than £100 are generally treated as payment at the time rather than being apportioned over relevant years.

Fixed assets

Consecrated land and buildings and movable church furnishings:

(1) Consecrated and beneficed property is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.

(2) No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the statement of financial activities (SOFA) and separately disclosed.

Other fixtures, fittings and office equipment: Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items with a purchase price of £2,500 or less are written off when the asset is acquired. Items that have had no net book value for a clear financial year are retained on the inventory but no longer listed on the accounts.

The Bennett Centre depreciation policy provides that a financial reserve be built up by depreciating its capital contents. The depreciation would be calculated on items or group of like items with a purchase price in excess of £300.

Investments: Investments are valued at market value at 31 December.

Current assets:

(1) Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

(2) Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Additional notes regarding accounting policies

Listed Places of Worship Grant Scheme

Monies recoverable under this scheme have been identified as debtors to the parish until the monies are received. Changed policy includes a risk that not all claimable VAT expenditure will be subject of a grant in compensation. Whilst VAT expended which may be or is the subject of a claim will continue to be shown as debtors there will be a future risk of non-receipt. Such non-receipt will be shown as a bad debt within the accounts.

Employment

Persons employed (e.g. church administrator) and self-employed persons who contract to provide regular services (e.g. organists) have been grouped together for accounting purposes within salaries and honoraria. Such grouping together is of no bearing with regard to their employment status.

Reserves policy

A formal reserves policy has been adopted suggesting that a working reserve of unrestricted funds of the order of half the annual Benefice Share plus four months general running costs is vital to sustain sensible cash-flow management. This is reinforced by cash flow modelling of income and expenditure through the year.

A further factor in management of reserves is that at 1 Jan a substantial sum of additional reserve (of the order of 20% of projected project cost) is required in years where substantial capital expenditure is planned involving reclaim of VAT under the government Listed Places of Worship grant scheme as the VAT has to be paid first and reclaimed later with some uncertainty now as to whether funds will always be fully recoverable due to changes in government policy.

Successive years of running at a deficit exhausted unrestricted reserves, and the PCC is now aiming to develop a modest working reserve so that some of the many important or desirable capital works and mission initiatives previously unable to be funded by the general funds of the PCC can be taken forward.

The working reserve figure in line with our policy is £37,500 at 31 December 2025.

Policy documents

Policy documents – including a donations and fundraising policy document adopted in September 2014 – are available for inspection at the Open Door sessions in church (on the second Saturday of every month) or in the parish office.

Risk Management

The PCC identified the following principal risk categories. The issues arising under these categories are reviewed annually.

Financial risk *– the most common category of risk and it is possible to measure many non-financial risks in terms of financial impact. Financial risks can be managed through budgets and internal financial procedures as well as strategic business and development plans, and management accounts.*

Reputational risk *– can have an impact on parishes if, for example, unwelcome publicity hinders the mission of the Church.*

Statutory and legal requirements *– such as health and safety, employment law, Equality Act, Charities Act, safeguarding (Child Protection and vulnerable adults) and associated matters which could lead to substantial liabilities arising from claims or other legal action.*

The PCC is committed to and is complying with the National Safeguarding Policies of the Church of England and the Diocese of Bath and Wells.

A Fire Safety risk assessment and plan is in place.

The test of 'reasonable'-ness in the Equalities Act, Disability Discrimination Act and similar duties with regard to Health and Safety clearly requires any organisation to exercise due diligence at all times. We have a responsibility to recognise, plan and implement response to these issues as a priority claim on resources.

First Aid provision, emergency procedures, exit routes and related matters need to be regularly reviewed and all sidesmen, stewards and other responsible persons kept up to date in training.

New General Data Protection Regulations (GDPR) legislation came into force in 2018 (replacing the Data Protection Act), and the PCC has worked to take on board the implications of this new legislation with the Diocese providing training and support so that relevant changes in policies and procedures can be implemented.

The PCCs of our parish and our associated parish at Woodlands recommended to their APCMs that a joint Benefice Church Council be established to lead in oversight of statutory and legal requirements that affect them both and that Scheme was approved by Bishops Council in September 2018.

From the end of September 2023, in accordance with the plan for future clergy deployment prepared by the Deanery Mission and Pastoral Group and approved by the Archdeaconry Mission and Pastoral Group, the severance of the plurality with Woodlands was enacted.

Operational risk *– relates to threats to the Church's ability to deliver its objectives due, for example, to damage to the church building.*

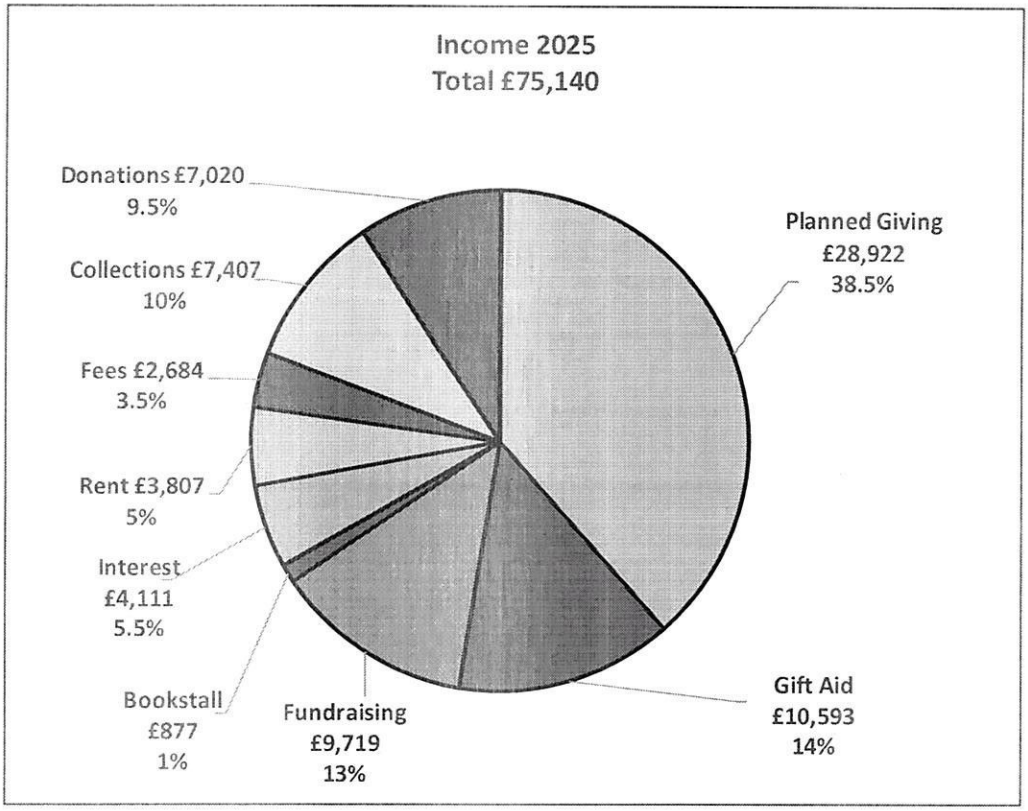
Steps have been taken to reduce risk in this area in relation to alarm systems, stewarding at times of higher risk, etc.

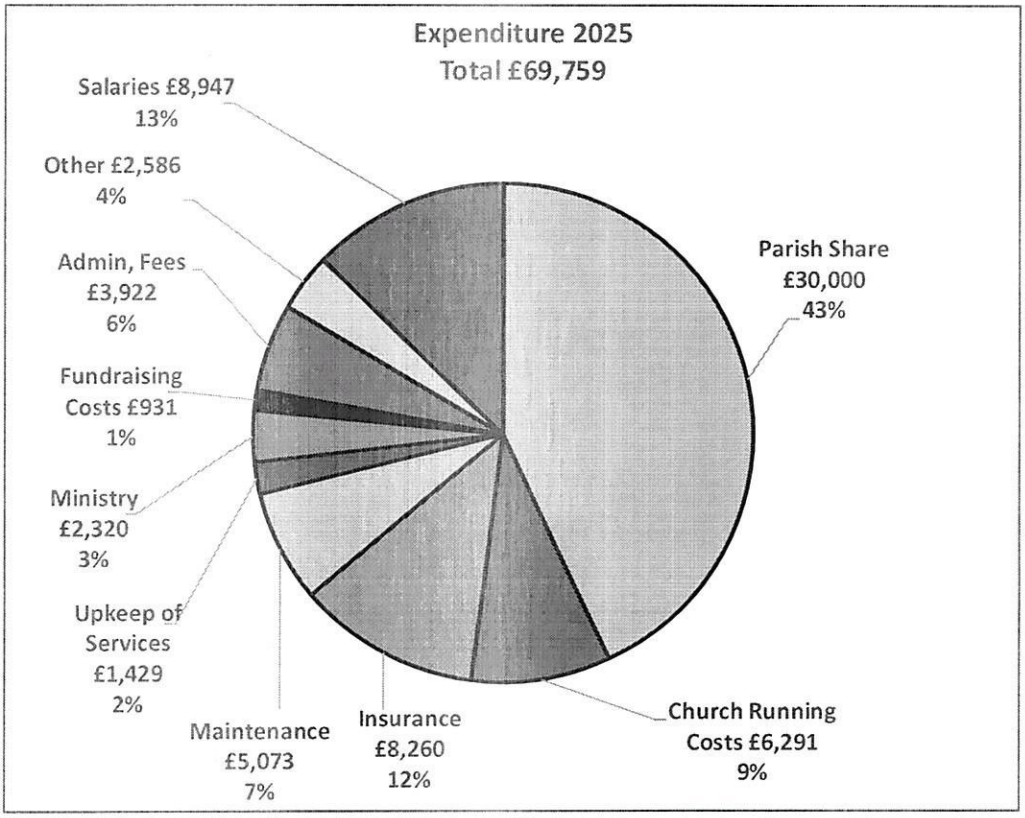
Frome St John the Baptist PCC - Summary of Accounts/Funds 2025

Accounts/Funds	Income		Expenditure		Surplus/Deficit	
	Unrestricted	Restricted	Unrestricted	Restricted	Unrestricted	Restricted
Church - General AC	75,140.02	7,208.65	69,759.19	4,558.15	5,380.83	2,650.50
Church - reordering grant	-	-	-	5,631.22	-	(5,631.22)
Church - legacy AC	5,000.00	-	14,577.50	-	(9,577.50)	-
Cottage AC	8,760.00	-	5,837.31	-	2,922.69	-
Organ fund	-	437.50	-	302.40	-	135.10
Bell fund	-	250.00	-	-	-	250.00
Choir fund	-	1,631.62	-	-	-	1,631.62
Vestment fund	-	1,065.45	-	3.58	-	1,061.87
LChapel roof appeal	-	211.32	-	-	-	211.32
Cost Centres						
Bennett Centre AC	20,546.65	1,007.50	17,840.89	1,143.92	2,705.76	(136.42)
Printing AC	1,301.73	-	1,922.76		(621.03)	-
Totals	110,748.40	11,812.04	109,937.65	11,639.27	810.75	172.77
		122,560.44		121,576.92		983.52

Total Funds	1 Jan 2025		Surplus/Deficit		31 Dec 2025	
	Unrestricted	Restricted	Unrestricted	Restricted	Unrestricted	Restricted
Church - General AC	14,629.33	240.00	5,380.83	2,650.50	20,010.16	2,890.50
Church - reordering grant	-	5,631.22	-	(5,631.22)	-	-
Church - legacy AC	64,586.95	55,579.92	(9,577.50)	-	55,009.45	55,579.92
Cottage AC	7,001.60	-	2,922.69	-	9,924.29	-
Organ fund	-	3,110.85	-	135.10	-	3,245.95
Bell fund	-	-	-	250.00	-	250.00
Choir fund	-	-	-	1,631.62	-	1,631.62
Vestment fund	-	-	-	1,061.87	-	1,061.87
LChapel roof appeal	-	162.50	-	211.32	-	373.82
Cost Centres						
Bennett Centre AC	9,795.63	850.00	2,705.76	(136.42)	12,501.39	713.58
Printing AC	3,407.55	-	(621.03)	-	2,786.52	-
Totals	99,421.06	65,574.49	810.75	172.77	**100,231.81**	**65,747.26**
		164,995.55		983.52		**165,979.07**

Frome St John the Baptist PCC
General Account
Unrestricted Income/Expenditure 2025





Charity/Trust Funds
Income and expenditure accounts 2025

Notes:
1. For information only, these accounts do not form part of the PCC's Annual Report or Financial Statements.
2. Some of the Trusts and Charities result from the merging of a number of smaller historic Trusts and Charities. The descriptive wording relating to purpose for which the funds are held is indicative rather than being a full statement of the purposes for which the relevant funds may be applied.

St John the Baptist Church, Frome

Charity/Trust Funds Year Ending 31/12/2025

Charity/Trust		B/F 01/01/2025	Income	Interest	Total Income	Expenditure	Surplus/ Deficit	C/F 31/12/2025	
Charity Funds									
1	**Byard**	106.33	32.77	1.95	34.72	0.00	34.72	141.05	Education
2	**Taunton**	1,227.18	594.33	21.86	616.19	0.00	616.19	1,843.37	Choir
4	**T Smith**	3,857.13	696.19	48.85	745.04	0.00	745.04	4,602.17	St Thomas' Alms
12	**Singer**	241.18	57.18	4.21	61.39	0.00	61.39	302.57	Bennett Memorial Service
14	**Leversedge**	336.64	311.30	7.95	319.25	0.00	319.25	655.89	Fabric
17	**Baily**	35.04	0.00	0.53	0.53	0.00	0.53	35.57	Clock,Carillon, Bells
19	**Hutchings**	1,403.61	318.67	18.78	337.45	0.00	337.45	1,741.06	Hutchings Grave
		7,207.11	2010.44	104.13	2,114.57	0.00	2,114.57	9,321.68	
Trust Funds									
21	**W Baily**	2,398.84	0.00	23.99	23.99	0.00	23.99	2,422.83	Bennett Memorial
22	**Via Crucis**	460.51	0.00	4.61	4.61	0.00	4.61	465.12	
23	**Bennett Grave**	134.71	0.00	1.35	1.35	0.00	1.35	136.06	
25	**Foster**	678.88	0.00	6.65	6.65	26.92	(20.27)	658.61	High Altar Easter Flowers
		3,672.94	0.00	36.60	36.60	26.92	9.68	3,682.62	
Total Funds		**10,880.05**	**2,010.44**	**140.73**	**2,151.17**	**26.92**	**2,124.25**	**13,004.30**	

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ST JOHN THE BAPTIST CHURCH FROME
PAROCHIAL CHURCH COUNCIL

Report and financial statements for the year ended 31st December 2025

We BOA Accountancy Limited t/as Berkeley Hall of Unit 2, Southgate, Commerce Park, Frome, report that we have carried out an examination in accordance with the Church Accounting Regulations 1998, the regulations made under Part IV of the Charities Act 1993 and in accordance with any applicable directions given by the charity commissioners.

In connection with this examination, we can confirm that no matter has come to our attention which would give me reasonable cause to believe that in any material respect:

A) The Council's accounting records have not been kept in accordance with Section 41 of the Charities Act 1993 and with above regulations.

B) That the accounts do not accord with those records.

C) The statement of accounts which have been prepared on an accruals basis does not comply with any of the requirements.

No matter has come to my attention which in our opinion should be disclosed in the report in order to enable a proper understanding to be reached.

SASmith
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S A Smith ACA ATII