Trustees Annual Report and Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

St Peter's Church, Cowfold

The Steet, Cowfold, Horsham, West Sussex RH13 8BW

Registered Charity no. 1139699

For the year ended 31st December 2025

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Incumbent:	The Revd Sue Wharton The Vicarage, Handcross Road, Lower Beeding RH13 6NU
Independent examiner:	Mr Martyn Gair The Old Bakery, Henfield Road, Cowfold RH13 8DR
Bankers:	Lloyds Bank plc Horsham Branch, PO Box 1000, Andover BX1 1LT

St Peter's, Cowfold
Trustees Annual Report for 2025

Our aims and purposes as a charity

The PCC has the responsibility of co-operating with the incumbent, the Revd Sue Wharton, in:

- The promotion of the gospel of the Lord Jesus Christ according to the doctrines and practices of the Church of England;
- Promoting in the parish the whole mission of the church, pastoral, social, evangelistic and, ecumenical.
- To know Jesus better and make Him better known;
- Practical support and care for people in the parish, from the youngest to the eldest, irrespective of level of need or, ability to pay;
- Providing financial support to those in need and to other organisations with similar objectives.

The PCC is also responsible for the maintenance of the Grade I Listed parish church and churchyard. In addition, it appoints six Foundation Governors at St Peter's Church of England (Aided) Primary School, and makes recommendations to the Diocese for two further Foundation Governors.

What we planned to do to achieve our charitable objectives

When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'.

The council has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

For this year we discussed and planned the following objectives and activities to fulfil our aims:

- Enabling as many people as possible to worship at our church
- Enabling as many people as possible to become part of our parish community
- Teaching, baptising and nurturing new and existing believers
- Maintaining an overview of worship throughout the parish
- Working with village organisations in support of our parish community
- Putting faith into practice, through prayer and scripture, music and sacrament
- Offering worship and prayer and learning about our faith through reflection on scripture
- Assisting people from all walks of life to develop their knowledge of, and trust in, Jesus
- Provision of pastoral care for people living in the parish
- Providing assistance to the poor and needy of the parish
- Raising funds for organisations with similar objectives
- Reaching out to the people of the village through work with St Peter's Church of England Primary School, media, events and groups
- Maintaining the fabric of the church building as a historic centre and focus of life in the village
- Maintaining the churchyard for the benefit of the loved ones of those buried there, members of the local community, and the natural environment
- Attendance at Deanery meetings and participation in the wider life of the Diocese

Priest in Charge Report

St Peter's, Cowfold is part of a United Benefice along with Holy Trinity, Lower Beeding and St John's, Coolhurst.

The United Benefice

I would like to thank all those who have contributed to our worship this year. In addition to Fr Martin and our Lay Minister Geoff we are blessed with two ALM's – Linda and Simon – who are active in leading worship. Rev Sally has also helped us throughout the year. Of course we also have folk who read the lessons, lead our intercessions and help out in the sanctuary. Some rang bells and played for us. Others decorate the churches and clean for us . There are those who work hard to keep our graveyards looking tidy. Making and serving refreshments is also important.

I would like to thank each person who has served on our PCC's, and those who have faithfully served as our Churchwardens – Helen and Aidan, Steph and Mark. Lorna has been our Safeguarding Officer this year for St Peter's and Steph for Holy Trinity. Thank you for working hard to keep us all safe. Helen and Anna continue to do an amazing job as Treasurers. Angela has been our PCC secretary for St Peter's and there is a rota for taking notes at Holy Trinity. Liz Ulloa did a wonderful job editing the Parish Magazine.

The most significant process that has happened during 2025 is the formation of a new service pattern. I told the parishes not long after the APCM's that I intended to retire at the end of July in 2026. The pattern we had was sustainable while there were two priests and a Lay Minister to lead services. However once the parishes are down to one priest and a Lay Minister it would not be.

A careful process was followed. The start was an 'away day' held at the Vicarage. Soundings were taken and a provisional new pattern formed. In both Holy Trinity and St Peter's the best attended service is the informal one. This is the Family service at Holy Trinity and Short and Sweet at St Peter's. Fortunately these are on different Sundays of the month. The Family service is on the first Sunday and Short and Sweet on the second. As these are non-Eucharistic a single priest can preside at a Eucharist at St Peter's on the first Sunday in the month and Holy Trinity on the second. The third and fourth Sunday's are joint. The third Sunday is at St Peter's and the fourth at Holy Trinity. Fifth Sundays alternate.

St John's in Coolhurst elected to have an informal morning prayer led by the churchwarden once per month rather than miss one week per month as now happens at Holy Trinity and St Peter's.

Both PCC's voted unanimously to trial the new pattern during October, November and December 2025. This would be followed by continuing the pattern during January 2026 but having a meeting to review how parishioners were finding the new pattern. One unexpected side effect is that children from Holy Trinity have travelled to St Peter's on the third Sunday and so the joyful voices of children at the back of church during services can again be heard after a long absence.

We have been able to welcome the children from both schools into church for their end of term school services. I would like to thank Fr Martin and Geoff Peckham for being such stalwarts of the Open the Book team. We act out the same bible story in both schools on consecutive days with the help of some children. What is fascinating is that the children in the two schools do interpret their roles differently, despite being given identical instructions. What is the same across both schools is the level of enthusiasm.

During Lent a group of people met up to study the Lord's Prayer. We used one of the Pilgrim course booklets. There was also a study group in Advent looking at the O Antiphons. Those who attended it found them challenging and enjoyable.

The Home Office continues to use Cisswood hotel to house asylum seekers, and we have welcomed some individuals and families to our services, particularly at Holy Trinity. Two young men from this community were baptised and confirmed during 2025. Late in 2025 the Home Office changed the housing arrangements so that Cisswood is now only housing families, and some of our regular parishioners have been moved to other facilities.

Serving the community

The bereavement services in 2025 were attended by a select but appreciative congregation.

Our work with Church Mice Toddler Group at St Peter's has been very important this year. The Friday Café has continued to do its important work run by Anita Casey but more help is needed.

This Remembrance Day a group of crafters in Cowfold village produced an incredible artwork featuring poppies that stretched from the ground on one side of the porch, up and over it, and then down the other side. It made the papers. The church belongs to the village and it was good to be able to host the artwork.

Crib services were held in both churches in 2025. Holy Trinity had a reasonable sized congregation and St Peter's was absolutely packed. These services are obviously the start of Christmas proper for many families.

The joint choir for the Nine Lessons and Carols was particularly notable and the service well attended. Thanks to Aidan Favell for leading the musical aspects which were complimented.

The fortnightly Eucharist at Homelands Nursing Home has a growing congregation.

Our biggest fundraiser at St Peter's was the Christmas tree festival which has now become an annual fixture that draws in many from the community. Thanks are due to all who are involved in fundraising across our parishes.

Rev Sue Wharton, Priest-in-charge

Churchwardens' Report

The worshipping community

The worshipping community at St Peter's includes a small but devoted congregation at the 8am Eucharist now taking place twice a month; a fluctuating congregation at the monthly Short & Sweet service that has become popular with those who enjoy a more informal style of worship; a growing group of residents at Homelands Nursing Home who greatly value the fortnightly service with Holy Communion; and a regular congregation at the main 10am Sung Eucharist service. The joint services when we come together with the Holy Trinity congregation have been well received and strengthened our links across the benefice.

Our Christmas and Easter services at St Peter's in 2025 both showed significant increases in attendance with 291 attending across Christmas Eve and Christmas Day, and 51 at Easter.

We were delighted to celebrate our Patronal Festival with a service of Choral Evensong with a visiting choir and organist from St Mary's, Horsham, followed by a reception with wine and canapes. This was supported by a grant from The Choral Evensong Trust and was attended by a number of local residents who do not regularly worship with us.

It was a joy to have three weddings in the church during the year. Two funerals were held in church and one at the crematorium. There was one burial in the churchyard and one interment of ashes in our garden of remembrance. We offer our thanks to John Chamberlin for maintaining the garden of remembrance so beautifully and liaising with families and stonemasons in this important ministry.

A new electoral roll was required in 2025. We are grateful to Kay Blackwell for contacting everyone on the previous roll and new members of the congregation to produce a new roll of 43 people.

The church building and churchyard

No major repairs were required during the year and no new building works were undertaken. The electrical inspection, required every 5 years, was carried out with no remedial work identified. The annual service of the boiler, the sewage plant and the fire extinguishers were carried out, and the organ was tuned and serviced. Replacement light bulbs were sourced for the lighting system that is now obsolete. Initial work has begun to determine how best to upgrade the lighting to a more energy efficient system.

The rear churchyard was strimmed through the growing season by a local contractor. The front churchyard was maintained by volunteers with regular mowing and occasional ground force days supported by a number of villagers as well as a small group of asylum seekers from Lower Beeding whose energy was much appreciated.

The wider community

We believe it is important that the church is available to all whether local parishioners or visitors from further away. To that end the church is opened daily and everyone is welcome in for private prayer, to see the historic features, or just to enjoy the peaceful space. Regular visitors are evidenced by comments left in the visitor book and by use of the contactless payment machine!

Visits were made in the year by the 1st Cowfold Scout group and by groups wishing to view the Thomas Nelond Brass. Visiting ringers made use of our peel of 6 bells, and two ringers learning a new stage in their ringing held practice sessions at St Peter's under the tutelage of a local experienced ringer.

Cowfold Village History Society installed an exhibition in the church to mark the 80th anniversary of VE Day, and the primary school often leave displays of their work in church following their end of term services. These links with the wider community are greatly valued.

No safeguarding incidents or concerns were raised during the year. We continue to follow the stringent safeguarding policies and procedures laid down by the diocese and all training requirement are up to date. We are grateful to Lorna Dimmock for diligently performing the role of Safeguarding Officer.

Archdeacon Angela carried out a regular Parochial Visitation during the year to review the activities of the parish and examine our records and registers, to ensure we are fulfilling our legal duties and to offer her advice. It was useful to meet with the Archdeacon at this time of change leading up to Sue's retirement.

Aidan Favell and Helen Stanfield, Churchwardens

Financial Review

Total receipts and payments on general unrestricted funds were £32,799 and £32,478 respectively and are detailed in the Financial Report. The net surplus for the year was £321.

Incoming resources

Voluntary giving

Planned giving by direct debit through the Parish Giving Scheme, together with gifts by standing order, showed a very modest increase of £159 this year to £8,948. Unless more people can be encouraged to sign up to give on a regularly basis, this figure is expected to fall in the coming year as we have lost two of our regular givers. We are very grateful to those who have chosen to increase their giving and would encourage others to consider the effect of inflation on the value of their giving if it has been fixed for some time.

Collections at services increased by 7% this year bringing in an additional £338 compared with 2024.

The PCC was very grateful to receive a one-off, unrestricted donation of £1,357.50. This was used to purchase a number of heated seat cushions which have been well received, and partly fund the purchase of a contactless giving station to enable card giving at any time, even when the church is unmanned.

A legacy gift of £11,000 was gratefully received during the year. The PCC assigned this to a new restricted fund to upgrade the lighting system. Fundraising and grant applications can begin when we have further details of the scope of the project.

Fundraising

Fundraising activities brought in £4,608 after expenses, up £439 on the previous year.

We hosted a concert in church by The Blue Café Jazz Duo featuring accomplished musicians playing harp and guitar. This entertaining evening raised £270 for church funds. The Summer Fete brought many local residents together in the churchyard and raised £848. Our tombola stall at Cowfold Festival on the village green was as popular as ever and raised £245. We held a Harvest Supper in the Allmond Centre serving a hot meal to 34 people. This joyful occasion raised £602 for the church.

Places at our Christmas Wreath Making Workshop sold out and the event made £501 after expenses. Local organisations and individuals joined in the annual Christmas Tree Festival including St Peter's C of E Primary School,

Country Mice Nursery, Cowfold Youth Club, 1St Cowfold Beaver Scouts, 1st Cowfold Squirrel Scouts, and Turning Tides charity for the homeless. £1,218 was raised over the weekend of the festival.

The Ride + Stride sponsored bike ride raised £430 for the church and the same amount for Sussex Historic Churches Trust. We continue to make use of the *Easyfundraising* online platform raising £202 for church funds in the year.

Grants received

Grants to the value of £795 were received from the now closed Listed Places of Worship Grant Scheme to cover the VAT on repairs and maintenance work. The Choral Evensong Trust awarded £500 to enable a service of choral evensong with a visiting choir and a reception in church to celebrate our Patronal Festival. Grant funding of £400 was received from Cowfold Parish Council to support our provision of Church Mice Toddler Group. The Parish Council also awarded £115 to cover the cost of a new tree in the churchyard to replace one that was felled in the previous year.

Outgoing resources

Sharing the ministry costs of the Diocese of Chichester

The largest item of expenditure was £17,080 for our share of Parish Ministry Costs. These costs are made up of the housing, support, stipend and pension costs of the clergy of this parish, training of curates and new ordinands, and a small contribution to the national church. The amount paid was £1,080 more than in 2024 as we take greater responsibility for the cost of ministry in Cowfold, and represents 65% of the total cost allocated to the parish. We continue to address the shortfall in the amount we can afford to pay, and we are grateful for the support of other parishes in the diocese which pay more to fill the gap.

Staff costs

We do not have a regular parish organist. We are grateful for the services of two organists from the surrounding area.

We are very grateful to the volunteers who maintain the church and churchyard, clean the church, arrange the flowers, make the church ready for services and take care of the behind-the-scenes administration. We are blessed that so much service is provided without charge.

Trustee payments and expenses

The PCC supports the clergy by paying 50% of Council Tax and water charges for The Vicarage plus other costs of travel, telephone, broadband and printing. All these costs are shared equally with the PCC of Lower Beeding Parish, with whom we share our parish priest. The only other payments made to trustees were for the reimbursement of occasional purchases made on behalf of the PCC.

Children's work

The PCC continues to oversee and support the Church Mice Toddler Group which meets in Cowfold Village Hall. We are grateful to the Parish Council for their funding to enable amounts charged to parents to be kept to a minimum so that attendance is accessible to all. £350 from PCC funds was used to support Church Mice in 2025.

Most of the craft activities and refreshments provided at the monthly "Short & Sweet" family service are funded by the volunteers involved. We are very grateful for all these contributions, whilst making it clear that out of pocket expenses can be reclaimed from the PCC.

As in recent years, members of the congregation donated funds to pay for a bible for each child moving on from St Peter's C of E Primary School, presented at the leavers service in July.

Charitable giving

The congregation was once again generous in its support of the RBL Poppy Appeal and of Christian Aid Week. Funds raised were sent direct to the charities. We continue to collect milk bottle tops for Chestnut Tree House Children's Hospice in Arundel, and groceries for Family Support Work (FSW) for families in need across Sussex. £310 was raised for FSW at a Lent Lunch, and our participation in Ride + Stride raised £430 for Sussex Historic Churches Trust.

Movements on the restricted funds can be seen on page 12 in the Financial Report.

Helen Stanfield, Treasurer

Why we hold some money in reserve

It is PCC policy to maintain a balance of £7,500 on the general unrestricted fund, equating to approximately three months' worth of unrestricted payments, as a contingency against unforeseen situations. The balance held at the end of 2025 was some £6,000 more than this to mitigate losses anticipated in the coming years while we rebuild regular giving to a more sustainable level and reduce our reliance on one-off donations and fundraising. Surplus monies in the general fund are deposited in an interest-bearing account with Lloyds Bank so that they can be readily returned to the current account as soon as needed to pay day-to-day bills.

The PCC also holds restricted funds set aside for the maintenance of the churchyard, the sound system, an upgraded lighting system, repairs to the organ, repairs to the fabric of the building, the running of Church Mice toddler group, and sums held on behalf of the bellringers and flower arrangers. It is PCC policy to invest these restricted funds in an interest-bearing account until needed.

Structure, governance and management of the charity

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956.

During the year the following served as members of the Parochial Church Council:

Ex Officio Members		
Incumbent:	The Revd Susan Wharton	Chair
Curate:	The Revd Martin Mills	
Reader:	Mr Geoffrey Peckham	
Wardens:	Mr Aidan Favell	Vice Chair
	Mrs Helen Stanfield	Treasurer
Deanery Synod Representatives:	Miss Gill Carpenter	
	Mrs Linda Murphy	
Elected Members		
	Mrs Jenny Baldwin	
	Mrs Kay Blackwell	
	Mrs Anita Casey	
	Mrs Lorna Dimmock	Safeguarding Officer
	Mr Simon Langton	
Co-opted (non-voting) Members		
	Mrs Angela Cash	Secretary

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the incumbent/priest-in-charge, curate, and lay readers licensed to officiate in the church), the churchwardens and members of the Deanery, Diocesan or General Synods, and six members of the church who are elected at the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and we try to ensure a balance of skills and experience where possible.

This Trustees' Annual Report was **approved** by the PCC and signed on their behalf by The Reverend Sue Wharton, PCC Chair

SJ Wharton

……

19/04/2026

Date ……

Annual Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

St Peter's Church, Cowfold

The Street, Cowfold, Horsham, West Sussex RH13 8BW

Registered Charity no. 1139699

For the year ended 31st December 2025

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St Peter's Church, Cowfold *registered charity number 1139699*
Summary of Financial Receipts and Payments

The financial effect of our activities during the year can be summarised as follows

	Unrestricted			Total	*Total*	
	General Fund	Designated Funds	Restricted Funds	All Funds 2025	*All Funds 2024*	*Notes*
	£	£	£	**£**	*£*	
Income from:						
Donations and legacies	24,924	-	12,992	**37,916**	*29,024*	
Charitable activities	1,903	-	-	**1,903**	*2,388*	
Other trading activities	5,258	-	95	**5,353**	*5,269*	
Investments	714	4	424	**1,142**	*1,065*	
Other receipts	-	-	-	**-**	*648*	
Total received	**32,799**	**4**	**13,511**	**46,314**	*38,394*	*3*
Expenditure on:				**-**		
Charitable costs	31,781		2,817	**34,598**	*33,724*	
Trading costs	697	-	-	**697**	*726*	
Other payments	-	-	-	**-**		
Total paid	**32,478**	**-**	**2,817**	**35,295**	*34,450*	*12*
Reconciliation of funds:						
Net income or (net expenditure)	321	4	10,694	**11,019**	*3,944*	
Transfers between funds	-	-	-	-	-	
Net movement in funds	**321**	**4**	**10,694**	**11,019**	*3,944*	
Bank accounts at 1 January	13,583	622	8,042	**22,247**	*18,303*	
Bank accounts at 31 December	**13,904**	**626**	**18,736**	**33,266**	*22,247*	*18*

St Peter's Church, Cowfold *registered charity number 1139699*

Statement of Assets and Liabilities

Our financial position at the year-end

	Unrestricted						
	General Fund	Designated Funds	Restricted Funds	Endowed Funds	Total All Funds 2025	*Total All Funds 2024*	*Notes*
	£	£	£	£	**£**	*£*	
Assets:							
Bank current account	1,978	-	-	-	**1,978**	*1,251*	
Bank deposit account	11,551	626	18,736	-	**30,913**	*20,243*	
Cash	375	-	-	-	**375**	*753*	
PCC-owned bank balance	13,904	626	18,736	-	**33,266**	*22,247*	*18*
Diocesan Assigned Fees received	599	-	-	-	**599**	*416*	
Total bank and deposit accounts	**14,503**	**626**	**18,736**	**-**	**33,865**	*22,663*	
Gift Aid recoverable	2,350	-	2,750	-	**5,100**	*3,871*	
Debtors	**2,350**	**-**	**2,750**	**-**	**5,100**	*3,871*	
CBF Investment Fund	-	-	-	25,794	25,794	*26,869*	
CBF Fixed Interest Fund	-	-	-	4,330	4,330	*4,226*	
Investment assets at market value	**-**	**-**	**-**	**30,124**	**30,124**	*31,095*	
Total assets	**16,853**	**626**	**21,486**	**30,124**	**69,089**	*57,629*	
Liabilities:							
Unpaid Diocesan fees for weddings/funerals	599	-	-	-	599	*416*	
Unpaid clergy expenses	-	-	-	-	-	*199*	
Electricity usage	211	-	-	-	211	*226*	
Total liabilities	**810**	**-**	**-**	**-**	**810**	*841*	

This Financial Report for the year ended 31st December 2025, including the notes following, was approved by the PCC and signed on its behalf by The Reverend Sue Wharton, PCC Chair:

SJ Wharton

.....

17/03/2026

Date .....

St Peter's Church, Cowfold *registered charity number 1139699*

Notes to the Financial Report

1 The financial statements of the PCC have been prepared in accordance with the Charities Act 2011 and current Church Accounting Regulations, using the Receipts and Payments basis.

2 The following assets are recognised but not valued in the Statement of Assets and Liabilities: movable church furnishings held by the churchwardens on special trust for the PCC, which require a faculty for disposal.

3 Analysis of total received

	Unrestricted					
	General Fund	Designated Funds	Restricted Funds	Total All Funds 2025	*Total All Funds 2024*	*Notes*
	£	£	£	**£**	*£*	
Planned giving (excl. tax refunds)	6,682	-	-	**6,682**	*6,653*	*4*
Planned giving (no tax refunds)	2,266	-	-	**2,266**	*2,136*	*4*
Collections	5,058	-	-	**5,058**	*4,720*	*5*
One-off donations	4,146	-	1,167	**5,313**	*9,009*	*6*
Special appeals	-	-	310	**310**	*2,500*	*7*
Gift Aid recovered	5,477	-		**5,477**	*3,541*	*8*
Legacies	-	-	11,000	**11,000**	*-*	*9*
Grants	1,295	-	515	**1,810**	*465*	*10*
Donations and legacies	**24,924**	**-**	**12,992**	**37,916**	*29,024*	
Fees for weddings & funerals	1,903	-	-	**1,903**	*2,388*	
Charitable activities	**1,903**	**-**	-	**1,903**	*2,388*	
Proceeds of fundraising events	5,065	-	95	**5,160**	*4,375*	*11*
Sale of memorials	156	-	-	**156**	*827*	
Magazine/bookstall income	37	-	-	**37**	*67*	
Other trading activities	**5,258**	**-**	**95**	**5,353**	*5,269*	
Bank & CBF deposit interest	193	4	199	**396**	*337*	
CBF investment fund dividend	521	-	225	**746**	*728*	
Investments	**714**	**4**	**424**	**1,142**	*1,065*	
Other receipts	-	-	-	**-**	*648*	
Total received on all funds	**32,799**	**4**	**13,511**	**46,314**	*38,394*	

4 Planned Giving is received by direct debit through the Parish Giving Scheme, or by Standing Order, allowing the PCC to pay its regular costs including its share of the cost of the clergy.

5 Collections at services include Gift Aided envelopes, cash, contactless card payments and some giving by bank transfer.

6 Donations are gratefully received into the General Fund from parishioners and visitors who kindly leave a cash donation or use the contactless giving device. An unrestricted donation of £1,357.50 was received to be used locally at St Peter's. Donations were also received for restricted purposes, namely for churchyard maintenance, church flowers, and the Church Mice Toddler Group.

7 A special appeal at a Lent Lunch raised £310 for the diocesan charity Family Support Work.

8 Gift Aid recovered is income tax claimed on the previous year's giving, together with recoveries received from the Parish Giving Scheme during the year.

9 A generous legacy gift of £11,000 was received during the year. The PCC have allocated this amount to a new restricted fund to upgrade the church lighting system.

St Peter's Church, Cowfold *registered charity number 1139699*

Notes to the Financial Report

10 Grants were received from the Listed Places of Worship Grant Scheme to recover VAT on repairs and maintenance work, and The Choral Evensong Trust to celebrate our Patronal Festival. Cowfold Parish Council awarded grant funding of £400 to support our provision of Church Mice Toddler Group and £115 to cover the cost of a new tree in the churchyard.

11 The main fundraising events held during the year were: a concert in church by Blue Café Duo, the Summer Fete, a stall at Cowfold Festival, Harvest Supper, Ride & Stride sponsored bike ride with Sussex Historic Churches Trust, a Christmas Wreath Making Workshop and the annual Christmas Tree Festival. Funds were also raised via the online platform *easyfundraising*.

12 Analysis of total paid

	Unrestricted		Restricted	Total	*Total*	
	General Fund	**Designated**	**Funds**	**All Funds**	*All Funds*	
	£	**Fund £**	**£**	**2025 £**	*2024 £*	*Notes*
Charitable giving	35	-	310	**345**	*35*	*7*
Parish share to Chichester Diocese	17,080			**17,080**	*16,000*	*13*
Organists	1,000			**1,000**	*1,470*	*14*
Parsonage House	1,706			**1,706**	*1,550*	*15*
Clergy expenses	718			**718**	*378*	*15*
Mission and outreach	647			**647**	*723*	
Children's work	491		1,271	**1,762**	*1,973*	*16*
Church services and other running costs	2,243		344	**2,587**	*758*	*17*
Church utilities bills	2,318		-	**2,318**	*3,114*	*18*
Church maintenance & repairs	2,765		-	**2,765**	*1,229*	*19*
Major repairs	-			**-**	*3,729*	
Churchyard upkeep	-		892	**892**	*124*	*20*
Insurance	2,778		-	**2,778**	*2,641*	
Examiner's and other financial fees	-		-	**-**	*-*	
Charitable costs	**31,781**	**-**	**2,817**	**34,598**	*33,724*	
Cost of fundraising events	552	-	-	**552**	*206*	*11*
Memorial costs	102	-	-	**102**	*461*	
Magazine/bookstall costs	43	-	-	**43**	*59*	
Trading costs	**697**	**-**	**-**	**697**	*726*	
Other payments	-	-	-	**-**	*-*	
Total paid on all funds	**32,478**	**-**	**2,817**	**35,295**	*34,450*	

13 Parish share to Chichester Diocese is to pay for our clergy and certain central services. The full cost of parish ministry attributed to Cowfold was £26,278. We were able to meet our pledge to pay 65% of this amount. The PCC is grateful for the support of other churches in the deanery and the wider diocese who subsidise our share of the full cost.

14 The PCC does not directly employ any staff of its own.

	2025 £	*2024 £*
Wages paid to PCC employees	**-**	*-*
Fees paid to others	**1,000**	*1,470*
Employer's National Insurance and pension contributions	**-**	*-*
	1,000	*1,470*

15 Parsonage House and Clergy expenses are shared equally with the PCC of Lower Beeding Parish. Payments include council tax £1,432 and environmental charges £274. Clergy expenses covering telephone, travel, printing etc were reduced in the previous year due to Rev Sue taking a 3-month sabbatical in 2024.

St Peter's Church, Cowfold *registered charity number 1139699*
Notes to the Financial Report

16 Costs paid from the General Fund for children's work are for the provision of bibles for Year 6 leavers of St Peter's C of E Aided Primary School, and refreshments, craft supplies and hall hire for the Church Mice toddler group that are not otherwise covered by the Church Mice restricted fund.

17 Church utility bills have fallen this year following a change of electricity supplier and a fall in energy costs generally.

18 Church running costs include the purchase of heated seat cushions for £1,141 and a contactless giving station for £372. These were largely covered by a donation. Also included is £200 for a visiting choir paid from grant money received.

19 Maintenance and repairs include £1,296 for an electrical inspection required every 5 years, and SmartWater required for lead work on the roof also every 5 years. The annual service of the boiler, the sewage plant and fire extinguishers and tuning of the organ are also included here.

20 A local contractor was paid to strim the rear churchyard through the spring and summer months at a total cost of £287.50. Tree work was also carried out at a cost of £490, and a new tree planted costing £115.

21 **Statement of funds**

Endowed funds are required by the donors to be invested and the income spent on specific objectives. The PCC has four endowments invested in CBF Investment Fund shares, one of which requires the income to be spent on the churchyard, the remaining three for general purposes. The PCC also has three endowments invested in CBF Fixed Interest Funds, two of which require the income to be spent on the churchyard, with one for general purposes.

Restricted funds are not invested permanently but are to be spent within reasonable timescales.

Unrestricted funds are not subject to any donor restrictions and can be spent as the PCC decides.

Income and expenditure with opening and closing balances on the restricted and unrestricted funds are as follows:

	Balances 1 Jan 2025	Income	Expenditure	Balances 31 Dec 2025
	£	£	£	**£**
Restricted funds				
Churchyard fund	2,371	470	- 892	**1,949**
Flower fund	263	393	- 344	**312**
Sound system fund	1,644	10	-	**1,654**
Bellringers fund	2,048	13	-	**2,061**
Organ repair fund	804	4	-	**808**
Building fabric fund	912	6	-	**918**
Lighting fund	-	11,034	-	**11,034**
Church Mice fund	-	1,621	- 1,621	**-**
Special appeals	-	310	- 310	**-**
Total of all restricted funds	**8,042**	**13,861**	**- 3,167**	**18,736**
General fund	13,583	32,799	- 32,478	**13,904**
Designated improvement fund	622	4	-	**626**
Total of all unrestricted funds	**14,205**	**32,803**	**- 32,478**	**14,530**
Total funds	**22,247**	**46,664**	**- 35,645**	**33,266**

Independent Examiner's Report to the PCC of St Peter's Church, Cowfold for the Year Ended 31st December 2025

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of St Peter, Cowfold, on the annual report for the year ended 31st December 2025 set out on pages 7 to 12

Respective responsibilities of trustees and examiner

The PCC members are responsible for the preparation of the annual reports. The PCC members consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 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 material matters have come to my attention (~~other than that disclosed below in Section B below~~ *) which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

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

Examiner's signature M Gair

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Examiner's name *CAPITALS* MARTYN GAIR

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Date 08-04-2026

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Relevant professional qualification(s) or body *if any* N/A

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Examiner's address THE OLD BAKERY, HENFIELD ROAD, COWFOLD RH13 8DR

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