

The Parochial Church Council of St Andrew's, Congresbury with Puxton & Hewish St Anne's

End of Year Financial Statements

Year ending 31 December 2025

Charity Commission Number 1134086

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TRUSTEES' REPORT ON FINANCES:

The PCC held three meetings in 2025
29th January, 25th June, 7th August and 22nd October

There are currently six elected PCC members of which one resigned during this period

63 members currently on the Electoral Roll
Of which 15 live outside the parish.

At the APCM 30th April 2025
Rosemary Bailey agreed to stand as Treasurer for a further year.

Mr. David Seabright has agreed to act as our Independent Examiner
** Towards the end of 2025 Mr Seabright became unwell and a new Independent examiner was sought.
Mr Jeremy Birkett has agreed to act as our Independent Examiner for this set of accounts and he was proposed and accepted at the October 2026 PCC meeting.

Income
The numbers of regular donors has again reduced. There are now only 41 (of whom 20 attend church regularly) that commit to giving by standing order. Whilst we are grateful for every donation, it is noted that most have not altered the amount of their giving since pre-Covid years. Regular donations enable us to budget more effectively. Current works on improving the alarm system and boiler thermostat have been put on hold. Upgrade to the external broadcasting services have similarly been delayed.

Gift Aid helps vastly by increasing donations by 25% at no extra cost to the donor. Please consider giving in this way if you are a UK taxpayer.

The card reader is also a useful income stream which raised £2411 in the year.

Expenditure
The 3Yr fixed rate contract with Octopus Energy was still in effect over 2025

We are continuing to pay a reduced Parish Share amounting to £6000 for this yr
Our largest expenditure is our contribution of £30484 to New Creation and in December 2025 it was agreed that a "surplus" of £10,000 from New Creation

could be paid to the Diocese from our Benefice (ie Jointly with Banwell PCC) to raise our Parish Share contribution to £22,000 from the benefice.

The driveway was re-surfaced in places where deep pot-holes had developed. This was at a shared cost with the Parish Council £3000
The main renewal/repair for our church in 2025 was the upgrading of lighting throughout the Chancel and South porch areas providing improved illumination. The introduction of low energy bulbs reduced energy usage. The chancel lighting was paid for by The friends of St Andrews with VAT recovered by the PCC through the Listed places of worship scheme. The chandelier lights in the S Porch were paid for by a donor, as was the re-painting (limewash) of the S.Porch walls. Without the "Friends" and other generous donors these projects would not be possible. There are still other projects outstanding from the Quinquennial report.

Each year we are just about "breaking even" but the gap between income and expenditure is getting tighter.

Charitable Giving and outreach

The church continues to be used for other forms of outreach:
It hosts a weekly drop-in for parents and school children "Take Five" which regularly brings a small average income of £15 a week and also fundraises for nationwide charitable events such as Red Nose Day, Children in Need for example. It also provides a venue for our local school special services throughout the year.

Several concerts were held featuring local choirs and bands:
Congresbury Singers, Trinity Singers and the local Saxophone band. Money raised at these events was shared between charities and our church.

£369 given by church members helped Toybox support two children overseas
Additional funds were given to ToyBox from the PCC account

Plans for 2026
Re-decoration of areas within the church and exterior parts of the refectory – further enhancements to the Audio-Visual system - plus required work that has been highlighted by the Quinquennial report.

Matthew Thomson (Chairman of Trustees)

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AIM and PURPOSE

St Andrew's Church is a charity within the Church of England Locking deanery which is part of the diocese of Bath and Wells, comprising the Parish of St Andrew's Congresbury with Puxton and Hewish St Anne's. The charity is registered with the Charity Commission.

The Parochial Church Council has the responsibility of co-operation, with the incumbent, in promoting in this Parish, the whole mission of the Church – pastoral, evangelical, spiritual, social and ecumenical.

It also has maintenance responsibilities, not only for the Church, but also for the Refectory.

ADMINISTRATIVE INFORMATION

Location:	Station Road Congresbury
Correspondence address:	St Andrew's Church Office Station Road Congresbury Bristol BS49 5BN
Charity Commission Registration Number:	1134086

STRUCTURE, GOVERNANCE and MANAGEMENT

Members of the Parochial Church Council are either ex-officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

Incumbent	Rev Matthew Thomson	Chair
Associate Priest	Rev Dr Howard Worsley	(From Jan 2017 to Aug 2025)
Wardens	Mrs Lynda Fell	(From APCM 2020)
	Mrs Ruth Horton	(From APCM 2025)
Secretary	Mrs Ruth Wratten	(From APCM 2023)
Treasurer	Mrs Rosemary Bailey	(From APCM 2023)
Deanery Synod	Mrs Ruth Wratten	(From APCM 2017)
	Vacant	--
Elected Members	Mr David Hares	Representing Puxton & Hewish (Co-opted Nov 2019)
	Mrs Helen Kaye	(From APCM 2023)
	Ms Petra Rae	(From APCM 2025)
	Mrs Ruth Barber	(Co-opted Nov 2024)
	Mrs Pauline Patch	(From APCM 2020 - 2025)
	Miss Gemma Stocker	(From APCM 2018 - 2025)
Resigned during 2025	Mrs Sonya Stocker	(From APCM 2019)
Ex-officio member	Mr Ian Stocker	Lay Reader

COMMITTEES

a) Standing Committee: This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any direction given by the Council. Its membership consists of Incumbent, Churchwardens, Assistant Wardens, Secretary, and Treasurer.

b) Finance Sub-Committee: Reports to PCC; has oversight of financial matters. Discussed by both New Creation Treasurers. Chaired by Incumbent.

c) External Giving Sub-Committee: Reports to PCC; has oversight of external giving budget. Not active in 2025

d) Fundraising Sub-Committee: Reports to PCC; responsible for co-ordinating fundraising. Inactive from May 2013.

e) Health & Safety Sub-Committee:
   a. In the absence of a Health & Safety Officer, the Standing Committee acts as the Health & Safety Sub-Committee.
   b. The PCC as a whole maintains responsibility for all Health & Safety issues.
   c. Mrs Sonya Stocker is our nominated first aider.
   d. Accidents are to be reported to the Church Administrator who monitors the first aid book.
   e. The asbestos register is available for review upon request.
   f. Risk Assessments are completed for every event.
   g. The PCC is to ensure that all contractors have their own H&S policy and appropriate insurance.
   h. The PCC is to ensure that all events NOT sponsored by the PCC have their own Public Liability insurance.
   i. Our full policies related to Health & Safety, Risk and Lone Workers are available upon request.
   j. Mrs Ruth Wratten, Church warden, oversees the safeguarding policy

P.C.C. MEETINGS

The full PCC met on three occasions during the year. Additionally, three unofficial meetings were held jointly with the PCC of St Andrews Banwell. Any business at the joint meetings requiring PCC approval was voted upon by the separate legal bodies. All meetings were held physically and were quorate.

Minutes of all PCC meetings were noted .

Copies of the minutes are attached to this report

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST ANDREW'S, CONGRESBURY WITH PUXTON AND HEWISH ST ANNE'S

I report on the accounts of St Andrew's, Congresbury with Puxton and Hewish St Anne's for the year ended 31 December 2025, which are set out on pages 9 to 15.

Respective Responsibilities of Trustees and Examiner

The PCC of St Andrew's, Congresbury with Puxton and Hewish St Anne's are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the members of the PCC as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met

or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jeremy Birkett

Date: _____

Statement of Financial Activities

For the period from 01 January 2025 to December 2025

	Unrestricted funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:				
Donations and legacies	57451	5209	62660	59104
Income from charitable activities	3275	495	3770	4647
Other trading activities	7263	677	7940	7261
Investments	1483	3231	4715	4879
Other income	11973	7915	19889	20224
Total income	**80941**	**17529**	**98976**	**96116**
Expenditure on:				
Expenditure on charitable activities	76586	5522	82108	73753
Other expenditure	590	6150	6740	7623
Support costs	625	47	673	710
Total expenditure	**77802**	**11720**	**89522**	**82087**
Net income / (expenditure) before transfers	**3644**	**5808**	**9451**	**14029**
Transfers				
Gross transfers between funds – in	4163	83	4248	3923
Gross transfers between funds - out	(2704)	(1543)	(4248)	(3923)
Net movement in funds	**5103**	**4348**	**9451**	**14029**
Total funds brought forward (from 2024)	**127453**	**89812**	**217266**	**203237**
Total funds carried forward (to 2026)	**132557**	**94160**	**226718**	**217266**

There may be minor discrepancies in the totals due to the pence not being shown.

Balance sheet (Separate funds)

As at: 31st December 2025

	2025	2024
Fixed assets [2]		
Tangible assets	38,728	40,089
Heritage assets	1,956	1,956
Investments	20,849	20,849
	61,534	**62,895**
Current assets		
Debtors [5]	44,250	43,976
Cash at bank and in hand	128,663	118,521
	172,913	**162,498**
Current Assets and Liabilities		
Creditors [4]	(3,429)	(3,827)
Net current assets less current liabilities	**169,484**	**158,671**
Total Assets less current liabilities	231,018	221,566
Liabilities		
Creditors [4] amounts falling due after more than 1 yr	(4,300)	(4,300)
Total net assets less liabilities	**226,718**	**217,266**
Represented by funds:		
Unrestricted	58,835	51,434
Designated	73,720	76,020
Restricted	94,154	89,806
Funds of the church	**226,718**	**217,266**

There may be minor discrepancies in the totals due to the pence not being shown.

We approve the financial information which comprises the Statement of Financial Activities, Balance Sheet and the related notes. We acknowledge our responsibility for the financial information, including the appropriateness of the accounting basis, and for providing Mr. J Birkett with all information and explanations necessary for the compilation of the independent examination.

Matthew Thomson
Chairman, on behalf of the PCC

Date: _____

Fund movement by type

Period 01 January 2025 to 31st December 2025

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing resources	Transfers	Gains and Losses	Fund balances carried forward
AV-FWS						
Designated	3099		648	(1259)		1191
Restricted	4407	125	19	15		4529
Sub-total for AV-FWS	**7507**	**125**	**668**	**(1243)**		**5720**
D-Shed New Fund						
Restricted		395	12	50		434
Sub-total for D-Shed		**395**	**12**	**50**		**434**
F-Lights						
Designated	246	**5**		(88)		**162**
Restricted	555	**400**		10		**965**
Sub-total for F-Lights	**801**	**405**		**(78)**		**1127**
FNRL-Legacy						
Designated	**49156**	**500**		(1283)		**48372**
Restricted	**1033**	**3000**		**(1033)**		**3000**
Sub-total for FNRL Legacy	**50189**	**3500**		**(2316)**		**51372**
S-Dewer						
Designated				2316		2316
Sub-total for S-Dewer				**2316**		**2316**
Building - Building fund						
Designated	25					25
Restricted	19	66		—	—	86
Sub-total for building	**44**	**66**				**111**
Church Drive						
Designated	4496		1740	500		3756
Sub-total for Church Drive	**4496**		**1740**	**500**		**3756**
Discretion						
Restricted	2777		413			2363
Sub-total for Discretionary Fund	**2777**		**413**	**)**		**2363**
FeeOrgan						
Restricted		600	540			60
Sub-Total		600	540			60
Fee Stipend						
Restricted	241	4310	4304	12		247
Sub-Total	**241**	**4310**	**4304**	**12**		**247**
General - General fund						
Unrestricted	51434	80941	74815	1274	—	58835
Sub-total for General	**51434**	**80941**	**74815**	**1274**	**—**	**58835**
Gymkhana - Gymkhana Benevolent						
Restricted	1,510	—	—	—	—	1,510
Sub-total for Gymkhana	**1,510**	**—**	**—**	**—**	**—**	**1,510**
Investment - Investments						
Restricted	22814	1763	—	—		24577
Sub-total for Investment	**22814**	**1763**	**—**	**—**		**24577**
Land-Build - Freehold land and bu						
Designated	18497	—	599	—	—	17898
Restricted	23611	—	698	—	—	22913
Sub-total for Land-Build	**42109**	**—**	**1,297**	**—**	**—**	**40811**

LC-Events - Love Congresbury						
Restricted	416	1000	1374		—	41
Sub-total for LC-Events	**416**	1000	1374		**—**	**41**
LOGCABIN - Log Cabin						
Restricted	18,265	—	—	—	—	18,265
Sub-total for LOGCABIN	**18,265**	**—**	**—**	**—**	**—**	**18,265**
Marshall - Marshall fund						
Restricted	1673	818	—	(500)	—	1,991
Sub-total for Marshall	**1673**	**818**	**—**	**(500)**	**—**	**1,991**
N-Creation						
Restricted		**483**	**484**			**0**
Sub-total for N-Creation		**483**	**484**			**0**
Prayer Garden						
Restricted	3,315	—	—	—	—	3,315
Sub-total for Prayer Garden	**3,315**	**—**	**—**	**—**	**—**	**3,315**
Sch-Bibles - Bibles for school le						
Restricted	270	777	812	—	—	235
Sub-total for Sch-Bibles	**270**	777	812	—	—	235
Special - Special Projects						
Restricted	(140)				—	(140)
Sub-total for Special	**(140)**				**—**	**(140)**
Sunday-Sch - Sunday School fund						
Restricted	6301	649	47	—	—	6903
Sub-total for Sunday-Sch	**6301**	**649**	**47**	**—**	**—**	**6903**
SwissAir						
Restricted	**2553**			**(10)**		**2543**
Sub-Total	**2553**			**(10)**		**2543**
Temp - Non-church funds to						
Restricted	24	2752	2582		—	194
Sub-total for Temp	**24**	2752	2582		**—**	**194**
Toybox - Toybox fund						
Restricted	39	386	432	**7**	—	-
Sub-total for Toybox	**39**	**386**	**432**	7	**—**	**-**
Zambia - Zambia - Travel Subs						
Restricted	123	—	—	—	—	123
Sub-total for Zambia	**123**	**—**	**—**	**—**	**—**	**123**
Grand total	**217266**	**98976**	**89524**	**—**		**226718**

There may be minor discrepancies in the totals due to the pence not being shown.

Notes to the Financial Statements / Treasurer's Report

For the year ending 31 December 2025

1 ACCOUNTING POLICIES:

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with the 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.

Reserves policy

We aim to have 20% of our annual expenditure available for running costs and contingencies for emergencies. This would amount to approximately £26,500. At 31 December 2025 we held £58,835 in unrestricted funds and £73,722 in designated funds.

Funds

Unrestricted 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 classified as Designated have been set aside for a particular purpose by the PCC, but are available for transfer to general use at the PCC's discretion.

Incoming resources

Collections are recognised and applied to the accounting year when received by or on behalf of the PCC.

Planned giving received under Gift Aid is recognised and applied to the accounting year when received.

Income tax recoverable on Gift Aid donations is recognised during the year to which they apply. Recovery of tax for the last month is accounted for and accrued as soon as the PCC is advised by the Gift Aid Secretary that a claim has been filed and the amount(s) of such claim.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by events have been accounted for gross.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

Resources used

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 parish share is accounted for when paid.

Fixed assets: Consecrated property and moveable church furnishings

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

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2005 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items over £1,000 acquired since 1 January 2005 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2005 is written off in the year of acquisition.

Fixed assets: Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

Current assets

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

2 FIXED ASSETS:

Heritage assets comprise of Glebelands at historic cost of £1,951 and Refectory at cost of £5.

Tangible assets comprise of Stable Block at £40,089 – the Chancel Chairs being fully depreciated in 2024 Through 2025 it (Stable Block) was depreciated in line with policy

- The value of the Stable Block at 31 Dec 2024 was £40,089. Depreciation in 2025 totalled £1,361 leaving a value at the end of 2025 of £38728.56

Investments comprise of £20,849 in shares which remained unchanged in 2025 and where the income is restricted for use with Youth & Children's work in the parish.

3 NOTES ON EXPENDITURE:

Parish Share During 2024 an agreement was reached with the Diocese to pay a total of £6,000
This has continued during 2025

4 CREDITORS:

Creditors of over one year comprise £4,300 remaining due on a loan from the Diocese of Bath & Wells.

2025 Creditors: £652 in stipends received related to Occasional Offices also due to the Diocese of Bath & Wells, £2,677 due to Rev Matthew Thomson for Vicar's expenses.

The existing loans from the Diocese of Bath & Wells (initially £14,500 payable on demand) were previously combined with a new loan of £18,800 into a single loan of £33,300 with a five-year term and secured against the sale or eventual development of Glebelands. Interest on the loan is calculated at a daily rate of one three hundred and sixty-fifth of the nominal interest rate of 2% over BoE base rate and is payable upon the loan repayment date. Payments totalling £5,000 were made to the DBF during 2023, reducing the principal balance to £4,300 plus interest remaining due.

Repayment of the loan is to occur on the earlier of (1) sale of Glebelands, (2) completion by the St Congar Community Co-housing scheme, or (3) five years from the execution of the agreement in August 2023. The PCC decided, based on the status of the project, to begin making repayments in January 2021.

No further repayments were made during 2025

5 DEBTORS:

Debtors comprise of an unsecured loan of £41,684 to St Congar Community Co-housing Limited,
£2142 due from Rev Matthew Thomson relating to Vicar's expenses, £424 due from New Creation for their share in the TalkTalk contract

The loans of £33,300 from the Diocese of Bath & Wells and a further £8,384 of PCC own funds were loaned to St Congar Community Co-housing Limited to fund the pre-application phase of the planning application to develop Glebelands, the Vicarage and the Refectory. This loan is unsecured, and no documentation is in place. Documentation is to be put in place to align the terms of this loan to those operating on the Diocesan loan, albeit still unsecured.

6 FRIENDS OF ST ANDREWS CHURCH

The Friends of St Andrews Church is a sub-committee of the PCC and exists to raise funds to help towards the cost of the maintenance, care and development of the Church, Refectory and other associated buildings, together with their major furnishings and grounds. The sub-committee operates a separate bank account and accounts.

The most recent financial information available shows total assets held as at 31 December 2025 of £20772. A copy of the Friends' financial statement has been provided to Mr Jeremy Birkett, the examiner of the PCC's financial records.