The Church in Wales
Diocese of Monmouth

The Severn Wye Ministry Area
Annual Report
Year Ending 31st December 2025

The Severn Wye Ministry Area

Charity number: 1203570

The Ministry Area Council of the Severn Wye Ministry Area

Report of the Trustees for the year ended 31st December 2025

Structure and Governance

The Severn Wye Ministry Area is a grouping of twelve Churches in the Diocese of Monmouth in the Anglican province of the Church in Wales. The Ministry Area was formally inaugurated in November 2022. The following church communities are part of the Ministry Area: -

St Andoenus, Mounton
St Arvan, St Arvans
St Christopher, Chepstow
St Deiniol, Itton
Holy Cross, Kilgwrrwg
St James, Devauden
St Mary, Penterry
St Mary's Priory, Chepstow
St Peter, Newchurch
St Peter, St Pierre
St Tewdric, Mathern
St Thomas a Becket, Shirenewton

The Representative Body of the Church in Wales holds the land and property of the Church in Wales, they are an exempt Charity set up under Section 13(2) of the Welsh Churches Act 1914. They act on behalf of the province in paying the stipends of the full-time clergy and administering the Church in Wales's scheme of gift aid. The Ministry Area Council acts as Parochial Church Council and Charity Trustees for the entire Ministry Area. It is not a corporate body, and its composition, procedure and powers are regulated by the Constitution of the Church in Wales. Trustees are elected annually and as far as possible are formed as one representative from each church, as well as the lay co-chair, treasurer, secretary and Ministry Area Wardens. The trustees met 4 times during 2025.

The charity was formally registered on 15 June 2023.
Prior to this, none of the individual churches were registered as charities in their own right, coming under the umbrella of the Church in Wales.

The Trustees

The trustees who served the Charity during the calendar year 2025 were:

Rev Barnabas Pimentel (Ministry Area co-leader and Saints co-leader)
Rev Zoe Louise Pimentel (Ministry Area co-leader and Saints co-leader)
Rev Philip Roger Averay
Rev Michael John Gollop
David Robert George Carne (Warden)
Rosalind Louise Downs (Warden)
Hilary Claire Hillier (Lay Co-chair)
Kevin Douglas Higgs (Treasurer)
Verena Evans
Catherine Anne Higgs
Lynne Margaret Brierley
Peter Blakeborough Kenington
Cynthia Nellie Anne Matthews
Wendy Margaret Montague
Anne Forbes Octon
Catherine Timothy
Annabel Bowker-Dance (from 23 June 2025)

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Peveril
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NP16 6HW

Independent Examiner
Hannah Simpson FCCA
HLS Accounting
59 Llwyn Y Pia Road
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Objectives and Activities

Objectives and aims

The charitable object of Severn Wye Ministry Area is the promotion of the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

Our top priorities for 2025, as in 2024 were:

> **Prayer** – covering the Ministry Area, its people and its activities with prayer
> **Positivity** – planning and looking forward to the future in a spirit of optimism
> **Growth** – growing our communities and congregations, as well as growing our own individual faith and discipleship

Activities

The regular activities of the Ministry Area include:

- Conducting regular Christian worship including the Holy Eucharist, marriages, funerals and baptisms;
- The maintenance of the fabric of each of the twelve churches, churchyards and associated buildings;
- The maintenance of Christian burial places;
- Promoting the study of Christian teaching, practices and Scripture;
- The provision of means and encouragement to promote fellowship within the membership of the Churches and the wider community;
- Pastoral care: providing counselling, and visiting the sick, dying, bereaved, lonely and vulnerable.

Each of our 12 churches is filled with kind, generous, hard working and Jesus-centred people, who give up their time every week to bless the church and the community in various ways. Overall, numbers attending remained broadly stable between 2024 and 2025 across our Sunday morning services, around 150 people each week on average.

We have 3 stipendiary clergy posts and are lucky to have the great support of a retired clergyperson. We are also blessed with over a dozen commissioned worship leaders and a commissioned pastoral assistant. At the moment the diocese subsidises the cost of the stipendiary ministry in our MA by £40k a year, but this is reducing each year by around £8k as the aim is for each MA to be self sufficient. So there may be difficult decisions ahead about what the MA can afford.

Our churches have run a number of initiatives to raise the profile of giving in the congregation and the wider community, and this has been highly effective as the regular giving in our churches has gone up by around £10k in 2025 compared to 2024. We have set up an MA savings account to maximise the income from our reserves, and we are now benefiting from 4 contactless giving machines and will be looking to get one or two more, making it easier for those visiting our churches to be able to support our ministry and mission.

Our Holy Week festival was again a highlight of the year. This and the season of Advent and Christmas drew in the wider community across such a wide variety of events and services to hear and celebrate the incarnation, God with us. Several churches also held very successful Harvest and Pet Blessing services. We're also very blessed to have a couple MA-wide ministries open to

all, such as Advent groups, Lent groups, the Tuesday Bible Study and the Thursday night prayer group which build on our discipleship and unity together.

A community appeal in Newchurch in the form of a direct letter to each household, not only brought in some funds but has also resulted in 4 or 5 new regular churchgoers. St Arvans also ran a community appeal which increased regular giving by £2000, and in total giving went up by £4000 in 2025.

Work on the tower in Mathern was completed on time and within budget, and the tower was re-dedicated in a service in September. They also held a successful scarecrow festival trail starting in the church.

One highlight for St Pierre was that it hosted the election of Cherry as the Archbishop of Wales where the 46 people from all 6 dioceses came together at St Pierre to pray and discern who was God's choice.

The Diocese of Monmouth identified St Mary's Priory as one of the top 3 sites across the diocese to receive priority for repairs and improvements, appointing one of their officers to provide vital support to us on the project going forward.

Our two main community service activities, St Christopher's warm space and St Arvans Tea and Chat have continued to thrive and provide an important service to our local communities, with around 30-40 people regularly attending each time.

In September, we were delighted to be assigned an ordinand on placement here for two years, and earlier this year one of our members has been accepted for ordination training.

Saints Chepstow Project

In 2024, the MA was awarded a grant by the diocese to be one of the places to try planting a new worshipping community, resourced for five years by the Church in Wales. Saints was launched in September 2024, with a full time Leader, a children's and families' pioneer, and part-time administrative support.

The aim was to start a new expression of church from scratch and, within five years, see it become a sustainable and thriving worshipping community and a resource for the MA. The focus was especially on those often missing from our existing churches: under-40s, children, and families. Although for us our aim has always been to build a truly multi-generational church family.

The project was launched in January 2024 and we now have a thriving toddler group, and a regular Sunday evening service of Puddings and Bible Study which regularly has 6 or 7 under-18s and around 15 to 20 adults. A smaller Lego Church group, and a Mini Saints Group also meet weekly.

Together these regular groups offer the chance for every age group to have a chance to encounter God and deepen their faith.

We have also run one-off events including Discover Easter, Sensory Christmas, Party in the Priory, Pancake party, Halloween alternatives, and Good Friday activities. Some have had very few people come. One has had over 200 turn up! It has been a process of planting seeds, learning, adapting, and seeing where God gives growth.

All of this must be rooted in prayer. Saints has sought to build on the faithful prayer already present across the Ministry Area through a monthly prayer lunch on a Thursday and through three 24hr prayer room events.

Looking forward

In John 15, Jesus says, “I am the vine; you are the branches. Those who abide in me and I in them bear much fruit, because apart from me you can do nothing.”

We think that is a very important image for us as a Ministry Area. We have a lot going on across our churches. We have services, buildings, faculties, finances, rotas, schools work, community events, pastoral care, Saints Chepstow, warm spaces, Tea and Chat, toddler groups, Lego Church, baptisms, funerals, weddings, and all the ordinary but vital things that make up the life of our churches. This is good, faithful, and fruitful work. But Jesus reminds us that activity by itself is not enough. The first call is to abide in Him.

To abide means to remain, to stay connected, to draw our life from Christ. A branch cannot bear fruit by trying harder on its own. It bears fruit because it remains connected to the vine. In the same way, our churches will not become more faithful, more loving, or more fruitful simply by being busier. We need to be rooted more deeply in Christ: in prayer, in worship, in Scripture, in love, and in obedience to him.

That brings us back to the three words we have used to describe the culture we want to build together: Prayer, Positivity and Growth.

Prayer comes first because prayer is how we abide. It is how we acknowledge that this is God’s Church, not ours. It is how we discern where God is already at work and wanting us to join in, where the Spirit is on the move; prayer has to be at the centre.

Positivity does not mean pretending everything is easy, or ignoring the very real challenges we face. Some of our congregations are small. Some of our buildings are costly. Some things we try will not work. But Christian positivity is rooted in trust. We believe that God is at work, that the Holy Spirit is still giving life, and that even small seeds can grow when God gives the growth.

And growth is the fruit we long to see. Not just bigger numbers, although we do pray that more people will come to worship across our churches. But growth in discipleship, growth in welcome, growth in generosity, growth in confidence, growth in children and young people encountering God, growth in people coming to faith, and growth in our willingness to serve the communities God has placed us in.

Public benefit

The trustees confirm that they have complied with their duty in section 17(5) of the Charities Act 2011 to have due regard for public benefit. The object for which the charity is established is the promotion of the whole mission of the Church - pastoral, evangelistic, social and ecumenical. The achievements of the Charity in meeting these objectives for 2025 have been summarised in this report.

Approved by order of the board of trustees on .....and signed on its behalf by:



.....

Barney Pimentel - Trustee

Independent examiner's report to the trustees of The Severn Wye Ministry Area

Independent examiner's report to the trustees of The Severn Wye Ministry Area
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried our under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

Your attention is to drawn to the fact that the charity has prepared the accounts (financial statements) in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have no other 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 accounts to be reached.

Hannah Simpson

Hannah Simpson FCCA
HLS Accounting Limited
59 Llwyn Y Pia Road
Cardiff
CF14 0SX

Date: 09/10/2026

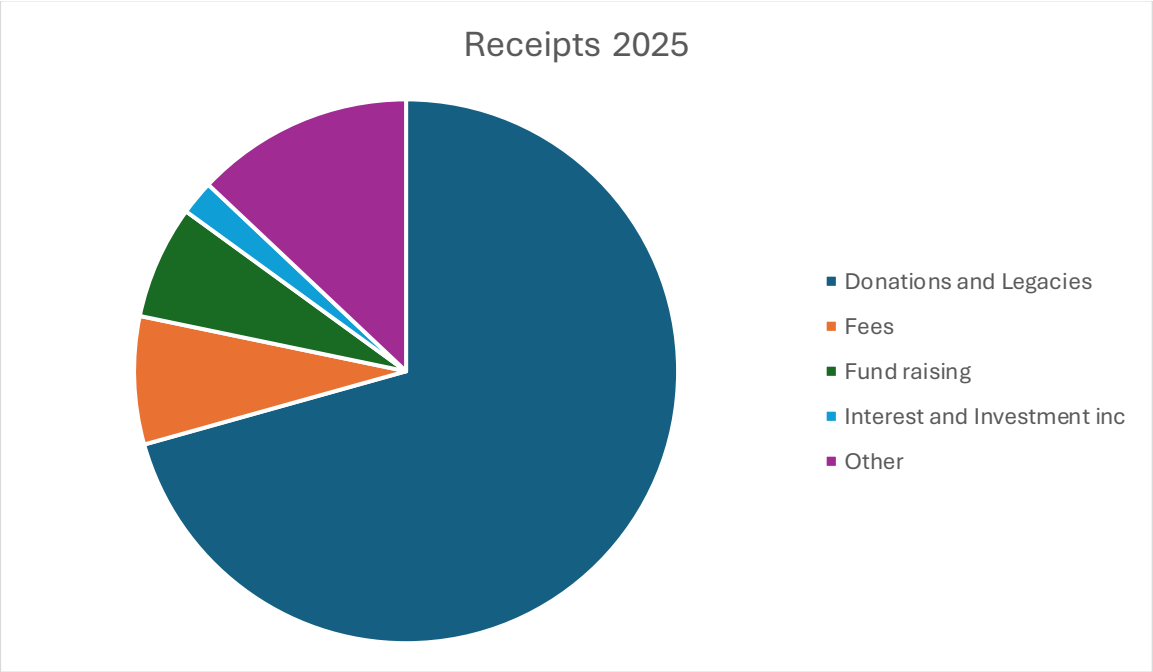
Financial Review

Receipts and Payments

Total receipts in 2025 were £403,724.98, an increase of 61% over 2024.

The main components of this were:

	2025 £	(2024) £
Donations and Legacies	285,274.43	(176,796.66)
Fees for funerals, weddings, baptisms etc	30,705.00	(26,322.00)
Fund raising	27,223.46	(18,100.69)
Interest and investment income	8,229.06	(817.57)
Other	52,311.03	(28,013.28)
Total	403,742.98	(250,050.20)



The largest single component of income was from donations. Of the £285,274.43, just over £77,000 was planned giving, which was an increase of 18% compared with 2024. £17,850 was tax recovered through Gift Aid.

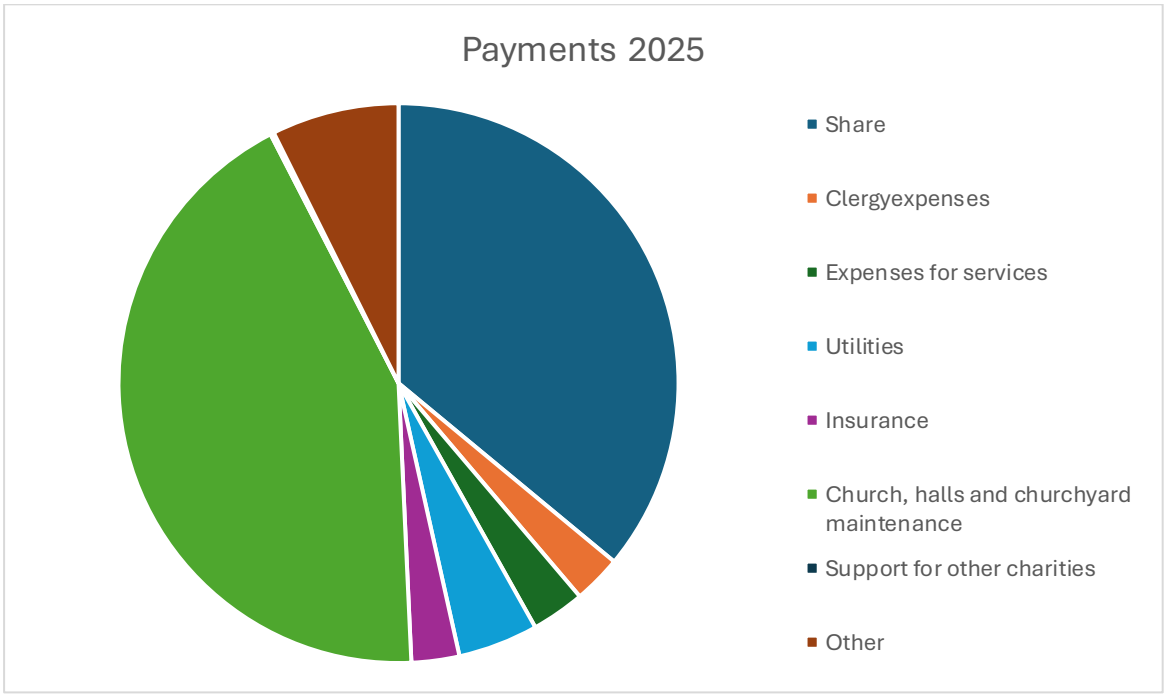
Weekly Loose plate offerings were £26,109. This is in line with the £26,439 received in 2024. The overall increase in giving by our congregations was largely a result of an information campaign around the churches, to make people more aware of the cost of our continuing ministry and the importance of a regular commitment – basically it costs us around £20 per person per week to pay for our priests.
A further £3500 was collected during baptisms, weddings and funerals.

One off Donations were £32,900.
Contactless donations were £5,200, higher than the £2,075 in 2024, but we think there is still scope for increasing the amount in future and have bought 2 more contactless machines during the year, for churches which are open during the day.
Income from investments remains low, and is largely due to the fact that each individual church account hold its own reserves which are generally quite small and earn very little interest. We have now opened a new investment account earning higher interest and churches are transferring reserves to this.

Total payments in 2025 were £437,081.09

The main components of this were:

	2025 £	(2024) £
Diocesan share	157,373.43	(124, 679.46)
Clergy and vicarage expenses	12,182.14	(9,723.61)
Expenses for worship services	13,474.10	(13,344.35)
Utilities	20,228.16	(19,257.19)
Insurance	12,076.80	(12,403.02)
Church, halls and churchyard maintenance	188,715.06	(63,493.42)
Support for other charities	879.30	(4,140.30)
Other	32,152.10	(30,130.76)
Total	437,081.09	(280,307.32)



The largest single component, accounting for just over 43% of total expenditure, is the maintenance of churches, halls and churchyards. This is due to some extensive repairs being undertaken this year. The Diocesan Share is the second largest overall expenditure, making up 36% of all expenditure. This is largely to pay the costs of our 3 stipendiary priests and is set by the Diocese.

Insurance is through Ecclesiastical Insurance – this is mandated by and negotiated through the Church in Wales.

The accounts show an overall operating deficit of £33,338.11 for 2025 – a slight increase compared with the loss of 2024.

St Arvans benefited from over £15,000 in one-off donations which contributed to a surplus of some £22,000 (though much of this is in designated funds). Shirenewton Church significantly increased fund raising and also benefited from a large number of fees (income from which is unpredictable and very variable from year to year). Overall the church had a surplus of £7,000 in 2025. St Mary's Priory had an overall deficit of £7,000 in 2025, but this is a significant improvement compared with earlier years – in 2024 the deficit was over £37,000. Much of the improvement is increased fund raising and the long term letting of the Cavill Hall, which together increased income by over £13,000.

Several other churches had small deficits.

Balance sheet

Total assets at the end of 2025 were £634,015.66. This was a slight increase on 2024, (£608,606.51).
A significant proportion of our reserves are held in restricted (£199,420) and designated (£7,002) funds which reduces our flexibility.

Accounting system and independent examination

The MA accounts are prepared using the MyFundAccounting software to the Church in Wales recommended format. Figures are provided by each church into the central software which allows the trustees to monitor our overall situation. Reports can be run for each individual church as well as the consolidated accounts.

An independent examination has been carried out by Hannah Simpson FCCA of HLS Accounting Limited for the year ended 31st December 2025.

Future prospects

Whilst our reserves remain healthy, the Ministry Area trustees recognise the urgent need to bring our churches into a more sustainable financial situation moving

forward, in particular to be able to continue to pay the share for 3 stipendiary posts. This charge is expected to continue to increase by 5% per year. Our campaign to raise awareness of the costs of running our churches has had some success which we expect will continue in 2026, and we are extending this further in the local communities. The whole Ministry Area needs average weekly contributions amounting to over £20 per person per week to be financially viable. We still fall short of this target despite improvement.

We hope to encourage greater donations through contactless payment, especially in our churches with larger footfall and at weddings and funerals and special services.

Our primary objective, of course, is to spread the Gospel of Christ. Our missional and outreach work is already drawing some new people to the Church, which will increase our income too.

Our Financial subgroup continues to look at ways of reducing expenditure and increasing our income. The long term letting of the Cavill Hall is now bringing in over £8000 per year in increased revenue as well as reducing maintenance costs.

Property

Mathern have succeeded in securing the donations and grants necessary to fund the work on the tower.

Work on the first phase of repairs at Devauden has also been successfully completed. The work is being supported by grants from CADW, the Representative Body of the Church in Wales and Monmouth Diocese, Headley Trust, Welsh Church Act Funds, Benefact Trust and the Oakdale Trust.

There remains a catalogue of outstanding works which need to be done to the basic fabric of several churches.

St Arvans estimate around £30,000 to sort out a recurring damp problem;

Shirenewton need to undertake repairs to their Church Rooms, estimated at approximately £20,000;

St Pierre have damage to the churchyard wall, which overall could cost up to £40,000 to rectify, but the more urgent repairs have been done;

St Mary's Chepstow requires major works on the tower, drains and stonework. There is also an urgent need for improvements to allow more flexible use of the building – including the installation of a kitchen and toilets. The most urgent repairs and the improvements are likely to cost around £1m and

professional advice is being sought on project management and fund raising. A major feasibililty study is planned for 2026. The Friends of Chepstow Priory organisation is also supporting these projects.

The Severn Wye Ministry Area - Charity Accounts 31.12.25 - Approved by Trustees

Final Audit Report 2026-10-09

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