Annual Report and Accounts 2025

for the Parochial Church Council of
ST MICHAEL AND ALL ANGELS, TWERTON ON AVON

Incumbent
Vacant

Bank
LLOYDS BANK Plc

Independent Examiner
Colin Goater

Church Office
Rose Cottage, 42 High Street Twerton
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ANNUAL REPORT OF THE PCC

For the year ended 31st December 2025

Legal and administrative information

Charity details

The Parochial Church Council of the Ecclesiastical Parish of St Michael and All Angels, Twerton on Avon. It is part of the Diocese of Bath and Wells, within the Church of England. The correspondence address is Rose Cottage, 43 High Street, Twerton, Bath, BA2 1DB.

Charity Registration number: 1147405

Details of Trustees

PCC Members are either ex officio or elected by the Annual Parochial Church meeting (APCM) in accordance with the Church Representation Rules. Elected members normally serve for three-year terms.

The following served as trustees and as members of the PCC during the year following the APCM:

Incumbent (Chair):	Vacant
Team Vicar:	Vacant (role likely to be dissolved)
Church Wardens:	Michael Smith
Deputy Church Warden:	Vacant
Deanery Synod Representatives:	Rachel Hicks
	Scott Wheatley
Treasurer:	Tom Riley
Secretary:	Kirsty Pitkin
Safeguarding Officer:	Richard Eaton
	Alex Williams
Elected Members:	James Hicks
	Rachel Shill
	Scott Joyce
	Tina Joyce

Structure, governance and management

Governing constitution

The PCC is governed by two pieces of Church of England legislation, called Measures. These are the Parochial Church Council (Powers) Measure (1956) and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

Recruitment of trustees

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the incumbent (our Rector), other churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. In addition, ordained clergy who are licensed to the parish are ex officio members of the PCC, as are the elected representatives to Deanery Synod and representatives from the Parish who are Diocesan Synod members. All those who attend our services and members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. Nominations are called and persons voted for at an Annual Parochial Church Meeting (APCM).

Use of volunteers

The PCC employs a number of staff but also makes significant use of volunteers to carry out its work. Volunteers are involved in all aspects of the work and are supervised by leaders accountable to the PCC.

Organisational structure

The PCC members 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 met twelve times during the year. Given its wide responsibilities, the PCC has a small number of committees which sometimes meet between full meetings of the PCC, with each dealing with a particular aspect of parish life, as detailed below:

Visionary Leadership Committee: Comprising some PCC members and other lay and staff representatives of church ministries assisting the Rector and PCC in discerning vision for local ministry. We did not meet this year.

Standing Committee: This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. We did not meet this year.

Missions Committee: Assisting the PCC on external giving matters. We did not meet this year.

Marlbrook Finance Committee: Comprising a selection of PCC members, admin staff and volunteers from both churches to discuss, draft proposals and advise on matters of joint finance across the team ministry. We did not meet this year.

Risk management

The PCC reviews the key risks facing the Church, the controls in place to mitigate them and any action required on an ongoing basis. The PCC continues to review and develop the strategic direction of the Church and considers how its exposure to risk changes as a result.

Safeguarding

St. Michael's Church has adopted and follows the Church of England/Diocese of Bath and Wells Safeguarding and Safer Recruitment Policies. Alex Williams and Richard Eaton continued as the Parish Safeguarding Officers. We continued to promote safeguarding training using the Church of England's online products and more specialist training at the Diocese, with most volunteers refreshing their DBS and training before May 2026.

Objectives

Background

The PCC has the responsibility of co-operating with the Rector in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Michael's Church, the Lighthouse Centre, and the Rose Cottage.

Purpose: To follow Jesus in living upwards to God, inwards to each other, and outwards beyond the church walls.

Vision: To see God's river of life transform the church, Twerton and Oldfield Park. (Ezekiel 47)

Mission: Refuge and rescue

- Providing places of refuge to those in crisis and those in need (Lighthouse Ministry)
- Introducing Jesus, our rescuer, through extended families on mission reaching out to people of peace (Missional Communities)

These aims and objectives are in line with the deanery's current threefold vision:

- Prayerfulness

- Hospitality
- Innovation

Strategy for achieving the objectives

The ‘Gathered and Scattered’ approach to operating as a church community has its challenges but continues to bear fruit primarily in enabling a disciple-making culture with a clear balance of UP-IN-OUT. There were six Missional Communities operating at St Michael’s during 2025, each with the mandate to become extended families of disciples on mission to reach and make new disciples in pockets of Twerton and beyond:

- Roots & Shoots (reaching those with roots in Christianity)
- Agape (taking the good news to the ‘unchurched’ of our community)
- Wild Church (modelling kingdom family across the generations)
- Bread and bread (modelling hospitality by sharing meals together)
- Bellringers (reaching out through the joyful tradition of bellringing)
- Marlbrook Minis (reaching out to young families with toddlers)

Due to declining numbers, it was agreed that Agape and Wild Church would conclude in December 2025. Those who attended these groups were encouraged to join the regular benefice services.

We also operate our Lighthouse ministries:

- Lighthouse Café at Rose Cottage (opens Monday - Thursday)
- Lighthouse Chaplaincy at St Michael’s Junior School (three days a week)
- Lighthouse Centre hosts a food bank distribution run by a team of volunteers from St Michael’s Church and Genesis (Tuesdays and Thursdays).

See detailed reports from Lighthouse Ministry staff below.

Public benefit statement

The PCC takes its responsibilities as a charity very seriously. The church has always contributed a great deal to the community and will strive to continue to do so. The reports below describe some of the work that St Michael’s has undertaken over the last year and includes reports for the Lighthouse Ministry.

The PCC seeks to be as inclusive as possible in its work and strives to reach out to people of all ages and backgrounds. Our aim is to involve as many people as possible in both running and participating in events and activities, many of which are facilitated by volunteers. The worship, groups and activities are open to anyone within and outside the local community. The Church building, the Lighthouse Centre and the Rose Cottage are important local resources and are

used by various groups and individuals not directly connected to the Church for their own activities and events.

While many who join us in our gatherings are very generous in their donations to the PCC, there is no requirement for anyone attending services to donate money to the church. Any charges levied for specific activities and events are kept as low as possible, and the PCC will always look to help where people are struggling to afford the cost.

The PCC has forged strong links with a range of individuals and organisations. It supports the work of other churches and charitable organisations in Bath, the UK and throughout the world to promote the Christian faith and to help the vulnerable and needy from all faiths and backgrounds.

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's guidance on public benefit.

Activities and engagement

Church attendance

At the time of the APCM there were 40 names on the electoral roll, compared to 38 names in March 2025. As with many churches this does not necessarily provide the most accurate picture of attendance. There are many on the electoral roll who don’t attend regularly and many more who are not on roll who attend both Missional Communities and Sunday Celebrations regularly.

Leadership team report

This has been a challenging year for the PCC and Churchwardens of both St Michael’s and the Ascension.

During 2024, we lost key members of the team and entered a period of vacancy, beginning the process of recruiting a new incumbent.

In May 2025, Chris Tatchell stepped down as Churchwarden and left the church. Chris’s contribution to the life of the church was immense, and he has been greatly missed. The PCC remains deeply grateful for his ongoing support and advice, particularly in matters relating to the fabric of the church.

Following Chris’s departure, Mike Smith continued faithfully as the sole Churchwarden, supported by members of the PCC and our Buildings Manager, Jennie Brind.

There was no significant progress this year on the Quinquennial Report or the proposed removal of the church carpet. These matters will be taken forward with the appointment of a new incumbent.

Throughout the year, three interview processes were undertaken to appoint a new incumbent. While it was disappointing that these were unsuccessful, we remain thankful to God for sustaining the life and ministry of the benefice during this period and grateful that Reverend Tim Lewis has been appointed in 2026.

In September 2025, George Samios was appointed Executive Headteacher of both the infant and junior schools. He has met with the churchwarden on several occasions, and we are pleased that the strong and positive partnership between the church and the school continues.

Our teaching programme continued using *The Jesus Storybook Bible* curriculum, enabling both adults and Junior Church to engage with the same teaching themes. Following the completion of the 44-week programme, the benefice transitioned to the Church of England lectionary, using the Roots Resources app. This has allowed the whole church – including the Agape Bread group – to follow a unified teaching programme.

The PCC would like to express its heartfelt thanks to all who have faithfully served the church over the past year. For over 18 months, during a time of vacancy, the church has continued to serve the community and to make known the good news of the gospel.

We look ahead to 2026 with hope and confidence – serving the community, loving God, and loving one another, to the glory of God.

Michael Smith (churchwarden)

Wardens' report

The Wardens present a monthly fabric report to the PCC outlining any issues or developments concerning the church buildings. This summary highlights the main events of 2025. Full reports are available in PCC minutes on request.

2025 has been a demanding year, with staff and volunteers working hard to sustain the life and ministry of the church. The PCC is very grateful for their continued commitment.

Church

- Roof repairs were completed, with final insurance payments received.
- The church cleaner role was reintroduced, funded by designated donations.

- A structural concern in the kitchen area has been reduced and will continue to be monitored.
- A diocesan request regarding a variation of covenants on church land was resolved.
- Roof alarm issues, caused by overhanging branches, were addressed.
- An energy audit was completed by the Diocese, with recommendations to be considered in due course.
- Gutters across the buildings were cleared, thanks to the work of Chris Tatchell.

Lighthouse Centre

- Regular reminders were issued to users regarding cleanliness, security, and waste disposal.
- We are grateful to Faith Sudbury, a volunteer gardener, who has made excellent progress maintaining the garden.

Rose Cottage

- Following Nathan Gale's departure, responsibilities were handed over to Jennie Brind and Mike Smith.
- Pest control measures were maintained, with no evidence of mice found; ongoing monitoring continues.
- An electric fly unit was installed in the kitchen.
- The café area was redecorated by Ian and Sue Kyle.
- Morgan Lynch established a strong volunteer team, with consistently positive feedback from café users.
- Issues with donated items being left outside were reduced through improved communication and signage.
- Following a fire risk assessment, funding was secured for a new wired fire alarm system; installation is in progress. Regular fire drills continue.
- The café received a 4-star rating from the Food Standards Agency, with all required improvements completed.
- A £300 grant funded the installation of children's play equipment, completed by the Hackers.
- Acoustic improvements were made with the installation of ceiling panels.
- Mercy in Action began using the upstairs space for a weekly toddler group, enhancing community use of the building.
- Rachel Shill joined as a temporary volunteer, bringing valuable catering and administrative expertise to improve café operations.

The PCC gives thanks for the ongoing care and maintenance of our buildings, and for all those who contribute their time and skills to support the church's ministry.

Michael Smith (volunteer outreach lead)

Deanery Synod report

Roger Driver, Rector of St Michael's Without in central Bath continued as Area Dean, having been appointed in December 2024. In the Autumn of 2025, Christine Absolom was appointed as the Lay Dean, taking over from Pippa Page. Christine is a member of Holy Trinity Combe Down in Bath and has previously been church warden there and at St Andrew's (same benefice).
February 2025's Deanery Synod (hosted at St Swithin's) included a comprehensive report from General Synod, with Safeguarding being the main focus. Other focus areas included Bath City Pastors and Supported Lodgings

June 2025'S Deanery Synod (hosted at Bath Abbey) included looking at the report by the Bible Society on the Quiet Revival.

The report showed that there has been "low key" but "widespread" growth in the church over the last six years. Interestingly, the growth seems to be coming from young adults – particularly men. Catholic and Orthodox Churches have seen a raise of up to 40% on young men coming to faith,

However, the Church of England was reported to have had an overall drop in attendance of around 7%. The report went further to suggest that young men wanted "greater spiritual" a "more fuller faith" (sic) experience.

The report finished by saying that a third of people would go to a Church service if invited by a friend.

During a conversation with Synod members from St Matthews, St Saviours and the Abbey, it was suggested that the allegations made about the Church of England may have harmed the Church in terms of trust in the community and how some Churches have struggled to teach the Gospel in terms of "not meeting people" where they are.

Overall, the report showed that the General public is showing a "greater spiritual openness".

As usual, prayers took place for the Deanery, as well as an exploration of the following questions

- What's happening where you are?
- What are the main themes emerging?
- What is surprising you?

October 2025's Deanery Synod (hosted at St Matt's Widcombe) included presentations by four Christian organisations involved in children's and youth work in the Deanery:

- Life Project
- LUX

- Flourish Network
- Hope into Action.

Bath Churches Together have organised Prayer for the City twice, as is the pattern, in Lent and at the start of Advent, which has been a great time of unity, meeting together to pray for Bath, its people, organisations, and mission in the city and surrounding areas.

Rachel Hicks and Scott Wheatley (Deanery Synod representatives for St Michael's)
Mirren Derby (Deanery Synod representatives for Ascension)

Staff reports

Lighthouse ministries

The PCC desires to see the good news of the gospel reach the Twerton community. The initiatives managed by the church or other organisations using church facilities is the outworking of this aim

In December 2024 Nathan Gale resigned from his post as Outreach Lead. We are sad to see him leave but pleased that he would use his skills working for the Genesis Trust.

The lighthouse centre continues to host:

- The Genesis Foodbank on Tuesday and Thursday mornings. Food vouchers are required to access the food supplies
- The Bath Community Kitchen continues to use the lighthouse centre for providing good quality three course meals each Thursday
- Bath College run a cooking course on Wednesday mornings during term time
- Marlbrook Minis toddler group, Throughout the year between 8 and 16 families would attend.

Lighthouse Garden

Since losing the services of the gardener the lighthouse garden has got out of control. During the year a volunteer from the community came forward and asked whether she could help tidy the garden. Her offer was quickly accepted, and she has made good progress tidying the garden and planting flowers.

The Hackers continued to cut down and cut back the trees and shrubs within the garden. The garden is a great resource, and we hope next year more borders will be created, fences installed and families from the community will enjoy this garden

Chaplaincy

Beth Cook continued her excellent work in the school. She is highly regarded by the staff and children.

Sadly, funding for the chaplain post ended when Gwen Kearley retired and the church was unsuccessful in obtaining funding for this post, The PCC is grateful for generous individuals who continue to provide funding for this post during 2025. The PCC is actively seeking funding to continue this excellent work.

The chaplaincy role at St Michael's provides vital pastoral, emotional, and spiritual support while strengthening links between the school and the church.

A strength of the role is its visible and consistent presence. At the school gate each day, the chaplain builds trusted relationships with parents and carers, often identifying concerns early. One-to-one support is also offered to pupils facing challenges such as anxiety, friendship issues, and bereavement, helping them develop resilience and wellbeing.

The chaplain supports staff through regular communication, including weekly devotional emails, which are appreciated

Pupil leadership is encouraged through a group of mini chaplains who meet weekly, help lead collective worship, and support their peers. This fosters responsibility, empathy, and a culture of kindness within the school.

Collective worship is a central part of the chaplaincy role, with regular services and seasonal events at Christmas and Easter held in church. These provide meaningful opportunities for spiritual reflection and strengthen connections with the church community. Prayer is also an important aspect of school life, with both pupils and staff regularly seeking support, alongside termly prayer spaces.

The chaplain plays a key role in maintaining strong school–church links through regular communication and collaboration, enabling pupils and families to engage with church life. Overall, the chaplaincy is a highly valued and impactful ministry, supporting wellbeing, spiritual development, and community cohesion. Continued funding is essential to sustain and grow this work, as it provides a vital source of care, guidance, and connection for the whole school community.

Twerton Hackers

The Twerton Hackers consist of the churchwarden Mike Smith and three other men and occasional volunteers who visit the homes of folk who are struggling to maintain their garden or house. All the men are retired and bring various skills and experience to clear gardens and do repairs to enable vulnerable people to parts of their home.

Memorable work during 2025 included:

- Relaying slabs on a patio for a vulnerable frail person
- Helping a family in Radstock reclaim their garden. One of their children is disabled so he now has access to the trampoline
- Clearing the lighthouse garden and cutting back the trees
- Helping clear the church of unwanted and broken furniture
- Clearing considerable amounts of rubbish from a man's garden who has subsequently started to come to the Agape Tuesday meals and bible study
- Painting a children's bedroom, bathroom and kitchen for a single mother with two small children and no family near by
- Installing swings and sand pit at Rose Cottage after funding was received by a local mothers group
- Clearing work in local nursery at the request of head teacher
- Clearing and hacking back gardens for a number of people who were overwhelmed by the work required to manage and enjoy their gardens.

Twerton Hackers presents a copy of Mark's Gospel and the *Journey into Life* to all those we do work for who have no or little knowledge of the Christian faith.

As the only churchwarden from April 2025, Mike Smith was unable to support the work of the Hackers. The PCC is very grateful for the work of the three regular volunteers and others who helped during the year.

Rose Cottage community café and charity shop

This year has been a great success for Rose Cottage.

Morgan Lynch was recruited as cook and settled down very quickly and with a consistent team of dedicated volunteers provided good food and reasonable prices. The café has consistently contributed funds to the church.

The issues with the vermin have been resolved and the local Environmental Health Department has given the café a four-star food hygiene rating,

Towards the end of the year Rachel Shill started volunteering in the café. Her experience in the catering trade was a great asset, and she has successfully put in place good practice in preparing food and managing the café.

Several individuals have come from the Rose Cottage Café to the Agape meal and bible study.

The charity shop has continued to provide a good service to the community. It is in a small room but well managed by two volunteers who do an excellent job providing clothing and items for the

home. It is very popular with several vulnerable people attending weekly to buy small items. This gives purpose and enjoyment to their day.

Bells

The bell ringing group continued to meet every Thursday throughout the year. It is hoped that during this year a faculty will be approved to have two bells repaired so all eight bells can be rung.

Scott Wheatley leads this group, and bells were rung at Easter and Christmas.

Mike Smith (Lighthouse Outreach Lead)

Children and Youth

2025 saw the first full year of my employment with Marlbrook as the children and youth leader working part time across St Michaels and Ascension. This time saw growth, changes, new groups and partnerships and families moving on. I have continued to have meetings and conversations with the leadership team as well as with the children's team volunteers.

Sundays

Sundays at St Michael's have been very exciting from a children and youth perspective, as discussed last year there is a dedicated time during the service which is geared towards all ages, which the children tend to get involved in, where we do an all-age game or activity which the whole congregation joins in with. The children also go into the Lighthouse Centre on the 1st and 3rd Sunday in which there is a younger and older group.

The children seem to be responding well to the structure that is in place during these sessions and now know what to expect from their groups. We are seeing this through their behaviour and level of depth and knowledge during the sessions.

The whole church also follows the same teaching, at the start of the year this was following the Jesus Storybook Bible when this concluded we moved to the resource Roots which provides teaching for both children and adults. This has been very positive from a children and youth perspective.

2025 saw the conclusion of Wild Church, whilst we ran throughout 2025, the leadership team for Wild Church decided that their resources in time and energy would be better suited to other areas of the children and youth ministry due to low numbers of attendance at these gatherings.

Outreach work

During 2025 there have been lots of opportunities for outreach work throughout Twerton with an aim to reach more families and to spread the gospel.

We ran an Easter Egg hunt, family fun day, light party and a Christmas party as well as family centered days at Rose Cottage. These sadly were not as well attended as we would have liked. We also ran the toddler group ‘Marlbrook minis’ throughout 2025 in term time which has been going from strength to strength.

We have approximately 10 families that attend regularly, with two parents of the volunteer team. We are seeing real growth in relationship and community during these sessions. I have also partnered with the charity Lux and am involved in one of their youth outreach sessions. The main reason for this was because I felt that I did not have enough experience with this age group of children to confidently and competently lead a group like this. Helping with the Lux group also provides an excellent opportunity to link with a local charity and has really helped my professional development.

Schools

During 2025 I went into St Michael’s Junior School at least once a term to lead their Worship assemblies, which was another wonderful opportunity to link with the wider community. Several of us also supported Beth (Chaplain) with the Easter experience held at the church.

Hopes for the future

We would love to see the children and youth work continue to grow in 2026 and beyond. It is my prayer that the team will grow, and we will see many of the congregation be stirred to help with the children in some capacity whether that is helping on a Sunday morning or with the outreach events that are happening. It is also my prayer that we will see more families coming to church regularly and will get to know the love and hope that I and so many others have in our Lord and saviour Jesus Christ. It would also be amazing to be able to offer more regular outreach for the youth in the area.

I also want to take this opportunity to thank everyone at St Michaels for the love, encouragement and grace they have shown me since I have taken on this role. I truly would not have been able to do this role without the continued support that you have all shown me. I would also like to say a special thank you to the wardens, the Marlbrook Minis team, the Sunday morning teams and the Wild Church team. I simply could not do my role without you and I am so thankful to you.

Jo Fee (Children and Youth Leader)

Accounts

Treasurers report

Our main financial priorities at the start of this year were to reduce the deficit to zero (breaking even at the end of the year) while continuing to pay at least half our parish share. Our desire and prayer was that we could do this while keeping the Lighthouse Café at Rose Cottage open as our main outreach to the community, and maintaining our commitments to our staff and other ministries.

I am delighted to report and hugely thankful to God for the way He has provided and made a way for all these objectives to be achieved. This is through the generosity and faithfulness of members of our congregation as well as those from outside (including The Jabez Trust and some local churches, especially Weston All Saints and St Bart's) who have demonstrated their commitment to seeing our ministry in the community continue, whether through the church, the Lighthouse Centre, Rose Cottage or in St Michael's Junior school through our Chaplain, Bethan Cook. As well as thanking those who have generously given financially, I also want to thank those who have worked so hard and volunteered their time, including those from our community, who have given literally hundreds of hours to serving at Rose Cottage and elsewhere. Thank you to you all.

I would also like personally to thank Colin Goater, our independent examiner, for his kindness, wisdom and help, and Leigha Shakespeare, our finance administrator and trainee bookkeeper who has kept on top of the accounts, in spite of all the conflicting demands and pressures of this interregnum, and the added stress of a bug in our accounting system earlier in the year. And a huge thank you to Mike Smith, our church warden, without whose passion for the gospel, commitment and faithful service the café would have had to close; and to Rachel Shill whose stepping in to help has played such a vital role in keeping the café open at the end of the year.

I am also extremely grateful to Meirion Edwards from St Bart's church who has kindly offered to support Leigha and the PCC with the finances as I step down from being treasurer, in the current absence of a new treasurer to take my place. His offer of help is a wonderful answer to prayer.

Pointers for prayer:

- For a new Treasurer to be found very soon and for Leigha and Meirion in the interim.
- For wisdom and good stewardship over finances in the face of a continuing cost of living crisis and for a sustainable vision and way for forward for the Lighthouse Café.
- For grant funding to cover the shortfall in our School Chaplain's salary – approx. £450/mth.
- For wisdom, faith and vision in finances for our new Rector, Tim Lewis, joining in Autumn 2026.

Notes regarding the accounts:

- **£15.9k surplus of income over expenditure:** This figure includes £10.9k of tax recovered through Gift Aid that should really have been received in 2024 but was delayed until 2025 (as mentioned in last year's annual report). So a more accurate figure for the surplus of income over expenditure for the year would really be £5k.
- **Reserves Policy:** Cash flow has meant that we have occasionally dipped below the minimum level of reserves set by our policy of 3 months' unrestricted running costs, but I'm happy to say we end the year with £42.7k of unrestricted funds which is equivalent to just over 3.5months. It will be important to keep a close eye on this in the year ahead.
- 39% increased income from rents/hires is partly due to some late payments from hires in 2024. Regular hires included Bath Community Kitchen, Bath Welcomes Refugees, Bath City Foundation, Bath College and a new booking starting in Sept from Mercy in Action for a toddler group in Rose Cottage upstairs. There is still scope for more bookings.
- 14% reduction in staffing/employment costs (salaries + pensions + HMRC): We employed four staff this year: Buildings Manager (Jennie), School chaplain (Beth), Cleaner for Rose Cottage and Lighthouse Centre (Hayley), and our new cook for the Café (Morgan). The cost reduction is due partly to our Lighthouse Manager having finished last year, and being replaced by a cook on less hours, and partly due to the related reduction in HMRC and pension costs. To help keep pace with the cost of living, all staff received pay rises this year. **NB.** The 'salaries' figure also includes payments to Ascension Church to cover half the salary of our shared Finance Administrator (Leigha) and the hours spent cleaning our church building by (Lisa) as both Leigha and Lisa are employed and paid by Ascension Church. We started contributing 50% of Leigha's salary in June.
- **6% drop in planned giving overall (Gift Aid plus non-Gift Aid):** this drop was anticipated during this interregnum, but we were encouraged that the relative amount of Gift-Aid regular giving increased.
- **Grants:** We are extremely grateful for the generous support of the Jabez Trust who gave us £20k to fund a cook for Rose Cottage, without which the Lighthouse café would not have been able to remain open. We are also thankful to the Bath & Wells Multi-Academy Trust who continued to make a generous contribution towards our School Chaplain salary.
- **School Chaplain salary:** We are hugely grateful to the two individual donors who stepped in to generously cover the monthly shortfall in this salary throughout this past year.
- 'External donations' include continuing regular charitable donations (totaling £8,640) to the following charities: Open Doors, Mercy in Action, Genesis Trust, Ripple Effect (formerly Send a Cow), CMJ and Bridgecare. The bulk of the rest comprises a monthly salary advance paid to Jo Fee, our youth and children's worker, which is fully reimbursed to St Michaels by Ascension each month because they are her employer. These reimbursements are recorded in the accounts as 'other donations'.

- **Café earnings:** The cost of food and other café supplies (café activities) increased by 22%, while takings (Café receipts) dropped by 15% compared with last year. The net earnings were therefore a quarter of what they were last year.
- **Utility costs:** These increased by 4% in line with inflation compared to last year. However, I am pleased to report that we negotiated new 24 month contracts in October which we estimated should deliver an annual overall saving of £1,700 compared to our previous rates, if consumption remained the same. Furthermore, all the electricity contracts are now 100% renewable, unlike before.
- **Major maintenance:** this high expenditure figure was due to a significant repair to the church roof, but these costs were thankfully covered in full by the insurance claim that can be seen under income.

Tom Riley (treasurer)

PCC responsibilities in relation to the financial statements

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities.

Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the APCM in accordance with the Church Representation Rules.

In preparing these financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Ac t 2011 and applicable accounting standards.

They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

St Michael's Twerton

Analysis of Receipts and Payments
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Receipts						
Donations and legacies						
001 - Giving	2,093.10	-	482.00	-	2,575.10	2,547.35
002 - Planned Giving, GA	37,334.52	-	6,655.00	-	43,989.52	39,641.24
003 - Grants	-	-	28,884.00	-	28,884.00	17,379.76
004 - Donations	790.75	-	3,712.48	-	4,503.23	20,511.42
006 - Tax Recovered (Gift Aid)	24,031.12	455.00	-	-	24,486.12	480.16
010 - Planned Giving, Non GA	11,445.70	-	255.00	-	11,700.70	19,982.21
Donations and legacies Totals	**75,695.19**	**455.00**	**39,988.48**	**-**	**116,138.67**	**100,542.14**
Income from charitable activities						
005 - Rents/Hires	7,960.50	-	-	-	7,960.50	5,730.00
009 - Church Activities	290.99	-	-	-	290.99	196.80
011 - Weddings	112.00	-	-	-	112.00	880.00
012 - Funerals	-	-	-	-	-	228.00
013 - Cafe Receipts	19,280.25	-	-	-	19,280.25	22,654.58
Income from charitable activities Totals	**27,643.74**	**-**	**-**	**-**	**27,643.74**	**29,689.38**
Investments						
007 - Interest	-	-	66.26	-	66.26	151.86
008 - Investment	258.29	-	2,982.42	-	3,240.71	3,092.65
Investments Totals	**258.29**	**-**	**3,048.68**	**-**	**3,306.97**	**3,244.51**
Other income						
019 - Other income	11,304.05	-	-	-	11,304.05	4,730.12
020 - Insurance claims	42,192.60	-	-	-	42,192.60	-
Other income Totals	**53,496.65**	**-**	**-**	**-**	**53,496.65**	**4,730.12**
Receipts Grand Totals	**157,093.87**	**455.00**	**43,037.16**	**-**	**200,586.03**	**138,206.15**
Payments						
Raising funds						
133 - Investments	-	-	277.25	-	277.25	277.25
Raising funds Totals	**-**	**-**	**277.25**	**-**	**277.25**	**277.25**
Expenditure on charitable activities						
101 - Administration	4,614.75	-	-	-	4,614.75	5,244.94
102 - Salaries	21,736.03	301.56	30,407.89	-	52,445.48	54,968.44
103 - HMRC	1,557.88	-	1,368.76	-	2,926.64	6,268.55
104 - Pensions	-	-	447.53	-	447.53	4,022.16
105 - Staff Expenses	-	-	-	-	-	23.89
106 - Mission and training	938.10	-	52.00	-	990.10	272.59
107 - Church Activities	440.42	-	14.90	-	455.32	448.45

	General	Designated	Restricted	Endowment	Total This year	Total Last year
108 - Equipment	129.44	-	114.96	-	244.40	2,032.48
109 - Insurance	5,252.71	-	718.75	-	5,971.46	5,734.84
110 - External Donations	17,123.19	-	168.60	-	17,291.79	19,504.12
111 - Pastoral	-	-	-	-	-	218.14
112 - Bank Charges	1.43	-	-	-	1.43	18.93
113 - Cleaning	1,654.56	-	-	-	1,654.56	2,170.76
114 - Utilities	11,821.43	169.20	3,341.69	-	15,332.32	13,535.56
115 - Hospitality	22.97	-	-	-	22.97	-
116 - Worship	-	-	-	-	-	50.44
119 - Minor maintenance	5,402.71	-	-	-	5,402.71	8,561.34
120 - Major maintenance, church	40,227.00	-	1,284.00	-	41,511.00	1,198.91
121 - Cafe Activities	16,634.02	135.07	47.38	-	16,816.47	13,730.15
124 - Children and Families Activities	347.32	-	-	-	347.32	-
126 - Diocese	17,325.00	-	-	-	17,325.00	16,940.00
130 - Travel	56.50	-	-	-	56.50	-
131 - Cost of refreshments	146.35	-	-	-	146.35	217.79
134 - Clergy recruitment	210.77	-	-	-	210.77	-
Expenditure on charitable activities Totals	**145,642.58**	**605.83**	**37,966.46**	**-**	**184,214.87**	**155,162.48**
Other expenditure						
132 - Independent Examiner	175.00	-	-	-	175.00	175.00
Other expenditure Totals	**175.00**	**-**	**-**	**-**	**175.00**	**175.00**
Payments Grand Totals	**145,817.58**	**605.83**	**38,243.71**	**-**	**184,667.12**	**155,614.73**

St Michael's Twerton

Statement of Assets and Liabilities (by code)
As at: 31 December 2025

Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
6401: Vernon Terrace	-	-	-	51,000.00	51,000.00	51,000.00
6402: St Peters Black Rock	-	-	-	7,618.92	7,618.92	7,200.25
6403: St Peters M&G	-	-	-	89,121.47	89,121.47	74,005.79
6404: Twerton-on-Avon SS Trust CCLA	-	-	-	8,923.72	8,923.72	9,295.33
Total	**-**	**-**	**-**	**156,664.11**	**156,664.11**	**141,501.37**
Current Asset - Cash At Bank And In Hand						
01: PCC Twerton C/A	5,444.55	1,750.05	21,120.33	-	28,314.93	14,643.45
02: PCC Twerton Savings	203.59	-	3,167.76	-	3,371.35	3,305.09
04: Rec House C/A	5,284.02	427.23	4,518.24	-	10,229.49	7,657.23
06: Rose Cottage Cafe C/A	18,565.71	368.69	978.08	-	19,912.48	23,152.24
07: Rose Cottage Centre C/A	10,741.66	-	218.18	-	10,959.84	8,111.17
Total	**40,239.53**	**2,545.97**	**30,002.59**	**-**	**72,788.09**	**56,869.18**
Liability - Agency Accounts						
6699: Agency collections	-	-	416.20	-	416.20	416.20
Total	**-**	**-**	**416.20**	**-**	**416.20**	**416.20**
Net total assets	**40,239.53**	**2,545.97**	**29,586.39**	**156,664.11**	**229,036.00**	**197,954.35**
Represented by						
General (Unrestricted)	40,239.53	-	-	-	40,239.53	28,963.24
Designated - Ephesian Fund	-	-	-	-	-	301.56
Designated - LightCafe	-	321.64	-	-	321.64	321.64
Designated - LightCandF	-	502.05	-	-	502.05	47.05
Designated - Lighths	-	1,722.28	-	-	1,722.28	2,026.55
Restricted - AssocMin	-	-	1,425.60	-	1,425.60	1,425.60
Restricted - BellFund	-	-	219.00	-	219.00	119.00
Restricted - CharDon	-	-	-	-	-	168.60
Restricted - ChurchBuil	-	-	4,345.78	-	4,345.78	5,563.52
Restricted - Cleaner Fund	-	-	431.33	-	431.33	280.00
Restricted - ComeToTable	-	-	439.40	-	439.40	439.40
Restricted - Cook Wage	-	-	2,606.14	-	2,606.14	-
Restricted - Farewells	-	-	380.00	-	380.00	-
Restricted - GrdwkRes	-	-	440.00	-	440.00	440.00
Restricted - Interns	-	-	442.40	-	442.40	442.40
Restricted - LightCafe	-	-	218.18	-	218.18	(41.35)
Restricted - LightCandF	-	-	573.01	-	573.01	-
Restricted - Lighths	-	-	978.08	-	978.08	3,392.42
Restricted - LighthsBld	-	-	4,474.02	-	4,474.02	-
Restricted - MisComms	-	-	395.03	-	395.03	461.93
Restricted - RecHoProj	-	-	105.00	-	105.00	105.00
Restricted - Ripple Effect	-	-	157.00	-	157.00	40.00
Restricted - RoseCBuild	-	-	2,159.92	-	2,159.92	2,159.92

Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Restricted - Vicar	-	-	2,572.31	-	2,572.31	2,572.31
Restricted - WarmSpace	-	-	1,040.90	-	1,040.90	1,040.90
Restricted - WeekendAwy	-	-	719.53	-	719.53	719.53
Restricted - Youth	-	-	5,463.76	-	5,463.76	5,463.76
Endowment - BlackRock	-	-	-	7,618.92	7,618.92	7,200.25
Endowment - CCLA	-	-	-	8,923.72	8,923.72	9,295.33
Endowment - MandG	-	-	-	89,121.47	89,121.47	74,005.79
Endowment - VerTerr	-	-	-	51,000.00	51,000.00	51,000.00
Total	**40,239.53**	**2,545.97**	**29,586.39**	**156,664.11**	**229,036.00**	**197,954.35**

St Michael's Twerton

Monthly Income / Expenditure totals - Details

As at: 31 December 2025

Nominal code	Jan_25	Feb_25	Mar_25	Apr_25	May_25	Jun_25	Jul_25	Aug_25	Sep_25	Oct_25	Nov_25	Dec_25	Code total
Income													
001: Giving	10.00	968.83	-	4.94	508.52	206.92	4.94	108.10	9.88	560.09	-	192.88	2,575.10
002: Planned Giving, GA	6,087.27	4,272.27	3,842.27	4,132.27	4,003.25	3,676.27	3,202.27	3,057.27	2,941.27	2,947.27	2,818.27	2,959.57	43,939.52
003: Grants	5,000.00	-	-	5,000.00	-	4,492.00	5,000.00	-	-	5,000.00	4,442.00	-	28,934.00
004: Donations	480.99	1,054.72	263.54	313.54	263.54	263.54	370.66	393.54	263.54	263.54	308.54	263.54	4,503.23
005: Rents/Hires	1,800.50	-	375.00	-	1,130.00	450.00	1,260.00	540.00	765.00	505.00	630.00	505.00	7,960.50
006: Tax Recovered (Gift Aid)	-	-	33.75	10,998.61	-	65.00	72.50	33.75	35.00	32.50	32.50	13,182.51	24,486.12
007: Interest	-	-	-	-	-	-	-	-	-	-	-	66.26	66.26
008: Investment	-	505.76	-	-	852.92	-	-	774.02	-	-	66.53	1,041.48	3,240.71
009: Church Activities	-	-	-	-	-	-	-	-	-	-	-	290.99	290.99
010: Planned Giving, Non GA	935.00	750.00	969.92	1,462.50	965.00	966.00	1,092.59	814.92	924.85	865.00	985.00	969.92	11,700.70
011: Weddings	56.00	56.00	-	-	-	-	-	-	-	-	-	-	112.00
013: Cafe Receipts	1,550.13	1,272.79	1,972.00	1,236.12	1,002.10	1,624.83	2,324.43	1,334.50	2,055.99	1,766.25	1,903.10	1,238.01	19,280.25
019: Other income	2,597.85	756.82	756.82	500.00	756.82	756.82	799.41	1,352.23	756.82	756.82	756.82	756.82	11,304.05
020: Insurance claims	-	40,894.40	-	-	364.20	934.00	-	-	-	-	-	-	42,192.60
Income totals	**18,517.74**	**50,531.59**	**8,213.30**	**23,647.98**	**9,846.35**	**13,435.38**	**14,126.80**	**8,408.33**	**7,752.35**	**12,696.47**	**11,942.76**	**21,466.98**	**200,586.03**
Expenditure													
101: Administration	114.51	316.50	822.91	300.43	352.33	308.64	300.05	347.10	712.05	89.37	508.43	442.43	4,614.75
102: Salaries	3,770.22	3,978.02	4,432.20	4,507.32	4,062.36	4,437.44	4,428.84	4,428.84	4,669.85	4,628.29	4,551.05	4,551.05	52,445.48
103: HMRC	-	486.75	278.02	602.90	-	302.28	289.48	289.08	298.08	380.05	-	-	2,926.64
104: Pensions	335.18	335.18	(222.83)	-	-	-	-	-	-	-	-	-	447.53
106: Mission and training	-	-	101.00	-	510.00	-	-	-	-	171.00	208.10	-	990.10
107: Church Activities	-	-	-	-	-	-	14.90	-	-	169.67	-	270.75	455.32
108: Equipment	31.56	53.94	9.99	-	65.98	-	-	19.99	22.99	39.95	-	-	244.40
109: Insurance	981.98	444.98	444.98	444.98	444.98	444.98	444.98	444.98	444.98	444.98	492.38	492.28	5,971.46
110: External Donations	1,476.82	1,476.82	1,476.82	1,476.82	1,476.82	1,476.82	1,476.82	1,476.82	1,356.82	1,406.77	1,356.82	1,356.82	17,291.79
112: Bank Charges	-	-	-	-	-	-	-	0.54	-	0.89	-	-	1.43
113: Cleaning	141.87	46.44	94.26	136.30	82.96	31.62	166.37	648.13	-	120.39	59.06	127.16	1,654.56
114: Utilities	2,113.95	642.09	560.92	3,129.32	354.62	863.30	1,477.94	621.48	837.85	1,495.42	1,482.51	1,752.92	15,332.32
115: Hospitality	22.97	-	-	-	-	-	-	-	-	-	-	-	22.97
119: Minor maintenance	101.00	810.00	35.35	1,334.16	118.80	367.00	192.47	380.00	381.97	295.80	510.00	876.16	5,402.71
120: Major maintenance, church	-	720.00	39,507.00	-	-	1,284.00	-	-	-	-	-	-	41,511.00
121: Cafe Activities	1,300.98	1,339.53	1,443.05	1,374.70	814.66	1,538.65	2,060.06	1,249.29	1,190.32	2,266.66	1,455.80	782.77	16,816.47
124: Children and Families Activities	15.98	-	-	-	-	-	-	273.00	-	-	-	58.34	347.32
126: Diocese	489.00	-	1,403.00	1,403.00	1,403.00	3,809.00	1,403.00	1,403.00	1,403.00	1,403.00	1,403.00	1,803.00	17,325.00
130: Travel	-	-	-	-	-	-	-	-	-	56.50	-	-	56.50
131: Cost of refreshments	40.57	-	16.44	-	34.52	-	9.94	26.90	17.98	-	-	-	146.35
132: Independent Examiner	-	-	-	-	-	175.00	-	-	-	-	-	-	175.00
133: Investments	-	-	-	-	-	-	-	-	-	-	277.25	-	277.25

Nominal code		Jan_25	Feb_25	Mar_25	Apr_25	May_25	Jun_25	Jul_25	Aug_25	Sep_25	Oct_25	Nov_25	Dec_25	Code total
134: Clergy recruitment		-	60.00	-	-	-	-	150.77	-	-	-	-	-	210.77
	Expenditure totals	**10,936.59**	**10,710.25**	**50,403.11**	**14,709.93**	**9,721.03**	**15,038.73**	**12,415.62**	**11,609.15**	**11,335.89**	**12,968.74**	**12,304.40**	**12,513.68**	**184,667.12**

Balance (income - expenditure)	**15,918.91**

St Michael's Twerton

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Fixed assets			
	6401: Vernon Terrace	51,000.00	51,000.00
	6402: St Peters Black Rock	7,618.92	7,200.25
	6403: St Peters M&G	89,121.47	74,005.79
	6404: Twerton-on-Avon SS Trust CCLA	8,923.72	9,295.33
	Total Fixed assets	**156,664.11**	**141,501.37**
Current assets			
	01: PCC Twerton C/A	28,314.93	14,643.45
	02: PCC Twerton Savings	3,371.35	3,305.09
	03: Church Building Fund	-	-
	04: Rec House C/A	10,229.49	7,657.23
	05: Rec House Savings	-	-
	06: Rose Cottage Cafe C/A	19,912.48	23,152.24
	07: Rose Cottage Centre C/A	10,959.84	8,111.17
	08: Rose Cottage Centre Savings	-	-
	09: Vicar's Pastoral Account	-	-
	10: Vicar and Churchwardens C/A	-	-
	1003: St Peter's SS - Black Rock CIF Accumulat	-	-
	Total Current assets	**72,788.09**	**56,869.18**
Liabilities			
	6699: Agency collections	416.20	416.20
	Total Liabilities	**416.20**	**416.20**
	Net Asset surplus (deficit)	**229,036.00**	**197,954.35**
Reserves			
	Excess/(deficit) to date	15,918.91	(17,408.58)
	Z01: Starting balances	197,954.35	210,420.61
	Z02: Gains/(losses) on investment assets	15,162.74	4,942.32
	Total Reserves	**229,036.00**	**197,954.35**

Represented by Funds

General (Unrestricted)	40,239.53	28,963.24
Designated	2,545.97	2,696.80
Restricted	29,586.39	24,792.94
Endowment	156,664.11	141,501.37
Total	**229,036.00**	**197,954.35**

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**St Michael's and All Angels Church, Twerton, Bath PCC**		
On accounts for the year ended	**31st December 2025**	**Charity no (if any)**	1147405
Set out on pages	(remember to include the page numbers of additional sheets)		

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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:

- examine the accounts under section 145 of the Charities Act,
- 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
- 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 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.

Signed:	Colin M Goater	**Date:**	5th May 2026 by
Name:	Colin Michael Goater		
Relevant professional qualification(s) or body (if any):			

Address:	102 Freeview Road
	BATH BA2 1DZ

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.