2026 Report and Accounts for the Parochial Church Council of St Michaels Church, Galmington

St Michael's bringing the presence of Christ to all.

The Parochial Church Council of St Michael's Galmington, Taunton

2026 ANNUAL REPORT &

FINANCIAL STATEMENT

Year Ended 31 December 2025

Charity Number 1137270

St Michael's Church,

Galmington, Taunton TA1 4TP

Legal Objects

St Michael the Archangel is part of the Diocese of Bath and Wells within the Church of England. The correspondence address is Pitts Close, Galmington, Taunton, TA1 4TP. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity currently registered with the Charity Commission.

St Michael's is a registered charity and observes the Church Representational Rules 2020.

Strategic Report

Aims and Objectives

St. Michaels Parochial Church Council (PCC) has the responsibility of cooperating with the Church Wardens (incumbent when not in vacancy), in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church of St. Michael the Archangel, Pitts Close, Galmington, Taunton. TA1 4TP.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Michael's. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Through other activities we aim to reach the needs of other groups in the community to fulfil our mission statement and bring others into the presence of Christ. Our outreach has continued to be restricted by the impact of covid, particularly in terms of School liaison, however this has led to new ways of engaging with the wider student body and community on things such as the window nativities and continued zoom worship.

Mission and Evangelism

We have many links with mission at home and overseas including:

- Bishop Henderson Chaplaincy
- Musgrove Park Chaplaincy
- Army Cadet Chaplaincy
- Open Door
- Children's Hospice SW
- Royal British Legion
- Food Bank
- Christian Aid

- Refugee Aid from Taunton (RAFT)
- Mind
- Open Table
- Farm Communities Network

Vicar's Report

Have you ever tried to learn a language, not because your teacher told you to, or because you were heading off on holiday to Benidorm. But because you needed to… In many ways your whole life depended on it?

Learn a language like Kalpeni… because she knew that she was called to work in the UK. She walked in here after church had ended *** Sunday three years ago, as it was her wedding anniversary.

Like Alesandro, who is better suited to the British weather than he is the temperature and temperament of Southern Italy.

Or Wai Min, who gave up her life in Hong Kong to support her daughter in Queens.

Like the entire congregation of Cornerstone and St Thomas, who share our building. Giving up Tarac or Malayalam for English.

Like our local councillor trading Iran for Galmington.

We have thought much over the past weeks of our diverse demographic here; we have considered well the beauty and the complexity.

I wonder if with every change, are we trying to speak a new language, with:

One another

Our demographic is ever changing; and each transition marks a shift in our understanding; not just of people. But also of the nature of God.

An elderly Baptist minister once said that each person that he meets, each person made *"imagio dei"* causes an expansion in his ever-widening understanding of the deity.

That's great news for our collective theological competency, but even better for our day to day living with each other:

In church a number of people have significantly played their parts:

Rachel Reeder has been lumbered with PCC secretary, which to be fair is more usual, as a church member fills this role.

Val Warren, was in on Tuesdays and Thursdays - Invoicing hall users and keeping on top of the bookings diary.

Treasurer was undertaken by Mrs Lynn Hamilton

But Dean brought his own gifts to this.

It's good to have a clergy colleague. And much of Dean's Diaconal year has been spent working together. The end of 2025, had some tribulations for me. And it really did feel that at times, we were helping each other to make it through.

A church is way more than its clergy though.

Pat and Juliet & Rachel, serve as Church Warden and Two Deputies. Three together.

Ann, continues to keep our preaching rota going. We know that we are blessed here by both Ann and Marcus, as our Readers. They bring such different things, and I am grateful for the knowledge that they impart. Alongside Chris George and Andrew Watson adding their voices to our preaching team.

Pam Garrod too, as she has enabled and supported our Thursday Communion.

Marcus also deserves thanks, for that which he does with the children on Sundays; and also significantly with our toddler group, ably supported by Liz and Pat in the Kitchen. This year he stepped down due to work commitments but continues to provide for our young people on Sundays.

Our kitchen team for Mikey's and other events has grown, with both members of St Michaels and friends from outside partaking. We thank Heather for her co-ordination of Mikey's and her team for all they do: Martin, Andrea, John, Pat, Rachel, Emma, Patima, Carol, Janice, Marcus, Dean, Pauline.

We give thanks also to Pam Bailey and her team for seeing another year of coffee mornings through.

Pat and John, Juliet and Gwyn, have maintained a Wednesday Hub throughout 2025.

Anna for running Stillness, as a quiet, prayer space, on Wednesday early evenings.

Then those things which enable our worship: flowers, readers, and those who lead our intercessions, and who offer prayer ministry at the communion rail.

Those who get on and maintain our building. David and Merv; Pam, Roger, Janice, Margaret as they clean regularly, Chris, Martin, Roger, Nick, Merv and John as they continue to mow the lawn.

And all those who maintain the garden, Barbara, you too. Thank you for creating a lush environment for us.

Pam and Roger, as ever, have enabled joy and growth through so many seasonal displays.

Conversation has flowed and the community has been enlivened.

We have two Homegroups, one Hosted and run by Alison and Gill, another at the vicarage, run by Chris.

Alison Creates poster and PR

Gill our Rotas

We are so grateful for everyone's support.

Our events throughout 2025 were fabulous.

Burn's Night, with a huge turn out. - With help from Bev Tapper and Blue Fish for tumbling spuds again.

May Fayre and Plant Sale, run by Pam and supported by so many others.

Jazz Night was fun and vivacious, thank you for that Juliet.

We took a busload to Dean's Priesting in Wells, thank you Gwyn for arranging the bus. Pity about the aircon!

A wonderful Remembrance weekend with a huge turnout for Armistice Day, although the weather was against us, and our young people from Bishop Henderson arrived. As we gathered at St Michael's temporary war memorial, fabulously designed by Roger and Pam Bailey.

And then the Christmas Fayre. This year raising over £3000

Thank you all...

With our local community

We see the shift, and most predominantly witness change within our local schools:

Open Table continues, as an alternative worship; led by members of St Mike's and others. We have folk gathering for this act of worship, regularly from Yeovil. We really do thank Chris and Beth, for heading up Anna, Nick and Zahari.

We continue to work with Comeytrowe Under Fives, Parkfield, Bishops Henderson. In March Bishop Henderson School had its SIAMS Inspection, and passed with flying colours and in October turned 50 years old.

With a fractured world.

Back to language, sadly even when we speak the conflict abounds. We continue to say “The Peace" each week hoping that through the difference we make the world may feel peace.

With God in Trinity

Through the year, St Michaels worked together... All of us. To bring about some real changes.

Our biggest challenge remains an increase in Parish Share. This coinciding with Susan's retirement has been challenging.

We give thanks

for Carol Lloyd and her support during a tricky transition and work with the Christian giving scheme.

To Dean for working on the end of year accounts.

Our accounts remained as yet unaudited due to Clive Raisey's retirement (Dec 25). Matthew Pinnock from Bath and Wells was aware of this and was seeking an auditor with myself.

UPDATE: July 26 An Auditor was found and the accounts have been submitted.

Then to our warden Pat.

Pat has been conscientious and present throughout the week, but also diligent in support of those troubled and in need in this place. If someone needs an ear. She is there. She is still working Solo as church warden, although she has been supported by both Rachel and Juliet as Deputy Church Wardens. And John...

We haven't filled the second role of Warden.

Together, All of us, we were caused to mourn the deaths of a number of our members and some people in our community, in 2025. But also energised and invigorated by the tales of their lives and the memory they left for us. We were reminded of their voices and contribution to the community.

We remember now:

Fran Bromley

Maddi Bray

Naomi Moore

Steve O'Keefe

Elizabeth Johnstone

Signed Rev Justine

Church Wardens Report

Firstly I would like to apologise for my absence today.

St Michael's has a very unique and diverse church family. It reaches many people not actually resident in the parish, (of which John and I are numbered). The outreach we offer is quite unique.

2025 had its good and bad times. It's always difficult when we have friends or family who pass to Glory. It has been amazing to see the support each of you has given.

However, we also celebrated good times.

I would like to take this opportunity to thank each and every one of you for all your help and support this year. There are those who go above and beyond what is expected. Those who

quietly go around keeping the church functioning. A special thanks to Pam and Roger, not only for organising the flower sale and Christmas fairs but numerous other projects in between.

Juliet, for organising the Jazz night. Gwyn and Juliet for their support in running the Hub.

The flower ladies, for the stunning arrangements. Mikey's team. The knit and natter group led by Pauline. The sidespeople, who turn up early, help in many ways. Those who help with cleaning, the kitchen helpers, the coffee morning people. I could go on, but it would take too long. Thank you all. Especially Justine and Dean.

Whilst the Hub was open, I was also available for the church wardens surgery. I am pleased to say that this service has provided a listening ear for those in need, and help where required.

In June, some of us had an amazing day out in Wells for Dean's ordination, a coach being organised by Gwyn. A very special day indeed.

We had many such happy memories for 2025, and 2026 will hopefully continue to bring us all peace and harmony.

Pat Vittery

Financial Review

Income (£) General Fund			
	2024		**2025**
Standing Orders and Envelopes (GA)	23,858		22,564
Loose Plates Collection	15,881		13,582
Gift Aid Tax Collected for the year (less yurt GA)	7,611		8,339
General Donations			
Fundraising	17,106		13,285
Gift Day for general funds			
Magazine/Bookstall sales/Hall Lettings etc	18,830		14,676
Income from other Properties	501		2328
Fees	490		733
Other income			1,328
	84,277		**76,835**
Expenditure (£) General Fund			

Parish Share - paid to Diocese	56652		60,030
Wages, secretarial and others	13964		•
Church running expenses and maintenance	17,154		5,922
Clergy Expenses	3,552		3,193
Mission and Charity Giving	20		213
Parish Magazine etc			
Office expenses			
Repairs to Church	3,700		
Upkeep of Church yards			138
Misc			
(Costs of Trading) Fundraising Expenses	4050		11298
Books and Gifts			
Total Expenditure	**99,092**		**80,794**
Loss	**-14,815**		**-3,959**

Despite the challenges and difficulties, we have still managed to pay our bills, albeit with the amount we have in reserve dwindling slightly. However, even with fresh vision and a good number of people joining our Church whilst enjoying all that there is on offer, we are currently running at around a £4000 deficit. As with you all, we find our costs spiralling and our congregations, although growing, cannot keep pace with the financial needs. Despite our best efforts to keep overheads down and economise at every opportunity, it costs around £8000 per month, just to stay open.

Reserves Policy

It is the PCC policy to maintain a balance of unrestricted funds that equates to 4 months of day-to-day running costs. This equates to £28,000 and is covered by the balance in Kingdom Bank.

Money on deposit with the Lloyds account is sufficient to cover fluctuations in the average monthly spending.

Structure, Governance and Management

St Michael's Church appoints Parochial Church Council (PCC) members in accordance with the Church Representational Rules. The PCC is chaired by our Vicar, and attended by the Church Wardens, the Lay Readers, and the Church Administrator in addition to the PCC representatives

elected by the membership. All those who attend our services are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern to the parish, including how the funds of the PCC are to be spent. The PCC met six times during the year.

The PCC has identified areas of responsibility to several sub-groups, and considers the groups' advice when making decisions:

Church Management Team (CMT): This group is convened under the Church Representational Rules as a standing committee of the PCC. This group meets more frequently than the full PCC and has delegated authority to make day-to-day decisions concerning the church building and activities.

Building Utilisation Group (BUG): The PCC appointed this group to oversee building issues, particularly the need for work on the roof and the heating system.

The Ministry Action Team (MAT): This group maintains an oversight of worship throughout the parish and ensures that our services put faith into practice through prayer, scripture, music and sacrament.

Pastoral Care Team (PCT): This group addresses the special and individual needs of the parish.

Social Activities: The PCC appoints members throughout the year to organise social and fund-raising activities.

Trustees' Responsibilities

The elected members of the PCC are the Trustees of St Michael's Church. They are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC meets six times during the year. Given its wide responsibilities the PCC from time to time will appoint sub-groups or action teams with defined levels of decision making. All of these groups are responsible to the PCC and report back at each PCC meeting with minutes of any decisions taken, and recommendations for the PCC to act on areas outside the specific remit of the appointed group.

Administrative Details

St Michael's Church is situated in Pitts Close, Galmington, TA1 4TP. It is part of the Diocese of Bath and Wells within the Church of England. The correspondence address is Pitts Close, Galmington, Taunton, TA1 4TP. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity currently registered with the Charity Commission.

Current PCC members are:

Ex-officio

Rev Justine Richards, Vicar of Galmington

Rev Dean Hallett, Curate

Mrs Pat Vittery (CW)

Licensed Lay Reader

Mrs Ann Goddard

Deanery Synod Representatives Mr Andy George

Mr John Vittery

Treasurer: Mrs Lynn Hamilton Secretary: Ms Rachel Reeder

Elected Representatives	**Dates**
1. Ms. Rachel Reeder	2024-2027
2. Chris George	2022-2025
3. Marcus Jones	2023-2026
4. Mrs. Juliet Willey	2022-2025
5. X Zahari Brimacombe	2024-2027
6. Mrs. Pamel Garrod	2024-2027
7. Mrs. Bamina Hannadidge Kalpeni Saumya Perera	2024-2027
8. Steve Brooks	2025-2028
9. Gwyn Griffiths	2025-2028

Church Management Team

Rev Justine Richards, Revd Dean Hallett, Mrs Pat Vittery,, Mrs Ann Goddard

Sides people:

Juliet Willey	Wendy Webber	Ann Watson
Jenny Moore	Gill Bryan Wai-Min	Alison Brown
Rachel Reeder	Christine Musgrave	Pauline Meakin
Jan Horton	Gwyn Griffiths	Nick Blundell

Ministry Action Team (MAT)

Ann Goddard, Pam Garrod, Marcus Jones

Pastoral Care

Under Revision

Building Utilisation Group (BUG): Roger Bailey, Pam Bailey, Bob Nicholls, Nick Blundell, David Garrod, John Vittery.

Electoral Roll Officer: Ms. Rachel Reeder.

Signed on behalf of the PCC,

Rev Justine Richards

Vicar of Galmington

Independent examiner's report to the

PCC of St Michael's, Galmington, Taunton

This report on the financial statements of the PCC for the year ended 31 December 2025.

This report is made solely to the PCC.

I have checked

- the cashbook to the bank statements
- payments have bills/invoices/receipts/ expense claims
- Receipts have invoices/bank credit slips/cash record slips
- Unpaid payment invoices
- Unpaid receipt invoices
- Cross checked receipts and payments are correctly allocated

My examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes a consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters.

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

which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 130 of the2011 Act: and

to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and Regulations have not been met: or

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

Jacquey Newton

2 Meadowside Cottages

Combe Florey

TA4 3HY

St Michael the Archangel Galmington
Pitts Close, Galmington, Taunton, TA1 4TP
1137270

2025 Giving Review
Resourcing ministry across our parish

As a parish we have one Church worshipping God and seeking to serve our community together. Our Church St Michael's the ArchAngel. We have one Vicar, Reverend Justine Richards, she is assisted by Reverend Dean Hallett, as Curate, Mr Marcus Jones and Mrs Ann Goddard, as Readers, by Mrs Pat Vittery as Churchwarden, Our PCC members and a team of able volunteers, covering, administration, worship, buildings and community.

How our giving enables this Benefice to be:
A Growing, Learning, Christian Family committed to serving God and the Community



"As each has received a gift, use it to serve one another as good stewards of God's varied grace". – 1 Peter 4-10 (NIV)

This statement helped the early Christian community to know how to live so that their lives both individually and collectively would reflect God's love for the world and glorify him.

It is our parish hope and prayer that St Michael's the ArchAngel Church will provide a sacred, inclusive and safe place where all are welcome and valued, where faith is nurtured and all are accepted, with or without faith.

Our 2025 giving review aims to provide awareness of our current financial situation and seeks to ask for your support to enable us to continue to be here for families who lose a loved one, supporting older folk to keep in touch with the wider community, families with young children who need a helping hand when crisis hits, providing for those who choose a church wedding and those, both adults and children who request Baptism. We each have individual gifts which if shared collectively can help us to become the body of Christ. We all know that a body needs everyone to play their part, so it functions well. When members of a Church community recognise their God given gifts and begin to share what they have, the whole community benefits and the world becomes a far better place.

God is good!

Budget information

The last few years since the covid pandemic have been difficult for most Churches and charities and we are no exception. It is amazing how people give and support our various fund-raising activities, but we really need to look at this closer and try to raise more funds to be able to sustain the ministry here in Galmington.

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What do we spend our money on?

If we average about 45 people in church every Sunday it would cost about £34 per person per week to run the Church. The '**Parish Share'**, is our biggest cost and is paid to the Diocese of Bath and Wells to cover clergy training, salaries, pensions and housing costs, along with Diocesan support services such as legal, finance, advice, safeguarding and all other support services that are available to us. Expenditure also includes…..

Church repairs and utilities – heating, lighting, insurance, general repairs and maintenance and Clergy Expenses

Other running costs: Church supplies, music licences, refreshments, office costs and worship supplies.

Charitable Giving, we have in the past been very generous in our giving to charities and as part of our Christian commitment have given the weekly collection to charity. However, this was changed a couple of years ago and the PCC agreed that the money from soup lunches would be given to charity and we would have specific fund-raising events for causes. However, due to the financial challenges we face in the 2026 budget we are forced to reduce our charitable giving which is currently under review and discussion.

Where does the money come from?

Total support from….The Government £0, The Church of England £0, Parish Reserves £0, The Lottery £0, The Magic Money Tree £0. The majority of our income is from Church members, through regular giving, cash collections, the envelope scheme and one-off donations. The rest comes from our hall lettings, fees and fundraising.

The Year Ahead:

We are sincerely thankful for your generosity and realise that a financial review offers an opportunity for each of us to review what we give to the Church. In the current financial climate, we appreciate this might even mean that you need to reduce what you are able to give to the Church. Perhaps, you do not yet give to the Church and have not thought about it, even a £1 a week would make a significant difference, if enough people were able to offer it. Most Sundays in our church we meet at least 45 people, if each were able to offer an additional £1 a week over 52 weeks in the year, we would increase our donations by £2340 which would help. But, imagine if everyone gave £3 a week we would increase donations by £7020 and no longer face a deficit. This is far less than the cost of a takeaway coffee and you would be making a huge difference to the church and its community.

As your Vicar I have hopes and dreams. The vision I have is that we will again see children and young people come to know the Love of Jesus through their interactions with the Church in community – We are an inclusive Church that works closely with many in our community, which means we need to be always considering the next generation as well as supporting and nourishing the time-honoured congregations. I'd love for us this time next year see a community meals hub that could be accessed by multiple generations.

I dream that our Church Family will grow in love for one another and share that love across, friends, family, neighbours, strangers too.

Imagine how much more is possible if we use our God-given talents, skills and finances as we together humbly share what we have.

Thank you to all who give so generously to God's work here in the Parish of Galmington. Your giving enables a huge amount of ministry, care and outreach. As we together aim to be: A Growing, Learning, Inclusive Church committed to serving God and the Community. Thank you.

How to review your giving:

- Pray for God to guide you, giving thanks for all he has given and acknowledging all you have is really his.
- Consider your current income (salary / pension/ benefits)
- Are you already giving a percentage of your income to the Benefice of St Michael's the ArchAngel.
- Can you increase your giving or perhaps it is time for you to seriously consider decreasing it?
- You might already give through the envelopes system, perhaps you drop money into the collection plate when you are at a service, but have you considered setting up a regular bank transfer through the parish giving scheme (PGS)? Please do think about the way you give because bank transfer helps us to budget and does not cost us anything to deposit in the bank. It also enables us to claim gift aid at source.
- Whatever way you give, if you pay tax - have you completed a gift aid form? If not, please do it as soon as you can because it helps massively as we receive 25% extra on each gift aided donation. This is not required with PGS scheme.
- Could you support us through the gift of a legacy?

Please do not hesitate to ask for help or information from our Vicar, Reverend Justine Richards,

There is information on how to give on our website: www.stmichaelstaunton.com

Finally over the next couple of pages is some information on ways of giving that best support the Churches.

How best to Give?

The thing is, there's a couple of ways of giving smartly that don't cost you anything but do boost our income.

The really significant one of these is the Gift Aid scheme. Now, I'm not meaning the so-called gift aid idea run by the National Trust (and maybe some others) where you are invited to pay more for your ticket than for the standard entry: I mean the proper HMRC Gift Scheme which boosts your giving by 25% without costing you a penny.

This does get a bit complicated because the smart thing to do depends on your personal circumstances, but this is it:

Sunday collection plate

If you are not a UK tax-payer, we cannot claim gift aid on your donation – except we kind of can (within limits) by claiming gift aid on our regular Sunday collections. So, if your donation takes the form of putting something in the collection plate on a Sunday, then that is as tax-efficient a way of donating as it can possibly be. You can also use the card reader which is out in the foyer on a Sunday.

- What if you are a UK tax-payer and it is your custom to put something in the Sunday collection plate? Amazingly we can collect some gift aid as long as the total amount collected in the year is below a certain maximum. That is OK at St Michael's: the amount over the year is usually below the limit and we can collect gift aid on all the amounts donated.

Regular giving

- If you are a tax-payer, and if you haven't already done so, please complete a Gift Aid declaration form. Once done (and it only needs doing once) all of your donations
  (as long as our treasurer can identify them) will attract Gift Aid. Same applies whether you make your regular donations through the envelope scheme or through a bank standing order or bank transfer. This can be done by orange envelope or by standing order… As detailed a bit further on in this text.
  However the best way to give to St Michael's now is through the **Parish Giving Scheme**. This means you are in control of your giving and can do this monthly, quarterly or annually and you can also make your donation anonymous. This will then allow the Gift Aid to be collected straight away and save us time and money in claiming this back. Please do see the QR code and website address to look at PGS below.

Occasional giving (e.g. Gift Day or for specific projects)

As for regular giving, if you are a tax-payer and you have completed a Gift Aid declaration – and as long as your donation is identifiable by our treasurer - that is everything that needs doing.

However one off payments can be made through Parish Giving but they do incur a small fee. You could also give by the card machine.

https://www.parishgiving.org.uk/donors/find-your-parish/st-michael-s-church-taunton