Charity registration number 1168178 (England and Wales)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Brenda Allan Mark Franklin Robert Hollis (Lay Co-Chair) Rev. Philip Miller (Chair) Robin Lowe Roger Wilkins Roger Wilkins and Mark Franklin are Church Wardens.
Charity number	1168178
Charity address	28 Church Lane Bromyard United Kingdom HR7 4DZ
Independent examiner	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS
Bankers	NatWest Plc 1 The Cross Worcester WR1 3PR CCLA One Angel Lane London EC4R 3AB

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 16

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Parochial Church Council (Powers) measure 1956 as amended and Church Representation Rules that came into force on 2 January 1957, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The overriding aim of St. Peter's Church, Bromyard is to function as a parish church within the Church of England in the parish of Bromyard, promoting the mission of the Church and providing weekly worship, fellowship, service to our community, and occasional services such as baptisms, weddings and funerals.

The Trustees confirm that they have complied with their duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, "Charities and Public Benefit".

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the P.C.C. should undertake.

Achievements and performance

St Peter's is re-establishing itself at the heart of our community through involvement with Food bank, Food for All, and events like the Folk Festival, the Scarecrow Festival, Christmas Lights switch on, and the Christmas Tree Festival.

With the vision and energy that our Curate, Rev David Hall, has brought, we have started a new Toddler group, Pebbles, at the Falcon, and we have a young people's group, Boulders, meeting at the Curacy House.

Highlights of the year have been:

The launch of Pebbles and Boulders.

Running the Bible Society 'Bible Course'.

'Drawn to Imperfection' art exhibition.

'Heroes Academy' holiday club.

Spiritual Question Time with Bishop Richard and Dean Sarah at the Tipsy Toad.

Confirmation for 2 members of St Peter's.

Involvement with the Scarecrow Festival, Folk Festival, Bromyard Artwalk, Christmas Tree Festival.

Congregational numbers remain steady and we have seen some returnees and new faces at our services.

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Challenges
The main challenges facing the Church are still to attract families, children and young people and to deepen and broaden our links to and involvement with the community. We continue to consider, and to consult with the community on, plans to re-order the nave to enable its use as a community venue. Helping our members to grow in their ministries is a significant priority. Finances remain a challenge, but with a renewed sense of security within the church family we are looking to see improvement in 2026.

In November 2025, there was an accident in the church in which an employee of an electrical contractor, carrying out work in the church, sustained serious injuries from which, we understand and are pleased to report, he has now recovered. The accident was investigated by the statutory authorities and reported to our insurers, who have carried out their own investigation. We do not believe that any liability attaches to the PCC in respect of the accident and we have received no indication of any legal or regulatory action against us. We believe the possibility of any action against the PCC to be very remote but that it cannot yet be entirely discounted.

Financial review
The results for the year are set out in the financial statements commencing on page 5.

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the PCC.'s current activities while consideration is given to ways in which additional funds may be raised. At 31 December 2025 free reserves (unrestricted funds less tangible fixed assets) were £13,473 (2024 - £19,621) within the range preferred.

During the year the PCC sold their share of the Curacy House and the net funds from that sale have been designated for future expenditure on the re-ordering project. The balance transferred to this designated fund was £189,821.

The Trustees have assessed the major risks to which the PCC is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management
The Parochial Church Council (PCC) is subject to the following Approved Governing Documents:

- the Parochial Church Councils (Powers) Measure 1956, as amended.
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

The Trustees who served during the year are as described in the Legal and Administrative Information section of these financial statements. Additionally, Jane McCarthy, Michael Dukes and Peter Cliff served as Trustees until 6 April 2025.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may stand for election to the PCC.

Members of the Parochial Church Council are required to agree to their details being submitted to the Charity Commission for display on the Register. As part of this process, members are reminded of the fact that they are trustees of a charity, being the parish church, its work and its resources, and that they must act accordingly. Training is provided through trustee meetings and an understanding of guidance available from the Charity Commission.

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees' report was approved by the Board of Trustees.

Rev Philip Miller
Trustee
Dated: 2 April 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

I report to the Trustees on my examination of the financial statements of The Parochial Church Council Of The Ecclesiastical Parish of St. Peter's, Bromyard (the P.C.C.) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the P.C.C. you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the P.C.C.'s financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the P.C.C. as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

E D Needham ACA CTA
Kendall Wadley LLP
Granta Lodge
71 Graham Road
Malvern
Worcestershire
WR14 2JS
2 April 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:								
Donations and legacies	3	31,751	-	2,894	34,645	34,839	7,386	42,225
Charitable activities	4	102,874	-	-	102,874	6,312	-	6,312
Investments	5	7,237	-	1,404	8,641	1,416	1,437	2,853
Total income		141,862	-	4,298	146,160	42,567	8,823	51,390
Expenditure on:								
Charitable activities	6	59,384	-	4,442	63,826	43,230	1,208	44,438
Net income/(expenditure) for the year		82,478	-	(144)	82,334	(663)	7,615	6,952
Gross transfers between funds	11	(186,355)	189,821	(3,466)	-	(148)	148	-
Net movement in funds		(103,877)	189,821	(3,610)	82,334	(811)	7,763	6,952
Fund balances at 1 January 2025		117,350	-	45,951	163,301	118,161	38,188	156,349
Fund balances at 31 December 2025		13,473	189,821	42,341	245,635	117,350	45,951	163,301

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	**12**		-		97,729
Current assets					
Debtors	**13**	10,776		9,967	
Cash at bank and in hand		238,711		61,340	
		249,487		71,307	
Creditors: amounts falling due within one year	**14**	(3,852)		(5,735)	
Net current assets			245,635		65,572
Total net assets			245,635		163,301
Income funds					
Restricted funds	**15**		42,341		45,951
Unrestricted funds - designated			189,821		-
Unrestricted funds - general			13,473		117,350
			245,635		163,301

The financial statements were approved by the Trustees on 2 April 2026

Rev Philip Miller
Trustee

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. PETER'S, BROMYARD

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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1 Accounting policies

Charity information

The Parochial Church Council Of The Ecclesiastical Parish of St. Peter's, Bromyard is an unincorporated charity registered with the Charity Commission for England and Wales. The principal address is Church Lane, Bromyard HR7 4DZ

1.1 Accounting convention

The financial statements have been prepared in accordance with the Church Of England Measures (the Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules), the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The P.C.C. is a Public Benefit Entity as defined by FRS 102.

The P.C.C. has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the P.C.C. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the P.C.C. has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about its ability to continue. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the P.C.C. is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the P.C.C. has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the P.C.C. has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Nil, given estimated residual value is believed to be in excess of cost

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

1.8 Financial instruments

The P.C.C. has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the P.C.C.'s balance sheet when the P.C.C. becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies **(Continued)**

Derecognition of financial liabilities

Financial liabilities are derecognised when the P.C.C.'s contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the P.C.C. is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the P.C.C.'s accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds general 2025 £	**Restricted funds 2025 £**	**Total 2025 £**	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	31,751	2,894	34,645	30,552	593	31,145
Legacies receivable	-	-	-	1,824	3,649	5,473
Grants receivable	-	-	-	2,463	3,144	5,607
	31,751	2,894	34,645	34,839	7,386	42,225

4 Charitable activities

	2025	2024
	£	£
Profit on sale of Curacy House	97,271	-
Curacy House income	-	1,600
Use of rooms	270	150
Funerals and Weddings	5,333	4,562
	102,874	6,312

The above income relates to unrestricted activities

5 Income from investments

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Interest receivable	7,237	1,404	8,641	1,416	1,437	2,853

6 Charitable activities

	Costs of ministry 2025	Other costs 2025	Total 2025	Costs of ministry 2024	Other costs 2024	Total 2024
	£	£	£	£	£	£
Organist fees	1,200	-	1,200	1,060	-	1,060
Various projects	2,561	507	3,068	-	509	509
Church fees	7,500	-	7,500	1,500	-	1,500
Insurance	5,444	-	5,444	5,133	-	5,133
Heat & light	8,729	-	8,729	8,507	-	8,507
Water rates	245	-	245	195	-	195
Church upkeep	16,902	-	16,902	11,834	-	11,834
Church office expenses	973	-	973	893	-	893
Church service expenses	3,604	-	3,604	2,709	-	2,709
Sundry expenses	1,912	-	1,912	443	-	443
Outreach and local mission	850	-	850	563	-	563
World Mission	1,500	-	1,500	1,500	-	1,500
Other charitable expenditure	6,407	-	6,407	4,232	-	4,232
	57,827	507	58,334	38,569	509	39,078
Share of support costs (see note 7)	4,421	-	4,421	3,900	-	3,900
Share of governance costs (see note 7)	1,071	-	1,071	1,460	-	1,460
	63,319	507	63,826	43,929	509	44,438
Analysis by fund						
Unrestricted funds - general	59,384	-	59,384	43,230	-	43,230
Restricted funds	3,935	507	4,442	699	509	1,208
	63,319	507	63,826	43,929	509	44,438

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

7 Support costs

	Support costs	Governance costs	2025	2024	Basis of allocation
	£	£	£	£	
Staff costs	4,421	-	4,421	3,900	Activity
Independent examiners fees	-	1,071	1,071	1,100	Governance
Legal and professional	-	-	-	360	Governance
	4,421	1,071	5,492	5,360	
Analysed between					
Charitable activities	4,421	1,071	5,492	5,360	

Governance costs includes payments to the accountants of £1,071 (2024- £1,100, accountants fees) for independent examination fees.

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the P.C.C. during the year. No (2024 - No) trustees were in receipt of reimbursed expenses.

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	1	1

Employment costs	2025 £	2024 £
Wages and salaries	4,421	3,900

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Transfers

A transfer of £487 (2024 - £148) was made to clear deficits arising on projects. In addition, £3,953 has been transferred from the Fabric Fund to the unrestricted funds for the floor and other repairs and £2,000 was transferred from the bell repair fund to the bell augmentation fund (2024 - £2,000 from the bell repair fund to the bell augmentation fund).

12 Tangible fixed assets

	Freehold land and buildings
	£
Cost	
At 1 January 2025	97,729
Disposals	(97,729)
At 31 December 2025	-
Carrying amount	
At 31 December 2025	-
At 31 December 2024	97,729

13 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Prepayments and accrued income	10,776	9,967

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	505	398
Accruals and deferred income	3,347	5,337
	3,852	5,735

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

		Movement in funds				Movement in funds			
	Balance at 1 January 2024	Incoming resources	Resources expended	Transfers	Balance at 1 January 2025	Incoming resources	Resources expended	Transfers	Balance at 31 December 2025
	£	£	£	£	£	£	£	£	£
Bell augmentation fund	407	2,296	-	(2,000)	703	874	(2,161)	2,000	1,416
Bell repair fund	3,325	199	-	2,000	5,524	203	-	(2,000)	3,727
Fabric fund	-	1,872	-	-	1,872	2,081	-	(3,953)	-
Flower fund	-	121	(269)	148	-	20	(507)	487	-
New organ fund	26,079	1,191	(699)	-	26,571	1,120	(1,374)	-	26,317
Plunkett Foundation	-	3,144	-	(3,144)	-	-	-	-	-
Church Reordering Project	8,377	-	(240)	3,144	11,281	-	(400)	-	10,881
	38,188	8,823	(1,208)	148	45,951	4,298	(4,442)	(3,466)	42,341

15 Restricted funds **(Continued)**

Bell Augmentation Fund - was set up for the project to increase the number of bells and has subsequently been used for repair and maintenance costs. It is to be merged with the Bell Repair Fund.

Bell Repair Fund -relates to keeping the bells and bell tower in good repair.

Fabric Fund - is restricted to repair of the fabric of St Peter's Church and associated structures.

New Organ Fund - relates to keeping the church organ and associated fabric in good repair as well as enhancing the music of St Peters Church as well as to related purposes.

Plunkett Foundation - Funds received to assist with project development for reordering the church to enable greater community use.

Church Reordering Project - Funds received to assist with reordering the church to enable greater community use.

16 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Movement in funds			
	Incoming resources	Balance at 1 January 2025	Transfers	Balance at 31 December 2025
	£	£	£	£
Curacy House	-	-	189,821	189,821
	-	-	189,821	189,821

The above fund is a fund designated by the PCC for the work required on the re-ordering project.

17 Analysis of net assets between funds

	Unrestricted funds general 2025	Unrestricted funds designated 2025	Restricted funds 2025	Total 2025
	£	£	£	£
At 31 December 2025:				
Current assets/(liabilities)	13,473	189,821	42,341	245,635
	13,473	189,821	42,341	245,635

	Unrestricted funds general 2024	Unrestricted funds designated 2024	Restricted funds 2024	Total 2024
	£	£	£	£
At 31 December 2024:				
Tangible assets	97,729	-	-	97,729
Current assets/(liabilities)	19,621	-	45,951	65,572
	117,350	-	45,951	163,301

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).