St Michael and All Angels, Somerton

Annual Report and Accounts of the Parochial Church Council

for the year ended 31st December 2025

Priest in Charge

Revd Judith Swan

Registered Charity no 1168799

2025 Report and Accounts for the Parochial Church Council of St Michael and All Angels, Somerton

Aims and Purposes

St Michael's Parochial Church Council (PCC) primary purpose is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It works with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the use and maintenance of the parish Church and its environs. The PCC is also responsible for making known and putting in to effect any provisions made by Diocesan or Deanery Synod and bringing to those synods notice any matters or advice which the council deems necessary.

Objectives and activities

The PCC is committed to enabling as many people as possible to become Disciples of Christ and join our church family at St Michaels. We try to enable ordinary people to live out their faith as part of our church community through:

- Worship and prayer
- The provision of pastoral support for people living in the parish
- Children and Young People's work
- Specific outreach activities.
- Church Refurbishment
- Ecumenical relationships
- Charitable giving

Achievements and performance

The year of 2025 was the first year since 2021 when there has been a full time Priest, throughout the year. A full schedule of services and meetings was held, led by a combination of the Vicar, retired clergy, visiting clergy and lay worship assistants. After careful consideration the Benefice of Somerton, the Charltons, Kingsdon, Pitney and Long Sutton with Long Load decided to take the name of the Cornerstone Benefice.

Worship and Prayer

We try to offer a range of services each month on both Sundays and weekdays which benefit our community and provide spiritual input.

The Sunday service consisted of a mixture of Eucharistic and non-Eucharistic worship at 11am. During the week we hold a Communion service on Wednesday mornings. During the Saturday morning prayer meetings, a group meets together to pray for the needs of the parish and the world. We also held fellowship groups which met regularly and provides bible study, teaching, prayer and discussion to build up our faith. A Prayer Circle is made up of 57 members from the Congregation, Benefice and other Churches in the town. Urgent requests are circulated to these members requesting Prayer for needy individuals and their friends and families.

All are welcome to attend our regular services. At present there are 100 Parishioners on the Church electoral roll. In the last year sadly 4 have died, but 1 has joined. The average weekly attendance counted through October was 70, slightly up by 2 on the last year and the membership has also increased by 3 to 77.

As well as our regular services we like to enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for a life now complete in this world and to commend the person into God's keeping. We have celebrated 6 baptisms, 1 wedding, and supported families through 20 funerals during 2025.

Pastoral Care

There is a team from the Benefice who help prepare families for Baptism. The clergy help couples prepare for Weddings and also support the Bereaved. We also have people who provide lifts to medical appointments or other needs and the Shepherding Scheme which provides pastoral care for those on the electoral roll. We run tea and chat sessions in conjunction with the other churches in the Benefice for those who find it difficult to get out.

Children and Young People's Work

We work regularly with the King Ina C of E Academy, who are now firmly established in their single building. We provide collective worship through the clergy and the Open the Book Team. Foundation directors sit on the Academy's board. We were again pleased to welcome the Academy into church for their Christmas Carol and Easter services. In the latter half of the year we instigated and run a half termly prayer meeting at King Ina and welcome their community club into Church at the same frequency.

Specific outreach activities

During the year the Saturday coffee mornings continued, providing both a source of revenue and fellowship for people in the town and Benefice. The Church hosted concerts to raise revenue and entertain people in the town.

Church Refurbishment

During the second half of the year major repairs to the Church path from the South door to the North gate were planned ready for the work to commence at the start of 2026.

Ecumenical Relationships

The Church is part of Churches Together in Somerton whose regular activities include joint Lent groups, a walk of witness on Good Friday, a Dawn service on Easter Sunday, a Carol concert, collecting during Christian Aid week, services during the week of prayer for Christian Unity and Worship services at Wessex House. Joint Benefice services are held on the fifth Sunday of each month.

Charitable Giving

During 2025 we have supported Churches Together in Somerton to fund the Archies Xtra insurance, the Salvation Army Christmas Appeal and Far East Prisoners of War (FEPOW) after the VJ Day event.

Financial Review

2025 has again been a difficult year financially, although our regular income increased by 3.5% expenditure also increased by 28%. We are grateful to the congregation who continued throughout 2025 to maintain their regular giving. The unrestricted 2025 receipts were £66,548 against payments of £73,431, meaning that we have a 2025 draft unrestricted loss of £6,883. The unrestricted loss as shown in the accounts is £10,026 the figures shown represent the cost of running the church as recommended by the diocese in note 1 in that they include some of the costs supported by church lands.

The state of the finances has meant the full Parish Share was not able to be paid. The major concern is how our income can be increased to meet the level of expenditure.

We are also extremely fortunate to have Church Lands Trust who for 2025 covered the usual payments such as insurance/energy/repairs and maintenance to a total of £63,041. Included in this total was planning of the work to repair the path from the Church door to the North gate at a cost of £45,371.

Reserves Policy

Our current reserves policy aligns with the Diocese view that reserves should be set at 3 months expenditure. From our 2025 accounts that figure will be £18,358. At the end of 2025 our unrestricted balance sheet reserves are £6,095 which is approximately a third of what the Diocese considers prudent. There is a concern that our reserves will be exhausted during 2027.

Risk Management

Potential Risks to the Charity have been identified as: -

1. Damage to the Building

The building is insured, and there are other potential halls for hire in the vicinity to enable worship to continue whilst repairs are carried out.

2. Less Funding – fewer public donations

We are holding a regular giving review encouraging members to review their giving, we also hold regular fund raising events to support income.

3. Damage to Charity's reputation

We attempt to build our reputation by the excellence of service to our community, by advertising our activities and by ensuring thought is given to avoiding all potential safeguarding risks.

Volunteers

We would like to thank all the volunteers who work so hard in so many different ways to make our Church community, the exciting and welcoming place it is.

Structure Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Measure.

The church is a charity and registered with the Charity Commission, our charity number is 1168799.

The method of appointment of PCC members is set out in the Church representation rules. At St Michaels the membership of the PCC consists of our Priest in Charge, the churchwardens and members who are elected by those who are on the electoral roll of the church. Other licensed clergy and our benefice readers are also entitled to attend and if they do so, have full voting rights. All those who attend church or are linked in some way to the church are encouraged to register on the electoral roll and stand for election to the PCC.

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 used.

The full PCC met seven times during the calendar year with an average attendance of 79%. Given its wide responsibilities the PCC has a number of committees which deal with particular aspects of church life. These committees are all responsible to the PCC and report back to it regularly. The Committees are:

- Worship which supports the Incumbent in reflecting upon worship services held and helping to plan those in the future
- Social who are responsible for planning and organising social events for the fellowship.

Administrative Information

St Michael and All Angels Church is situated in the Market Square Somerton. It is part of the Cornerstone Benefice, the deanery of Ivelchester, the archdeaconry of Wells and the Diocese of Bath and Wells within the Church of England.
The correspondence address is The Church, Market Place, Somerton TA11 7NB.

PCC members who have served at any time from 1st January 2025 until 31st December 2025,

Ex Officio members: -

Priest in Charge: Rev Judith Swan

Warden: Mr Rodger Calderwood

Synod Members:

Mr James Turner (Deanery Synod and Vice Chairman)

Mrs Hilde Buckell

Elected Members:

Mrs Sheila Anstead (from May 20th)

Mrs Patricia Allen

Mr Geoff Bryant

Mrs Jacky Calderwood (from May 20th)

Mrs Beth Hutchings (until 26th February)

Mr Finnlay Folkard (from May 20th)

Mr Stephen Knight (from May 20th)

Mrs MaryAnn Pike

Mr John Saunders

Mrs Pauline Saunders

Mr David Speed (PCC secretary)

Mrs Irene Stone (Treasurer)

Mr Graham Taylor (until 18th March) David Harrison.

Also entitled to attend.

Reader: Mrs Jenny Gollop

Approved by the PCC on 27th April 2026

and signed on their behalf by the Judith Swan (PCC Chairman)

JM Swan

27/04/26.

ST MICHAEL AND ALL ANGELS CHURCH, SOMERTON

STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Designated Funds	TOTAL 2025
		£	£	£	£
INCOMING RESOURCES					
Voluntary Income	2a	£ 65,118	£ 51,308	£ 1,613	£ 118,039
Activities for generating funds	2b	£ 6,566	£ -	£ -	£ 6,566
Income from Investments	2c	£ 566	£ 165	£ 48,216	£ 48,947
Church Activities	2d	£ 8,634	£ -	£ -	£ 8,634
Rounding					£ 1.00
TOTAL INCOMING RESOURCES		**£ 80,884**	**£ 51,473**	**£ 49,829**	**£ 182,186**
RESOURCES EXPENDED	3	£ 90,910	£ 49,242	£ 233	£ 140,385
TOTAL RESOURCES EXPENDED		**£ 90,910**	**£ 49,242**	**£ 233**	**£ 140,385**
NET INCOME (EXPENDITURE)		-£ 10,026	£ 2,231	£ 49,596	£ 41,801
GAINS ON INVESTMENTS			-£ 3,589		-£ 3,589
Rounding					
NET MOVEMENT IN FUNDS		**-£ 10,026**	**-£ 1,358**	**£ 49,596**	**£ 38,212**
Balances b/fwd 1 January 2025		£ 12,977	£ 441,076	£ 3,657	£ 457,710
Rounding					
Balances c/fwd 31 December 2024		**£ 2,951**	**£ 439,718**	**£ 53,253**	**£ 495,922**

STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2024

Unrestricted Funds	Restricted Funds	Designated Funds	TOTAL
£	£	£	£
£ 73,303	£ 1,250	£ 250	£ 74,803
£ 6,424		£ 102	£ 6,526
£ 541	£ 227		£ 768
£ 5,742			£ 5,742
£ 86,009	**£ 1,477**	**£ 352**	**£ 87,838**
£ 82,618	£ 31,508	£ 352	£ 114,478
£ 82,618	**£ 31,508**	**£ 352**	**£ 114,478**
£ 3,391	-£ 30,031	£ -	-£ 26,640
	£ 20,729		£ 20,729
£ 3,391	**-£ 9,302**	**£ -**	**-£ 5,911**
£ 9,586	£ 450,378	£ 3,657	£ 463,621
£ 12,977	**£ 441,076**	**£ 3,657**	**£ 457,710**

ST MICHAEL AND ALL ANGELS CHURCH, SOMERTON

BALANCE SHEET AT 31 DECEMBER 2025

		Notes	2025		2024	
FIXED ASSETS						
	Investments	5		£ 423,194		£ 426,783
CURRENT ASSETS						
	Stock		£ 46		£ 21	
	Debtors	6	£ 51,625		£ 12,144	
	Short Term Deposits		£ 11,334		£ 12,549	
	Cash at Bank		£ 12,105		£ 8,665	
	Cash in Hand				£ -	
			£ 75,111		£ 33,379	
LIABILITIES						
	Creditors	7	£ 2,383		£ 2,452	
				£ 72,727		
TOTAL NET ASSETS				£ 495,922		£ 426,783
PARISH FUNDS	Unrestricted			£ 2,951		£ 12,977
	Restricted	4		£ 439,719		£ 441,076
	Designated	4		£ 53,252		£ 3,657
				£ 495,922		£ 457,710

Approved by the Parochial Church Council on Monday 27 April 2026 and signed on their behalf by the Revd Judith Swan.

JM Swan

27/04/26.

ST MICHAEL AND ALL ANGELS CHURCH, SOMERTON

NOTE 1 TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

ACCOUNTING POLICIES

Basis of Financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice on Accounting and Reporting by Charities (FRS 102)

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of informal groups or gatherings of church members.

Fund accounting

Restricted Funds comprise revenue donations or grants for a specific PCC activity intended by the donor.

Designated funds are general funds set aside by the PCC for use in the future.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Expenditure relating to the upkeep and maintenance of the Church building is covered by Church Lands Trust. The Diocesian Head of Finance suggested an alternative way of showing the costs reimbursed by Church Lands. It is the method adopted by the Diocese in their accounts and helps the layperson with the understanding as to what the overall expenditure would be if St Michaels were to cease to receive the Church Lands reimbursement.

St Michaels has elected the Church of England pension scheme Pension Builder 2014.
The pension provider issued a statement For the year ending December 2025 as follows:
Draft FRS102 wording specified the pension costs charges to the SoFA as follows: 2025 £0

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

ST MICHAEL AND ALL ANGELS CHURCH, SOMERTON

2 INCOMING RESOURCES

		Unrestricted Funds		Restricted Funds		Designated Funds		Total	Total
		2025	2024	2025	2024	2025	2024	2025	2024
		£	£	£	£	£	£	£	£
2.a Voluntary income									
Planned giving:	Bank Standing Orders	31,597	30,057					31,597	30,122
	Envelopes	2,803	3,090					2,803	4,246
	Tax recoverable	8,014	8,438	956	250	300	50	9,270	8,304
	Plate collections	2,596	4,997					2,596	3,674
Wallbox		342	539					342	794
Donations		5,241	2,434	3,825	1,000	313	200	9,379	1,458
Legacies			2,000					-	2,500
Church Land Grants		14,525	21,748	45,372				59,897	26,253
LPW VAT GRANT				1,155				1,155	-
Ministry							700	-	500
Mission						1,000		1,000	
Rounding			-1						
		65,118	73,302	51,308	1,250	1,613	950	118,039	78,050
2.b Activities for generating funds									
Events		6,566	6,424				102	6,566	6,042
		6,566	6,424	-	-	-	102	6,566	6,042
2.c. Income from investments									
IPA BB Offshore account closure						48,216		48,216	
Bank interest		553	526					553	1,321
West Country Savings					43			-	34
CBF Deposit Fund interest		13	14	165	184			178	116
		566	540	165	227	48,216	-	48,947	1,471
2.d Income from church activities									
Fees for weddings & funerals		2,319	2,318					2,319	2,318
Parish magazine sales		623	600					623	600
Benefice contributions		4,636	1,809					4,636	1,809
Hire fees		1,055	1,015					1,055	1,015
		8,634	5,742	-	-	-	-	8,634	5,742
Total incoming resources		80,884	91,135	51,473	52,067	1,613	1,052	178,597	91,305

3 RESOURCES EXPENDED

		Unrestricted Funds		Restricted Funds		Designated Funds		Total	Total
		2025	2024	2025	2024	2025	2024	2025	2024
		£		£	£	£	£	£	£
Diocesan parish share		54,500	36,242					54,500	36,242
Benefice expenses		3,169	2,726					3,169	2,726
Staff costs (2 employees)		13,281	16,406					13,281	16,406
Employer Staff Costs			483					-	483
Gas & Electricity		8,152	10,884					8,152	10,884
Insurance		3,526	3,477					3,526	3,477
Premises		3,182	5,918					3,182	5,918
Churchyard upkeep		2,910	5,173					2,910	5,173
Cost of services		508	585					508	585
Events		1,065	140					1,065	140
Card Reader Processor Fees		20	-					20	-
Bank Charges		241	227					241	227
Subscriptions / Proffessional Fees		105	135					105	135
Christmas Tree / Lights		119	93					119	93
Restricted Payments	Chibondo			3,870	1,186			3,870	1,186
	Tower Repairs				30,323			-	30,323
	Church Pathway			45,372	-			45,372	
	Flower Fund					233	352	233	-
Delegated Payments								-	-
Church Guides		133	129					133	129
Rounding								-	-
		90,910	82,618	49,242	31,509	233	352	140,385	114,479

Special collections were taken for the following charities:-

	Receipts
Salvation Army	£ 260
VJ Day	£ 190
Archies Xtra (CTIS)	£ 144
	£ 594

4. Movments in Restricted and Designated Funds

RESTRICTED	B/Fwd	Interest Gift Aid	Receipts	Payments	C/Fwd
Church yard	£ 1,033				£ 1,033
Doris Cooper	£ 4,764	£ 119	£ 1,155		£ 6,038
Chibondo	£ 1,393	£ 1,002	£ 3,825	£ 3,870	£ 2,350
Fabric	£ 4,000				£ 4,000
Ukraine	£ 145				£ 145
Archies Xtra	£ 3				£ 3
	£ 11,338	£ 1,121	£ 4,980	£ 3,870	£ 13,569

DESIGNATED	B/Fwd	Gift Aid	Receipts	Payments	C/Fwd
Bells/Tower maintenance	£ 2,489				£ 2,489
Music	£ 443				£ 443
Flower Fund	£ 112	£ 50	£ 313	£ 233	£ 242
Ministry	£ 500				£ 500
Mission			£ 1,000		£ 1,000
IPA BB Offshore Account closure			£ 48,216		£ 48,216
Christmas Lights	-£ 28				-£ 28
Tea & Chat	£ 140				£ 140
	£ 3,656	£ 50	£ 49,529	£ 233	£ 53,002

5. Fixed Assets - Ivestments

	Market Value	Purchases	Disposals	Mkt Value Revaluation	Market value
Doris Cooper Bequest	31.01.25	£ -			£ 426,783
CBF Inv Fund Shares	31.12.25			-£ 3,589	
					£ 423,194

6. Current Assets - Debtors

	Total	Un Restricted	Restricted
Gift Aid	£ 2,153	£ 2,153	
Church Lands	£ 49,372	£ 4,000	£ 45,372
SSE	£ 28	£ 28	
Dawson Steeplejacks	£ 72	£ 72	
	£ 51,625	£ 6,253	£ 45,372

7. Current liabilities

Creditors	Total	Un Restricted	Restricted
British Gas	£ 1,727	£ 1,727	
CTIS	£ 20	£ 20	
DEC	£ 637		£ 637
	£ 2,383	£ 1,747	£ 637

8. Trustee donations

During 2025 the total monies donated by the Trustees (i.e. PCC members) are included in the voluntary income (note 2a) equals £10,190 before gift aid.

Independent Examiner's Certificate
for the PCC Accounts

Report to the trustees of: St. Michael's + All Angels **Parochial Church Council**

On accounts for the year ended: 31. 12. 2025. Charity Number (if applicable): 1168799

Set out on pages 1-6

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 matter has come to my attention ~~(other than that disclosed below *)~~ which gives me reasonable 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.*

Signed: E. J. Short **Date:** 16/04/2026

Name: EDWIN JOHN SHORT

Relevant professional qualification(s) or body (if any):

Address: 27 SEVENACRES. SOMERTON, SOMERSET, TA11 6HF.

Disclosure

Only complete if the examiner needs to highlight material problems.

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

DIOCESE OF
Bath&Wells
Living the story. Telling the story.

PCC Accounts and Returns Checklist

This checklist is designed to enable the PCC Treasurer to ensure all year end responsibilities have been completed.

Accounts have been prepared on:

☐ Receipts & Payments basis **OR** ☑ Accruals basis

(If income is greater than £250k, your accounts must be prepared on an accruals basis)

☐ The accounts have been approved prior to the APCM, received at the APCM & signed by the PCC Chairman. ✓

All the following should form part of your accounts pack. Check the box to confirm this.

☑ PCC annual report approved prior to the APCM.

☑ Signed independent examiner's certificate.

Certificate template can be downloaded from
https://www.gov.uk/government/publications/independent-examiners-report-template-sorp-frs-102

☑ Statement of Assets & Liabilities / Balance Sheet as appropriate.

☐ The Return of Parish Finance totals agree with the accounts (submit online)

Yes Is PCC income (total including all restricted funds and excluding transfers between funds) above £100k for the year? (Yes/~~No~~)

If **YES**, the following further confirmation is required:

Either ☑ The PCC is registered with the Charity Commission.
The registration number is 1168799

☑ PCC accounts and annual return have been filed at the Charity Commission / will be filed before the deadline (31st October).

Or ☐ The PCC is currently applying for registration.

Or ☐ This year is a 'one off' & the PCC has applied to the Charity Commission for dispensation not to register this year.

Please return this checklist with your Year-end Accounts to: pccaccounts@bathwells.anglican.org
Please submit the Return of Parish Finance on https://parishreturns.churchofengland.org/ . In case of issues with your login, please email: returns@bathwells.anglican.org

If you have any queries regarding the completion of your accounts or returns, there is guidance on the Diocesan Accounting and returns - Bath and Wells Diocese and Parish Resources website www.parishresources.org.uk