Annual Parochial Church Meeting

of

St Lawrence, Bourton-on-the-Water

with St James, Clapton-on-the-Hill

to be held on

Sunday 26th April 2026

after 11am Service of Holy Communion

in St Lawrence, Bourton-on-the-Water

Annual Report & Financial Statement Year ended 31st December 2025

Please bring this booklet with you to the meeting

www.bourtonparishchurch.co.uk/apcmtoyearend2025

Annual Parochial Church Meeting

Parish of Bourton-on-the-Water with Clapton-on-the-Hill

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Agenda for the Annual Parishioners' Meeting & for the APCM

1. Welcome & Opening Prayer

Annual Meeting of Parishioners (Vestry Meeting)

2. Apologies for absence
3. Approval of 2025 Minutes
4. Election of Church Wardens
5. Accounts of the Bourton on the Water Trust – *Appendix A*
6. Any other business – items to be approved in advance

Annual Parochial Church Meeting

7. Apologies for absence
8. Approval of Minutes of 2025 APCM
9. Elections to PCC
10. Elections to Deanery Synod
11. Appointment of Independent Examiner
12. Safeguarding
13. To receive the Annual Reports and accounts of the PCC

- Deanery Synod report
- Electoral Roll report
- Financial Review of the Year
- Accounts and Financial Statement St Lawrence – *Appendix B*
- Fabric report for St Lawrence
- Accounts and Report, St James, Clapton on the Hill – *Appendix C*
- Fabric report for St James, Clapton on the Hill
- Reports for all other groups

14. Closing Prayer

Short Meeting of the new PCC

15. Election of officers
16. Date of Next PCC Meeting: Monday 11th May at 7.30pm in Church (and thereafter usually the second Monday of the month)

Our Annual Parishioners' & Annual Parochial Church Meetings took place on Sunday 6th April, after a non-eucharistic First Sunday @11 service including baptism.

Minutes of the Annual Parishioners' Meeting 2025

1. **There were 35 people present:** Liz Alexander, Rev Hannah Allen, Irene Birt, Jan Carless, Di Everest, Dave Fisher, Ann Grinnell, Noreen Harrison, Stuart Heap, Anne Hill, Cyril Jennings, Lindsey Jones, Sue Knights, Ian Lepingwell, Mike Marshall, Alistair Meyrick, Chris Morphew, Jim Mulholland, Robert Nelmes, Helen Pike, John Pike, Rosemary Pike, Brian Shakeshaft, Gill Shakeshaft, Graham Simms, Julie Smith, Patrick Smith, Kevan Taylor, Pat Taylor, *Thea Taylor, Dave Turnbull, Janet Turnbull, Chris Willett, Gill Willett, Brenda Wright.

2. **Apologies for absence were received from:**
   Rachel Fisher, Mary Harris, Roger Harris, Terryl Lewis, Heather Paterson, Pat Roberts, Doreen Shakeshaft.

3. **Approval of 2024 Parishioners' Meeting Minutes** It was proposed by Dave Fisher and seconded by Ann Grinnell that the minutes were a true and accurate record of the meeting. This was accepted unanimously with one abstention.

4. **Election of Church Wardens & Sidespeople**

   Julie Smith:
   Proposed by Gill Shakeshaft
   Seconded by Cyril Jennings

   Pat Taylor:
   Proposed by Janet Turnbull
   Seconded by Dave Fisher

   A warm round of 'thank you' applause to Julie and Pat for overseeing everything during the vacancy of the last 12 months. Thank you both for doing so many things and being so approachable – no question is too silly for them! Very happy that both are standing again – cheers were heard! Pat and Julie were unanimously accepted as Church Wardens.

5. **Accounts of the Bourton on the Water Trust**
   Thanks to Dave Turnbull for preparing these accounts. It was proposed by Chris Willett and seconded by Mike Marshall that the accounts be adopted by the meeting. All in favour, no abstentions.

6. **Any other business – there being no other business, the meeting closed at 12.22pm**

Minutes of the Annual Parochial Church Meeting 2025

1. **Apologies for absence –** as above. Those marked * are unable to vote in the APCM by virtue of either being under 16, clergy or laity who are not on the church electoral roll.

2. **Approval of Minutes of 2024 APCM**
   The minutes were proposed by Helen Pike, seconded by Patrick Smith and approved unanimously, with one abstention, to be an accurate record of the meeting.

3. **Elections to PCC**
   There are 4 vacancies on PCC this year. 3 for a 3 year term and 1 for a 2 year term.

   Chris Willett
   Proposed by: Gill Shakeshaft
   Seconded by: Emily Brewer

   Gill Willett
   Proposed by: Emily Brewer
   Seconded by: Gill Shakeshaft

   Dave Turnbull
   Proposed by: Gill Shakeshaft
   Seconded by: Kevan Taylor

   There is one 2 year term of office which remains unfilled at this moment in time.

   Terms of office ended this year for Heather Paterson, Chris Willett and Gill Willett. Helen Pike becomes an ex-officio member of PCC as she is now Deanery Synod Secretary. Huge thanks for all you have done, esp to Heather for her wisdom during this most recent term. Thanks to Gill and Chris for all they have done – and all they will continue to do. Thanks to PCC for all they do for the life of the church and their stewardship of what we do. PCC's role is different during a vacancy – thank you.

4. **Elections to Deanery Synod** – there are no elections to Deanery Synod this year.

5. **Appointment of Independent Examiner**
   Thank you to Dave Turnbull for all he has done in examining accounts in previous years. It is a huge job doing both sets of accounts and we are truly grateful.
   Steven Tong from Great Rissington has agreed to do this for us next year.
   Prop: Chris Willett
   Sec: Dave Turnbull
   All in favour, no abstentions.

6. **Safeguarding**
   Thank you to Gill Willett for being there for the life of the parish in a safeguarding capacity, overseeing all Benefice DBS checks during the vacancy and for being the Safeguarding Officer for Wyck Rissington too. All that you do is hugely appreciated – thank you! Gill is happy to continue in this role, which is great!

7. **To receive the Annual Reports and accounts of the PCC which have been made available previously on paper and via the website.**

- *Deanery Synod report*
- *Electoral Roll report*
- *Financial Review of the Year*
- *Accounts and Financial Statement St Lawrence – Appendix B*
- *Fabric report for St Lawrence*
- *Accounts and Report, St James, Clapton on the Hill – Appendix C*
- *Fabric report for St James, Clapton on the Hill*
- *Reports for all other groups*

Thank you to Gill S for making all that we have done during the last 12 months readable and a huge encouragement – warm applause – thanks to Chris W for preparing the accounts and Dave for examining them. Thanks from Chris W for all giving generously – our expenditure grew by £10,000. As a Benefice we are £16,000 short of paying our full Parish Share costs at the moment (it would amount to £120,000 if we were paying in full) – so please continue to pray, think about giving & fundraising, so we can continue to work towards paying our full costs.

We are the Body of Christ together: whatever we are part of: Soup, coffee rotas, livestream, flowers, mice catching, moving chairs [applause for Cyril], offering hospitality, school visits, Open the Book, Emily for helping with youth group, Light Group teamx4, counting money … the list goes on … we are the Body of Christ together – ALL are essential, *your* presence in this community is so valued.
We ARE the Body of Christ together.

> *Ann Grinnell* - Huge thanks to Rev Hannah for all she has done through her 3 years of curacy. Thank you for being you, for being so special, wonderful that you have such a heart for this Benefice – we are looking forward to having you back as our Priest-in-Charge.
> *Rev Hannah* - Curacy is drawing to a close- has seen Bishop Rachel for final signing off – will put the role of curacy down on Easter Sunday and will be itching to get back! Will move into the Rectory in mid-May. Love being part of this community and seeing where we are going as a parish and as a Benefice. Thank you for a great curacy.
> *Dave Fisher* will coordinate any help which is needed as Hannah, Craig and Beth move into the Rectory from 12th -15th May.
> *Graham Simms* - Thank you to everyone for welcoming me into this church community.

Sent by the Lord am I;
My hands are ready now
to make the earth the place
in which the kingdom comes.
© Words from the oral tradition, translated by Jorge Maldonado

The report and finances were:
Proposed by: Ian Lepingwell,
Seconded by: John Pike
All in favour, no abstentions.

8. **The meeting closed in prayer at 12.39 pm and was followed by a brief gathering of the new PCC.**

9. PCC Meeting

Election of Officers:
Chair: Julie Smith proposed by Chris Morphew, seconded by Pat Taylor
Vice Chair: Pat Taylor proposed by Patrick Smith, seconded by Helen Pike
Treasurer: Chris Willet proposed by Kevan Taylor , seconded by Julie Smith
Secretary: Gill Shakeshaft proposed by Helen Pike seconded by Gill Willett, with Helen Pike assisting with some minutes.

Date of next PCC Meeting: **Monday 12th May at 7.30pm in Church**.

Due to Hannah's licensing on Tuesday 10th June, we have decided to move PCC from Monday 9th to Monday June 16th so that Hannah can be there.

St Lawrence

Bourton-on-the-Water

with St James, Clapton-on-the-Hill

2026

Statutory Reports

PCC Information

Name: Parochial Church Council of St Lawrence, Bourton on the Water with St James, Clapton on the Hill.

Location: St Lawrence Church is situated in Bourton on the Water at one end of the High Street, set back from the road. St James is in the centre of the village of Clapton on the Hill. The parish is part of a wider Benefice, including the villages of Great, Little, Wyck and Upper Rissingtons and is in the Diocese of Gloucester, and part of the Church of England.

Correspondence address:

The Rectory, School Hill, Bourton on the Water, Cheltenham, GL54 2AW.

PCC members who have served from April 2025 – April 2026 are:

Ex-officio:

Rev Nina Summerfield	Associate Priest *(until end June 2025)*
Rev Hannah Allen	Assistant Curate *(Priest in Charge from 10th June 2025)*
Julie Smith	Churchwarden
Pat Taylor	Churchwarden
Gill Shakeshaft	Deanery Synod }
Kevan Taylor	Deanery Synod } *Elections to Synod take place in 2026*
Ian Lepingwell	Deanery Synod }
Helen Pike	Deanery Synod Secretary *(from March 2025)*

Elected: (total of 9 available)

Christine Morphew	elected 2023-2026
Patrick Smith	elected 2023-2026
Janet Turnbull	elected 2023-2026
Vacancy	*1 year term 2026-2027 from when Helen Pike became ex-officio*
Helen Pike	elected 2024-2027 until February 2025, then Ex-officio as Deanery Synod Secretary
Rachel Fisher	elected 2024-2027
Terryl Lewis	elected 2024-2027 *(retiring in 2026)*
Dave Turnbull	elected 2025-2028
Chris Willett	elected 2022-2028 *(retiring in 2026)*
Gill Willett	elected 2022-2028 *(retiring in 2026)*

In April 2026 we are looking to fill **3 vacancies for 3 years, 2 vacancies for 2 years and 2 vacancies for 1 year** on the PCC. This means we are looking for 7 people to stand for PCC this year – could it be you?!

Structure, governance & management of the PCC
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 stand for election to the PCC. The PCC is a charity, and we are registered with the Charity Commission - Charity number: 1213765. This is because of the size of our financial turnover. Members of the PCC are the Charity Trustees.

Objectives & Activities
Under the Parochial Church Councils (Powers) Measures 1956, the PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Lawrence's Church and St James' Church.

The Parish of Bourton on the Water with Clapton has also adopted the following local purpose statement:-

"To receive God's love in our lives,
To be Christ's love in the world."

PCC Review of the Year - 2025

The PCC met 10 times during 2025 - another year of change! We began the year with interviews for the post of Priest-in-Charge and were thrilled when, following the usual appointment processes, Rev Hannah was appointed to the Benefice! She left us as Curate on Easter Sunday and was licensed by the Bishop of Gloucester on 10th June. As we were preparing for Rev Hannah's return, we learned that Rev Nina was moving to a full time post in Lydney. Her final service with us was on 29th June. This means that our Benefice is still in vacancy for an Associate Priest and the additional work load this creates should not be underestimated.

The next stage of consultation for the Parish Share process began in January and is still ongoing.

Terryl Lewis led the PCC through our registration with the Charity Commission which completed on 23rd June 2025 – this was a huge amount of work for which we are truly grateful for Terryl's painstaking approach to accurate electronic form filling.

PCC have taken a more proactive approach to fundraising opportunities during this year, and you will read more of that later in this report. Our grateful thanks to Gill Willett for looking after our church bookings.

An Eco Group was established in January and have begun to look at how we move forward from our Bronze award onto Silver – more from them later on too.

During the early part of the year we explored the possibility of hiring a cleaner who would work regularly throughout the year, in addition to our volunteers. Mel Beard of Clearly Clean now comes in for 2 ½ hours every fortnight to clean specific areas of church including the toilets.

In July we moved from paying for ChurchSuite to using Google Drive, and (as of Feb 2026) have upgraded our Mailchimp account.

We also updated our Commercial Booking Charges in July and had a conversation about changes in the funerals industry whereby direct cremations are leading to a reduction in church funerals. We agreed that continuing our close relationship with Wrights was the best way to stay in touch and give ourselves the best chance of offering our support to grieving families. The Bereavement Course ran again in the Autumn and quarterly Bereavement Teas continue on Sunday afternoons.

In early summer we began to actively follow the Deanery Synod discussions around the appointment of a Chaplain to the Cotswold School and in September voted to support the project which is now being advertised. We agreed to working together as a Benefice to fundraise for this project.

September also brought exciting confirmation from the Diocese that we could proceed towards the appointment of a 0.5 Stipendary Associate Priest to replace Nina's 0.4 House for Duty role. We also began exploring the idea for an outdoor Sunday School with Katie Essex and Mike Ponton and a service of Contemplative Worship began on the 3rd Sunday in September at 6pm thanks to Judith Davies.

As part of both our Charity Commission and Ecclesiastical Insurance requirements PCC have updated our Health & Safety Guidelines and our Risk Assessments. Lone Working, Bullying & Harassment and Whistleblowing policies have also been written. They are available HERE.

October saw a sit-down Harvest Supper in the North Aisle – which was very much enjoyed by all who came! In November we began planning for the Christian Aid/Church Quiz as well as arranging another of Ian & Irene's musical afternoons, both of which took place in January/February 2026.

In December Kevan Taylor and Rachel Fisher were appointed as our Parish Representatives for the Benefice 0.5 Associate Priest vacancy and the Benefice Profile for the post was signed off.

Year 11 RE students from the Cotswold School visited church before Christmas and were met by Rev Hannah and Rev David Cook who answered their questions. We again raised money for Headspace during our Carols on the Green around the Christmas Tree.

Our congregations have begun to grow again for the first time since COVID 2020 and we are now again averaging more than 50 adult worshippers on an average Sunday.

Gill Shakeshaft, PCC Secretary

Minister's Report

The last year was marked by comings and goings. As I finished curacy, I was given time to move with my family to the Rectory in Bourton and prepare for my licensing as Priest-in-Charge in June. On the day itself, it was a complete joy and delight to be surrounded by so many familiar faces as I was entrusted with the privilege and responsibility of the ongoing leadership of the benefice.

July brought more change as Rev Nina Summerfield left her post as Associate Priest to become Priest-in-Charge in Lydney. A benefice service of Holy Communion where we bade farewell and gave thanks for her ministry was held in St Lawrence. After the summer, we began work on the Benefice Profile and now await the appointment of the next Associate Priest.

Much change, much learning, much hard work, yet also amidst it all many glimpses of glory encouraging us all along the way as we seek to deepen in our faith and in relationships with God and one another.

Regular benefice Church Warden and Treasurer meetings have become fertile places of mutual support and sharing of ideas. Coming together to raise funds for the new Chaplain in the Cotswold School and future benefice wide projects reflects our ability to be stronger together in our ministry.

Highlights over the year in St Lawrence have been the church's ongoing wide welcome to the community as it seeks to share God's love widely and generously. This is seen though the numerous groups and offerings, some old and some new, some run by the church and some in partnership with local organisations.

The beauty and peace of St James continues to draw people to it as a Pilgrim Place, used for prayer on Sundays, festivals and throughout the week.

I began the well-attended Christmas services in both churches with the words, "Welcome to your parish church. Please know this place is for you for peace and prayer". In the year ahead, my hope is that there may be an even greater sense of the church being for the whole community, particularly through times of general insecurity.

Sunday morning worship has been a particular joy: to be worshipping as an increasingly diverse group of people and to be sharing fellowship over coffee afterwards, welcoming newcomers and visitors as relationships are built and strengthened.

St Lawrence and St James are vibrant churches. All that goes on within and beyond is only possible through the ongoing hard work of so many volunteers offering their gifts and time so that we might live out our calling to be the body of Christ in this place.

To you all, I am truly grateful. Thank you for sharing this exciting journey of change and growth.
I look forward to where God is leading us in this next season.

Rev Hannah Allen, Priest-in-Charge

Safeguarding

The role of PSO is to ensure that we meet all statutory and Diocesan regulations and requirements with regard to the Safeguarding of Young People and Vulnerable Adults.

Our PCC all have up to date DBS checks and the majority have completed safeguarding training.
Any issues regarding safeguarding or cause for concern have been handled according to current guidelines.

I am grateful for all the support given by our clergy and the Diocesan Safeguarding team. I am especially grateful to Lindsey Jones for becoming a second DBS checker which has been a great help.

I will be passing this role on this year as we prepare to move out of the area.

Gill Willett, Parish Safeguarding Officer
March 2026

Review of Financial Activities and Affairs

This will be my last report as Church treasurer before we move to our new surroundings in the Derbyshire Dales. So, as I reflect not just on the past 12 months but also the last 10 years, I can only marvel at God's greatness and faithfulness to us. So much has been achieved, and there is so much more to do but, by faithfully praying, serving and giving, God has consistently blessed us in our finances. What we give to the Lord in our life, our time and our finances, he continues to multiply.

So, a big THANK YOU again to all of you who have so generously given, in both large and small amounts, to the ministry work in our Parish over the past 12 months. Our income rose sufficiently to meet our increased expenditure, enabling us to meet our commitments in full and ending with a small surplus of £874. We receive no support from outside sources so your continued giving and fund raising activities are vital to fund the mission and pastoral work in our village and the surrounding area, and it contributes to a continued Christian presence in Bourton.

The detail behind the numbers is in the notes attached to the accounts. Giving to the Church remained at a similar level to last year but income raised through fund raising events and our gift aid income both increased significantly, enabling us to meet our contribution to the Parish Share and pay for all our commitments.

There are many ways to give to the Church. The most efficient way is through the Parish Giving Scheme (PGS) which now accounts for 70% of our planned giving. It is very simple, is done on-line and the donor stays in control. It benefits our cash-flow and significantly reduces the administration time involved in managing the finances. If you don't already give through the PGS, please reach out to me and I can take you through the on-line application, or simply click the link in Pews News.

We expect our parish costs to be similar in 2026, which means that we need an income of just over £2,000 per week to meet our planned expenditure. As a Benefice, we are also looking at new ways of working together to fund Benefice projects, including an administrator and a chaplain at The Cotswold School. Once again, we must step out in faith, trusting that God will provide. Please prayerfully consider what else you can give and please also support our fundraising activities.

I would like to thank the rest of the team who help with the financial management of the Church – to Brian & Doreen Shakeshaft for continuing to do our banking, to Terryl Lewis, for managing the Gift Aid, to Steve Tong for his work as Independent Examiner and to Kevan Taylor for his work with the Benefice finances and reserves policy. Please also pray that someone will come forward to take on the role of treasurer.

"Bring the whole tithe into the storehouse, that there may be food in my house.
Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven
and pour out so much blessing that you will not have room enough for it.

(Malachi 3:10)

It's an exciting time for our Church and Benefice as we seek new ways to work together and build on our pastoral and mission work in our villages. Let's test the Lord in our finances and just see what he does in our lives and the life of our Church.

Chris Willett, Treasurer, March 2026

For detailed accounts please see Appendix B.

Fabric Report - St Lawrence, Bourton-on-the-Water

A quiet year in the care of our church this year comprising mainly of general maintenance and regular servicing.

We did unfortunately have a visit again from local children during school holidays who thought it a good idea to cause damage to our little plastic children's table and chairs, which had to be replaced. The school was able to identify the children and have a talk with them and their parents to ensure they feel welcome in our church but know to treat it with love, care and respect.

The colder weather also brought other very small visitors to our vestry in the form of mice but with the help of humane traps the tiny worshippers have been removed to their natural habitat outside!

We are also getting sporadic visits from squirrels in the roof space over the chancel, who seem to be staying away right now, but should you hear them again please let the wardens know asap. A local roofer attends regularly to ensure their access is blocked but they are persistent.

Early in the year Bourton Parish Council carried out a Tree Survey in the churchyard identifying a leaning Lawson Cypress which is now due to be removed mid-April, so by the time you read this it may be gone. It was posing a risk to headstones and would certainly have fallen at some stage.

Our clock stopped in February due to a broken gear in the mechanism which was replaced by Smiths of Derby.

A faculty has been submitted to have a light installed to increase light on the first rise up to the clocktower. Both extractor fans in the toilets were replaced as they were failing and repair was found not to be cost effective.

Bourton Parish Council have carried out repairs to some of the churchyard paths, and this is ongoing over the next few months.

The Lightning Conductor had its 5-year testing carried out. Annual Inspection of the boilers carried out by Fraser and Marcus Morphew, thank you both. Portable Appliance Testing (PAT testing) has been completed.

The vestry lock was problematic this year after, we think an unsuccessful attempt to break in, but the lock was repaired by Patrick Smith, Thank you Patrick.

Grass cutting is being done by Stuart Heap now but if there is anyone who would like to help with this please let either the wardens or Stuart know. It is a big job and I'm sure he would welcome some help. Dave Fisher helps with the final cut of the long grass in the fenced off section of the churchyard.

The churchyard working parties also do a wonderful job in keeping our churchyard looking loved.
Thank you all for all your efforts.

The Terrier and Logbook have been updated and are correct.

Julie Smith, Churchwarden

General Report - St James, Clapton-on-the-Hill

Once again 2025 has been a year of fundraising. This year we received grants from the following:

Gloucestershire Historic Churches Trust - £3,500
Gloucester Diocese Minor Repairs and Improvement Fund - £ 1,750
Garfield Weston Foundation - £2,500

We did 2 Chastleton teas which was great fun and raised £ 1,111 and a Cotswold School car park session which raised the fantastic amount of £1,977.

Our small village has been very supportive in helping us raise the monies needed by baking cakes and helping at our fundraising events:
Christmas pudding £40, sale of kneelers £78, tap and go machine £662, other donations towards the renovation totalled £945. Gift aid claims of £4,129. This gave us a grand total of £16,693 across 2025. What an achievement!

The attendance at St James has continued to be steady with a larger number attending the Communion Service. Our annual Dawn Service was very well attended despite it being held at 6am in the morning with the Benefice being well represented, gathering outside for the short service. We also had a very good attendance for the Ascension Day Service. The use of Jim Adam's Coach House for the Dawn Service and the Ascension Day Service is very special on these two occasions.

Unfortunately we lost the services of Peter Tisshaw in September as he felt that the time had come to retire. He has taken care of St James' churchyard over many years. Not only has he maintained the grounds but has also repaired damaged walls and various other tasks relating to the church. To thank him we arranged a small gathering to present him with a framed picture of the church. He will be a great loss but hopefully the village will come together to continue his good works.

We have had numerous visitors from around the world, with grateful messages in the visitor's book thanking us for keeping the church open.

Once again we had a great turn out for the Harvest Festival and Carol Service and we are forever grateful to Gill Shakeshaft for playing so beautifully at our festivals.

Patricia Taylor, on behalf of Clapton-on-the-Hill

Fabric Report - St James, Clapton-on-the-Hill



During the year our renovation of the church continued. The west wall has been raked out and repointed with lime mortar, new stone being inserted where needed, and the hood mould of the window repaired. Two coping stones were replaced on the vestry roof. On the bellcote, moss was removed from the tiles and other tiles replaced. Four replacement oak louvres were fitted and the new weather cock, now gilded, was inserted. The rainwater goods have been painted.

We hope that the work on the exterior of the church, along with minor repairs to the interior, will be completed at the beginning of 2026.

We are considering repairs to one of the church boundary walls, the porch and further coping stones. We are also looking at our heating system which is not working on the north side of the church.

With regard to the decoration of the interior of the church, this has been put on hold as advised by our architect and conservator.

All in all a very busy year and 2026 will be the same. As a village we will come together and we are forever grateful for God's blessings.

Patricia Taylor, Churchwarden

Electoral Roll Report | Bourton with Clapton

There are currently 106 members on the Roll of the Parish. These are the people able to vote at the Annual Meeting in 2026. A list is available to view in the church porch.

You may join the Electoral Roll any time up until 12th April 2026 and at any time after the APCM – so if you are a regular worshipper who calls either St Lawrence or St James your 'home church' please ask for a form!

Maureen Ratcliffe, Electoral Roll Officer
Gill Shakeshaft, PCC Secretary

North Cotswold Deanery Synod Report

Three Synods were held during 2025:

Spring Synod: The February Synod in Northleach was Katrina Scott's last as our Area Dean. We bid her a fond farewell and learned that Rev Craig Bishop was to be the interim Area Dean. At this Synod, Helen Pike also became the new Deanery Synod Secretary. Talk centred on the Deanery Strategic Pathway and we heard that clergy are actively meeting in cluster groupings and beginning to work across boundaries, to support each other.

Summer Synod: Was held in St Edward's, Stow in June with a focus on tourism and welcoming visitors as both secular pilgrims and religious worshippers from around the world. We thought about related parts of the Deanery Strategic Pathway and had conversations about the project to appoint a Lay Chaplain to the Cotswold School, which is continuing apace.

Autumn Synod: Our October meeting took place in Oddington and included the swearing in of Churchwardens who hadn't been able to attend the Visitations earlier in the year. Discussions centred on how we enable visitors to our churches to have meaningful spiritual visits, especially during the week, rather than just on Sundays.

The Autumn Synod of 2025 marks the end of this Triennium.

Gill Shakeshaft, Kevan Taylor & Ian Lepingwell – Deanery Synod Representatives

Additional Reports for church activities

Bellringers' Report

Ringing in 2025 commenced on Thursday 2nd January, starting off a year of well attended practice evenings in both Bourton and Great Rissington. Over the course of the year we had several visitors joining us for practice. We have rung for 4th Sunday services, Easter Sunday, Christmas Day and in June for Hannah's Licensing Service.

In November, Bourton hosted the annual striking competition and AGM for the North Cotswolds.
On 17th November we had a visit from the 1st Bourton Cub Pack. 21 Cubs plus parents, leaders and helpers attended. In groups of seven they were given a tour of the belfry and clock chamber. A bell was also raised and lowered for them to see what happens.

Once again I would like to say thank you to all the ringers who attend on a regular basis to keep the art of ringing alive.

If anyone would be interested in learning a new skill please do not hesitate to contact me.
Stephanie Hemming (Tower Captain) or Anne Clark

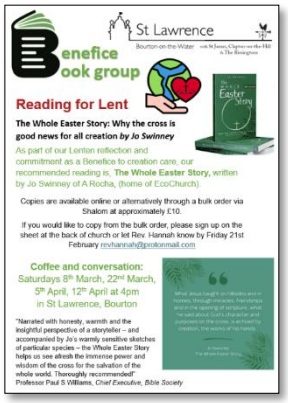
Stephanie Hemming

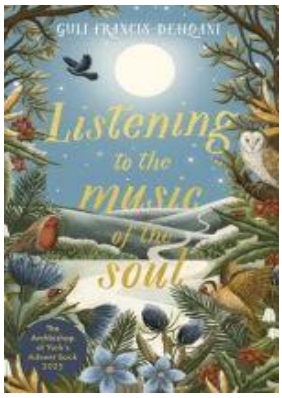
Benefice Highlights of 2025

- We came together to create a Benefice Profile and hosted the interview day for Rev Hannah's appointment as well her licensing by Bishop Rachel.
- Benefice Treasurers are working together as the consultation on Parish Share continues.
- Bourton's Eco Team has liaised with Great Rissington to benefit from their expertise.
- We held our now traditional Benefice Pancake Party on Shrove Tuesday (4th March) and Bereavement Teas continue on a quarterly basis.
- An Ash Wednesday service of Holy Communion was held in Clapton as well as our traditional Ascension Day and Easter Dawn services in Jim's Barn.
- We held Benefice wide safeguarding training for PCCs.
- A Benefice Communion for Rev Nina's last service in June continued a 5th Sunday tradition.
- Our June Rogation Walk was again enjoyed by a good crowd of walkers.
- The Chaplaincy Project in the Cotswold School, supported by North Cotswold Deanery is now live.
- The Great Rissington Christmas Tree Festival was again a great success (with our tree a winner!)

Bible Study and Fellowship Groups

> Lent & Advent Book Groups during 2025





In Advent 2025, we again had our book group and discussion following the 10am Wednesday Service of Holy Communion. The book chosen this time was *Listening to the music of the soul* by Guli Francis-Dehqani – the Archbishop of York's Advent book choice.

Bishop Guli makes connections between the themes of Advent and her own experiences - and invites the reader to do the same.

She writes intriguingly of how angels continue speaking to us today; how fear can prevent us from living well in the present; how pain and loss can be transformed by the power of beauty.

> Mr Men Fellowship Group

It is with great pleasure that I write the annual APCM report for the Mr Men fellowship group. We have met very regularly on the first and third Wednesday of each month during the last year, at The bar of The Old Manse pub in the village.

The numbers meeting vary with up to five or six attending regularly. Our meetings generally take the form of a general catch up with each other discussing current affairs, sport, local news and many other topics. This we try to limit to around 30 minutes followed by Bible study for the remainder of the meeting. We generally wind up the meeting with some time discussing prayers we need to include in our quiet time for the coming weeks.

Christian fellowship and personal support of each other is very much at the centre of Mr Men.
We are currently looking at the book of Luke which includes a lot of very well known passages, Jesus calls his first Disciples, The Parable of the Sower, Jesus calming the storm, Jesus feeding the Five Thousand and the Parable of the Good Samaritan, to mention just a few.

Reading and discussing the message that we have listened to can bring the message to life and we see how current all the Bible text is to us today.

We are in our twelfth year of meetings and new members would be warmly welcomed to our group at any time.

David Fisher



> What next in 2026 >

Some new groups are beginning and some existing ones are inviting you to join in!

Will you make time for a Small Group in the year ahead?

Take a closer look at the days and times and see if there is one which works for you.

Feel free to get in touch with the leader using the details on the flier.

SMALL GROUPS

Meet with others as we grow in faith and fellowship. To find out more, contact one of the benefice groups below. All groups open to people from all villages

*David Cook**
Alternate Tuesdays
2:30pm, Bourton
cookdcm@gmail.com

*Monday Morning**
St Lawrence, Bourton
Andrew Fleming
andrew@fleming4clocks.co.uk
Judith Davies

Mr Men
8pm Wednesdays
Dave Fisher
davidcfisher@proton.me

*The Turnbull's**
2:30pm Tuesday or Thursday
Great Rissington
dkturnbull@gmail.com

Tuesday Evening
7:30pm Upper Rissington
Caroline Mclean
07910 008944

*16-25's**
3:45pm Alternate Thursdays
racheljfisher@proton.me

*using material on Whole Life Discipleship by London Institute for Contemporary Christianity (LICC)

Benefice of Bourton-on-the-Water with Clapton and The Rissingtons

Children and Young People's Activities > BIG Round-Up

Representatives from across the benefice met together in the summer to take stock of all the ways we as churches and church members engage with our children and young people across the benefice: *Open the Book in both primary schools, BumbleBeeZ, Toast, Eco youth group, Christian Union in school, Sunday service activities, Breakfast Church, school assemblies, colouring in church, festival services …..*

Following this meeting, it was agreed that Sunday morning activities at the table would continue to take place in church but follow the lectionary readings. A prayer and start and end time of the activities was also introduced. Both these changes have been well received by parents, helpers and children alike.



The Eco Youth group met though the spring and early summer months. Amongst other activities, they took part in the Great Butterfly Count & measured the water quality in the Windrush. Numbers dropped towards the autumn and the group did not meet over the winter.

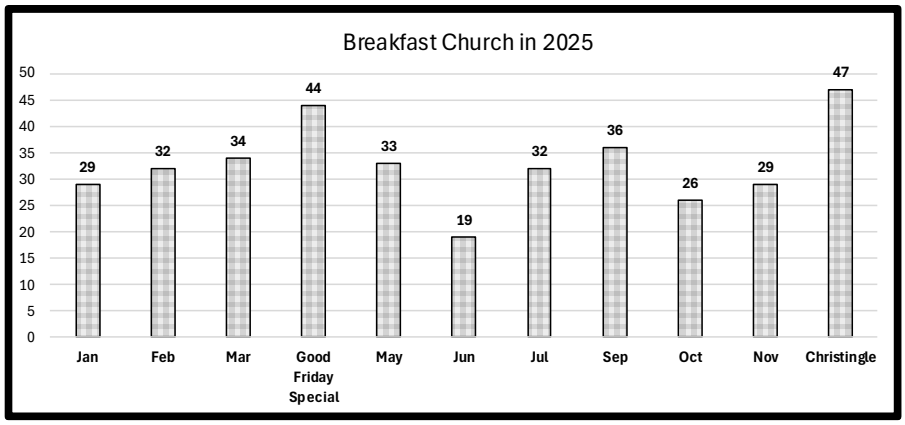
Numbers of young people attending church on a Sunday morning have been increasing. They are keen to deepen their faith and get involved in the life of the church.

Rev Hannah Allen

You can read below and elsewhere in this report about Breakfast Church, TOAST, the Pancake Party, our Christmas Tree Festival entry and plans for a new Outdoor Sunday School, as well as plans for a new Lay Chaplain in the Cotswold School.

Please pray for our children and young people as we grow together in our faith.

> Breakfast Church



Our Breakfast Church gathering continues to bring joy and the smell of delicious breakfast into church!

Thanks to our cooks: Rachel & Dave, Julie & Patrick and Cliff & Lucy for all their time and culinary skills - especially as Cliff & Lucy stepped down from kitchen duties at the end of the year!

To our welcomers: Angie and Colin, for clicking us all in – thank you!
To Robert for setting up the furniture – thank you!

Thanks to our crafters: Helen, Audrey Ann, Carol, Alma, Hannah and Beth – for being so creative in interpreting our theme each time.

Thanks to our service leaders: Hannah, Katie & Mike, Heather, Sheila, Gill, Rachel and Lucy who help us apply the Bible to our everyday lives and to Stephen, James & Oliver, Mike & Sophie for doing the powerpoint.

Our worship and craft themes picked up the wider church calendar as they often do: so we learnt about Epiphany and Lent. We thought about God's love in February and Christian Aid in May. In June we learnt about listening to God in the stillness and in July thought of the wise man who built his house on the rock. In the autumn term we gave thanks - for new beginnings, for God's strength and provision – and again enjoyed making and lighting our Christingles in December.

Breakfast Church is a very special time of worship: we've really enjoyed welcoming more families this year and adding Katie and Mike to our team of service leaders. If you've never been before – do drop in one 2nd Saturday at 9am – for food, fellowship, craft and fun followed by a short family friendly act of worship.

Gill Shakeshaft on behalf of the Breakfast Church Congregation

> BumbleBeez

We continue to have a good group of mums (and some dads) and carers with their babies and toddlers every Thursday morning.
We have changed the time to 9:30am to 11:30am as this seemed to suit people better, but we are there setting up before that so people can come a bit earlier if they are dropping off siblings at the school. Numbers fluctuate a bit but we have a good core of regulars and have recently had an influx of new families so that we have at least a dozen adults and lots of children.
The sessions are not usually structured in any way but a range of toys is provided, as well as tea and coffee and biscuits and a bit of fruit as required. The important thing is that parents and carers get to talk and share experiences so they are not isolated.
It is lovely hearing the buzz of happy children as they race around on the sit on vehicles or play with the toy kitchen. Playdoh and colouring is also provided. It is such a privilege to be part of their lives and see the children grow up week by week.

Chris Morphew and Pat Taylor

> Open the Book

We have a small but dedicated team of volunteers presenting acted-out Bible stories to the Primary School. The whole school comes over to church and we have about 6 sessions a term following different themes using resources provided by the Open the Book scheme.

This term we have been focusing on the stories of David and Saul and Jonathan from the Old Testament with sessions also about the Christmas story and Easter when appropriate.

We try to involve the pupils by including some of them in the acting of non-speaking parts or as a whole school joining in with key phrases.

We could do with more volunteers, especially men, as many of the stories have male characters.
We rehearse before the children come down to the church and costumes and props are provided.

Christine Morphew

> TOAST

TOAST, what is TOAST, I hear you say?

TOAST is the name given to the after school group for Primary aged children and their parents /carers. We meet on alternate Tuesday afternoons straight after school from 3.15pm – 4.15pm and the hungry children eat TOAST, instead of too many biscuits!! The adults are welcomed with hot drinks.



Crafts, colouring, board games and toys are provided. Sometimes Hannah reads a Bible story with the children who like to listen, and in Advent she uses Godly Play leading up to Christmas. Just recently they all joined in "the Easter Experience" stations around the church, and asked many quite profound questions.

It is such a joy to welcome between 11 and 19 people to each session, and a wonderful opportunity to share Jesus' love by just being alongside and for the adults to be able to have conversations with Hannah or one of us helpers.

Thank you to Hannah and all those who help to run this group.

Ann Grinnell on behalf of the TOAST team

Church Bookings

It is wonderful to see this lovely building being used by members of our community as well as for the many church events and I am grateful to all who help in this ministry.

During the last 12 months we have had a number of both local events and also bookings from further afield. We have a number of events booked for later this year so keep looking out for publicity in Pews News. We continue to be a popular local venue and have a number of regular bookings as well as for one-off events. Both our local schools regularly use the church for events. I am currently responsible for co-ordinating enquiries for Church Bookings and the Church Calendar so please contact me to check availability and to book any part of the church for your event.

Gill Willett



Our next concert is on 11th April

Church Watch

Church Watch is a valuable service to the many visitors who call into St Lawrence's in the week. A friendly smile and " Hello, you are very welcome, do feel free to look round" puts visitors at ease. They come into our church for a wide range of reasons; some come to sit quietly, some come to pray, others are interested in the buildings and history of the church, and some have a quick look from the doorway and then disappear to the shops etc, but they all value a friendly welcome.

The church buildings are used a lot in the week for a variety of activities by the village community, but there are several times when it is not in use, and these are the gaps that we try to fill with Church Watch. We have a small dedicated team who help to fill some of these gaps, but we are always looking for new helpers so that we can cover all of them. If this is something that you think you would enjoy doing, please come and talk to me about it. Each helper does one session per month between April and October, on the same day each month (e.g. The third Fri morning) to fit in with their other commitments.

Watchers do not have to be experts on the church history, most questions asked are often on routine things or when did we have the alterations done (2017!). We are always looking for new helpers, and a massive "thank you" to the ones who are already on the rota, in some cases for many years.

Mike Marshall

Eco-Church

Having already achieved the Bronze standard in the A Rocha EcoChurch standard in 2024 we are continuing to work towards the Silver award. This requires high environmental standards in five categories - Land & Nature, Buildings & Energy, Community & Global Engagement, Lifestyle, and Worship & Teaching. This is reflected in the Environmental Policy that has been adopted by the PCC. Good progress has been made in the Land & Nature category thanks to the continuing support of the working parties and flower team in the churchyard, as well as the work of the youth group in installing bird boxes and carrying out wildlife surveys plus John Pike's recording of bird sightings.

There was an excellent visit from years 3 and 4 from the primary school to learn about Christian care for the environment. We have had a very helpful visit from our diocesan advisor who has helped us to make adjustments to our heating system to reduce our gas consumption while looking at longer term options for our energy use. Gas consumption remains our biggest producer of Carbon dioxide and we have arranged to plant three trees to offset 20% of this.

Dave Turnbull, Chris Morphew, Ian Lepingwell

Fundraising 2025: a little inspiration for you…

Car Parking

Terryl says: Once again, the Cotswold School kindly allocated us a Car Parking Day to raise funds for St Lawrence. The 22nd of June was the date chosen and our prayers for perfect weather were answered. Our volunteers worked really hard but also had a lot of fun. A grand total of £787.50 was raised.

Chastleton House Teas

Janet says: We raised funds by holding two Chastleton Teas in 2025, one in April which raised £450, and another in August where we made £677. A lot of people helped make these events a success, so thank you. We have two dates again this year, as well as one for Benefice fundraising, so will again need help both with serving teas and baking cakes please.

Church Fete

Robert says: I have been involved with organising the fete for 15 years. Initially, overseeing it was quite arduous. Now, with the wonderful team of volunteers, it largely runs itself. That said, we always welcome new ideas and more people to join in the fun. We usually raise about £3000. This is a wonderful opportunity to promote the church's presence in the centre of the village on a day when it's full of visitors from all over the world. This year we hope to have information about the life of the church to distribute too.

Church Hire

Chris says: Church hire for community and other events has been an increasingly valuable means of raising Church funds. Regular users are the Dementia Café and the Catholic Church but in 2025 it has increasingly been used as a concert venue, including by the Cotswold School for their Christmas concert, for a brass band concert and a candlelit concert. Users either pay directly for hire of the Church or give the funds raised during their event to Church funds. It also has the benefit of bringing people into Church who would not ordinarily come.

Musical Afternoons

Ian and Irene have hosted a number of musical afternoons now, creating space for people to relax and listen to a rich range of recorded music from across the decades, then chat over a cup of tea.
Patrick says: It has been great to work with Ian and Irene, providing them with technical support, putting their list of tunes together, and finding YouTube videos to accompany them.

Quiz Night

Rachel and Helen say: We held our third quiz night in January 2026 and were delighted to welcome nearly 100 quizzers. It was great to see such a mixture of age groups participating, from 8 months to 88 years! The raffle was popular and our church family and community generously donated some amazing prizes. The selection of puddings, served during the interval, went down very well too. Quiz entry was a suggested £10 for adults, and the proceeds were split equally between Church funds and Christian Aid. Making the quiz happen is a lovely community effort, involving question writers, hosts, raffle callers, bakers, makers and waiters.

Tombola at the Fete

Julie and Patrick say: We have been running the Tombola now for 4 or 5 years. We've refined our approach, targeting the local business community with a flyer detailing the date of the fete and the kinds of things they might consider donating. We typically spend three weekends gathering the generous donations, but the effort is always worthwhile; a recent fete saw £800 plus taken on the day, remarkable for a church village fete Tombola.

Who Do You Think You Are?

Terryl says: I have been especially busy with this over the last year. I love researching family histories, and it is a great way to raise money for the church. The lives of our ancestors are never mundane because they were real people, with real stories to tell. To respect privacy, I don't look into more recent events unless I am specifically asked, but I have had two wonderful commissions this year which have succeeded in reuniting lost relatives. This is much more difficult to do, and I certainly cannot guarantee success, but I am always happy to try.

Music & Worship



It is always interesting for me to see what we have sung most often during the year! I compile this information for our CCLI return (the licences which allow us to project song words, livestream our worship, play CDs at funerals and weddings and photocopy music for e.g. our Christmas Singers).

During 2025, our musical journey reflects our trust in a faithful God and a thankfulness for His leading, as well as our prayerful requests for the Holy Spirit to fill us and lead us onwards. I have reported on 358 songs and hymns this year, of which these are the most often sung:

In Christ alone my hope is found

Be Still for the presence of the Lord is here | Great is thy faithfulness | Be thou my vision

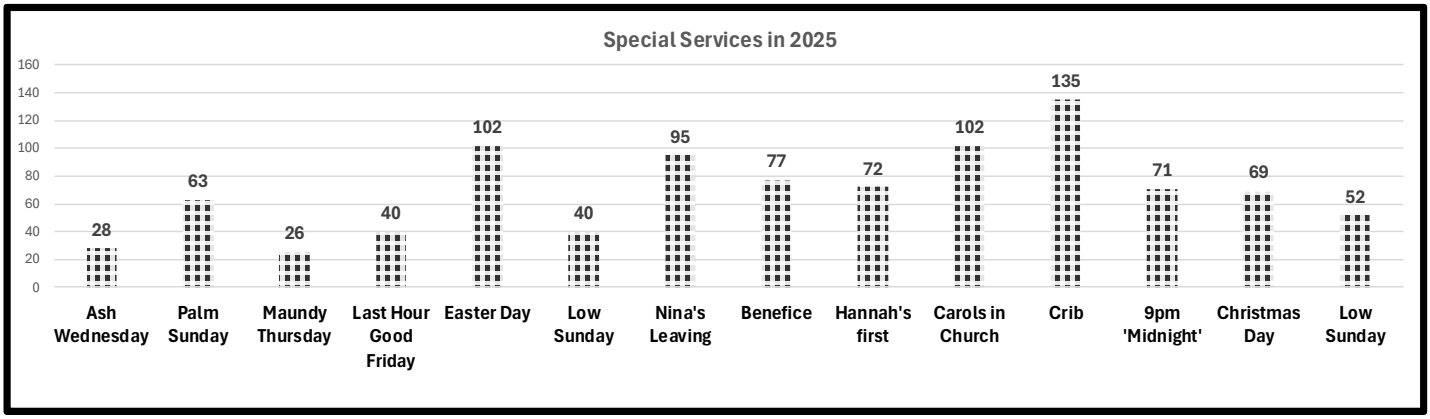
Guide me O thou Great Redeemer | Holy Spirit, living breath of God, breathe new life into my willing soul

Will you come and follow me, if I but call your name?

You will have noticed that I often begin our worship by playing *Be still, for the presence of the Lord, the Holy One, is here.* I have found when watching livestreams from other churches, that an audible reminder that worship is about to begin is a helpful thing – especially if doing a few jobs before settling down to watch a service. I hope the repetition can help those getting ready for worship in church too!

You will also have noticed that we have started singing a 'Song of Praise' in the Gloria slot – and using a much wider variety of music at this point in the service, including the Clapping Gloria!

- Attendance at **8am** has increased slightly with an average of 9 (although as many as 14 sometimes)
- At **11am**, our average attendance has increased to 51 with at least one child under 16 each week
- **6pm** averages 12 but has not been held during the winter whilst we have a vacancy in the Benefice
- **Wednesdays at 10am** averages 8, but can be as many as 17 when a Book Group is running
- **Breakfast Church** averages 32 people each month – although it's not the same folks each time!
- **YouTube** – Our livestream averages 37 views for each recording in the weeks following a service



Whilst Hannah has been on her own, it has been lovely to have welcomed Brian Chave, Christopher Etherton, David Cook and Sarah Hayes to lead services of Holy Communion for us. Thank you to them and those who have covered Morning Prayer on a Wednesday at 10am when clergy were unavailable.

Thank you also from me to everyone (and especially to Heather Paterson) who steps up to read or lead at Services of the Word (especially on the Low Sundays after Christmas and Easter) when lots of 'occasional readers' make sure that our 11am doesn't miss a beat.

My thanks to all who gather to sing at Christmas and on other occasions when required and to Sheila and Ellie for playing the piano to enable me to take a Sunday off or to do something else in the service. Thank you to all who make Carols on the Green happen so successfully and for everyone who lifts their voice in song every Sunday – I couldn't do what I do, WITHOUT YOU 😊

Gill Shakeshaft

> Christian Contemplative Prayer Group

Be still and know that I am God
Psalm 46:10

Judith Davies writes, We meet on the 3rd Sunday of the month in St Lawrence Church at 6pm, and to date have met 5 times, with the group ranging in size from 10-15. It has been encouraging to receive positive feedback.

Jesus often left his disciples to be alone to pray… "and let the Holy Spirit do the work".

This group helps to support and facilitate this, through music, prayer poems, simple breathing exercises and silent prayer.

"I pray that out of his glorious riches,
he may strengthen you with the power through his spirit in your inner being,
so that Christ may dwell in your hearts through faith.
Ephesians 3: 16-17

We welcome all seekers – meditators and non-meditators, to experience God in silence, worship and fellowship.

Pastoral Care including Home Communions and Bereavement Care

Monthly services of Holy Communion have continued at Jubilee Lodge throughout the year, led by a small team of volunteers. The Bluetooth speaker has made it easy to include hymns and songs in the services alongside prayer and a bible reading and reflection.

Informal networks of care across the village continue to be the primary way of offering pastoral care. Rev Hannah is available for visits should they be requested and hospital chaplains are happy to visit and bring communion when residents are inpatients in hospital in Gloucester and Cheltenham.

In the autumn, for the second time we offered the seven week course, The Bereavement Journey. Feedback was good and the Thursday afternoon meeting time worked well, with the mid way point coinciding with the annual All Souls service. Quarterly bereavement teas continued through the year, assisted by representatives from Wright's Funeral Directors.

Home communions continue to be available upon request, brought from church by Rev Hannah or a member of the Home Communion team. Terryl Lewis and Eunice Mulholland also deliver a paper copy of Pews News each week to a handful of folk who are unable to join us for worship in church any more but appreciate keeping up to date with what's going on.

Rev Hannah Allen

Praying Together for our Church & Community

Our prayers lay the track down by which God's power can come.
Like a mighty locomotive, His power is irresistible,
but it cannot reach us without rails.
(Watchman Nee 1903-1972)

When I was thinking of our prayer groups, and what to write, I was so encouraged by the above, and would like to invite more of our church family to join us either on a Friday morning at 9.15am or a Wednesday evening twice a month at 7pm. (Please see Pews News for diary dates)

There is of course also the opportunity for quiet contemplative prayer on the 3rd Sunday of the month at 6pm. Many of us find praying out loud difficult, and that's fine, just joining in fellowship with others can be really powerful, as God hears us and knows our needs.

We sometimes are amazed how we have seen answers to prayer, and it just proves to us how important it is to pray. One member has written 'I feel it a privilege to uphold Hannah and all who do the Lord's work in prayer, as well as praying for those in need'.

The group as a whole have said prayers were so important in undergirding the life and work of our Benefice, as well as praying for the wider world, so please just come along and join us when you are able. Of course we recognise many of us pray by ourselves at home, or have a prayer partner that we share with, and that's just as valuable.

Do not be anxious about anything,
but in everything by prayer and petition with thanksgiving
present your requests to God. (James 4:6)

Heather Paterson

Together on Tuesdays

2025 was another record year for Together on Tuesdays, and in the 10 months of the year that we were operating we had 1117 guests, 40 more than the previous year. Generally we have about 24 people to soup lunch, but on one occasion we had 36; that was quite a challenge but we did manage to cope. Most of our guests are from the Bourton area, and the majority of them are people who live on their own, and we are providing an opportunity for them to have a sociable and chatty lunch once a week. On several occasions we have had visitors from other countries who have joined us for an hour before moving on to their next destination.

My very grateful thanks go to our 4 regular teams that provide and serve the soup, and to the group of helpers who fill the gaps when we need extra help because of holidays, illness or pressure of numbers. Remarkably the teams are the same as the ones who started in 2020! It is a great tribute to them for their resilience, hard work and generosity to have kept going for the 6 years. Also a special thanks goes to Bourton Coop for providing us with some of the additional things we serve alongside the soup.
As you read this, we are well into our 7th season, and things are looking promising for another successful year, thanks all who are helping.

Mike Marshall

Welcomers

A big thank you to all who have helped out with this valuable ministry at our services. It is so important for all who come into our church to be greeted and welcomed. Our numbers have become quite depleted over the past year and I am extremely grateful to all who have stepped in when there has been no one on the rota.
If you think this is something you would like to be involved with on occasions then please speak to me or fill your name in on the sheet, there is always someone around to help you and the only requirement is a smile!
The rota can be found on the table at the back of church during Sunday morning services

Gill Willett

Currently advertised on the front page of our website



Are you ready for a change…

We are looking to appoint someone to the new 0.5 post of Associate Priest in the benefice - it's an exciting time for us (and perhaps for you!). We encourage you to have a look at the profile & the Information available on the Diocese of Gloucester website.

Closing date for applications is 15 May 2026 at 10am & interviews will be held on Thursday 4 June 2026.

This is a great job, in a wonderful place - we're looking forward to the future and hope you might be a part of it!

St Lawrence

Bourton-on-the-Water

with St James, Clapton-on-the-Hill

Financial Appendices

Jan-Dec 2025

for the Annual Parochial Church Meeting

of St Lawrence and St James

26th April 2026

BOURTON-ON-THE-WATER TRUST - Receipts and Payments Account for Year Ended 30th September 2025

Summary of Account	2025	2024
Opening Balances	**3,874.47**	3,706.05
Dividends	**1,240.76**	1,150.82
CBF Interest	**145.31**	117.60
Donation	**-**	-
Income	**1,386.07**	1,268.42
	5,260.54	4,974.47

	2025	2024
Payments to Beneficiaries	**500.00**	1,000.00
Clerk's Fee	**100.00**	100.00
Rector's Discretionary Fund	**400.00**	-
Expenditure	**1,000.00**	1,100.00
Closing Balance - Lloyds	**1,057.22**	816.46
Closing Balance - CBF Fund	**3,203.32**	3,058.01
	5,260.54	4,974.47

Summary of Assets	2025	2024
Total Assets as at 1st October 2024	**47,035.41**	43,248.50
Excess of Receipts over Payments	**386.07**	168.42
	47,421.48	43,416.92
Increase in Value of Investments	**- 1,460.28**	3,618.49
Total Assets as at 30th September 2025	**45,961.20**	47,035.41

Represented by:	2025	2024
CCLA Fixed Interest Fund(CBF)	**6,542.69**	6,417.64
CCLA Investment Management Fund(CBF)	**35,157.97**	36,743.30
CBF Church of England Deposit Fund	**3,203.32**	3,058.01
Lloyds TSB	**1,057.22**	816.46
	45,961.20	47,035.41

Appendix A - Bourton-on-the-Water Trust Accounts

Appendix B - Accounts for Bourton-on-the-Water

St Lawrence, Bourton on the Water's Receipts & Payments Account

Accounts for year ended 31st December 2025

Notes	Incoming resources	Notes	General fund £	Designated fund £	Restricted fund £	2025 £	2024 £
	Voluntary income:						
3	Planned giving		43,777	-	-	**43,777**	42,561
3	Collections, donations & other giving		24,223	-	100	**24,323**	26,190
4	Income tax recovered		14,424	-	-	**14,424**	12,610
	Legacies		-	-	-	**-**	-
	Activities for generating funds		-	-	-		-
5	Magazine/Bookstall sales/Hall Lettings etc		2,714	-	-	**2,714**	2,358
	Income from other Properties		-	-	-	**-**	-
5	Annual Fete/events		7,128	-	-	**7,128**	5,110
	Investment income:		-	-	-		-
6	Interest & dividends		726	2,228	16	**2,970**	2,961
	Income from charitable activities:		-	-	-		-
7	Parochial fees		1,619	-	-	**1,619**	3,772
	Other incoming resources:		-	-	-		-
	Insurance claims		-	-	-	**-**	-
	Gain on disposal of fixed assets		-	-	-	**-**	-
	Loans received		-	-	-	**-**	-
8	Other		9,124	-	-	**9,124**	8,744
	Total incoming resources		**103,735**	**2,228**	**116**	**106,079**	*104,306*
	Resources expended						
	Charitable activities:						
9	Donations/Grants to charities		(2,415)	-	-	**(2,415)**	(1,943)
10	Mission & Evangelism		(600)	-	-	**(600)**	(852)
	Parish Share		(76,595)	-	-	**(76,595)**	(76,075)
11	Clergy expenses		(1,417)	-	-	**(1,417)**	(1,881)
12	Church running expenses		(13,939)	-	(980)	**(14,919)**	(12,887)
	Churchyard maintenance		-	-	-	**-**	(36)
13	Cost of raising funds		(279)	-	-	**(279)**	(330)
	Running costs:		-	-	-		-
14	Support costs		(1,566)	-	-	**(1,566)**	(1,185)
14	Administration costs (inc. staff costs)		(1,179)	-	-	**(1,179)**	(1,599)
14	Other		(5,285)	-	-	**(5,285)**	(4,126)
15	Governance costs		-	-	-	**-**	(891)
	Major expenditure		-	-	-		-
16	Repairs to church buildings		-	(950)	-	**(950)**	(645)
	Repairs to other property		-	-	-	**-**	-
	Capital purchases/additions		-	-	-	**-**	-
	Loan repayments		-	-	-	**-**	-
	Total resources expended		**(103,275)**	**(950)**	**(980)**	**(105,205)**	*(102,450)*
	Net (outgoing)/ incoming resources		**460**	**1,278**	**(864)**	**874**	*1,856*
17	*Transfers between funds*		-	(500)	500	**-**	-
	Net incoming/(outgoing) resources before gains		460	778	(364)	**874**	*1,856*
19	*Gains on investment assets*		(461)	(1,182)	(385)	**(2,028)**	1,358
	Net movement in funds		(1)	(404)	(749)	**(1,154)**	*3,214*
	Funds brought forward at 1 Jan 2025		31,960	57,327	12,308	**101,595**	*98,381*
	Funds carried forward at 31 Dec 2025		31,959	56,923	11,559	**100,441**	*101,595*

**produced using the Diocesan Cashbook v5*

Statement of Assets & Liabilities for St Lawrence's Bourton on the Water

as at 31 December 2025

	Account No	Unrestricted £	Designated £	Restricted £	2025	2024
PCC General Account	00724818	11,252	81	-	11,333	11,599
PCC Cash In Hand		10	-	-	10	9
PCC General Investment Account	CB3026191-001	9,615	-	-	9,615	8,889
PCC Restoration Account	CB3026194-001	-	19,307	-	19,307	18,341
D J Dawkes Account	CB3026199-001	-	795	-	795	983
Flower Fund Account	01180617	-	-	339	339	333
St Lawrence Society of Ringers	32994160	-	-	1,963	1,963	2,333
Total Monetary Assets		20,877	20,184	2,303	43,363	42,488
General Investment Share Fund	CB3026200-001	11,081	-	-	11,081	11,541
Restoration Share Fund	CB3026195-001	-	5,307	-	5,307	5,180
Restoration Share Fund	CB3026196-001	-	31,433	-	31,433	32,742
D J Dawkes Share Fund	CB3026198-001	-	-	9,257	9,257	9,642
Total Investment Assets		11,081	36,740	9,257	57,078	59,106
Total Assets		31,958	56,924	11,559	100,441	101,594

Notes to St Lawrence's Receipts & Payments Account
For year ended 31st December 2025

1. Basis of Accounting

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis

2. Accounting Policies

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given.

Unrestricted funds are the General funds which can be used for PCC ordinary purposes. General unrestricted fund income increased from £101,899 to £103,735

The PCC on occasion designates some of their General Fund, earmarking them for a specific purpose. These funds are still unrestricted.

3. Planned and other Giving

Planned giving increased from £42,561 to £43,777, of which £28,985 is given through the PGS

General "collections, donations and other giving" decreased from £26,190 to £24,223. This includes:

- £6.181 (£5,901 in 2024) cash donations through the weekly collection plate
- £1,595 (£1,380 in 2024) through the yellow gift aid envelopes
- £3,310 (£2,813 in 2024) through the blue Church collecting box
- £4,023 (£6,822 in 2024) through various one-off gifts
- £4,292 (£4,597 in 2024) through contactless giving
- £2,664 (£2,828 in 2024) from Together on Tuesdays

4. Income Tax Recovered

£14,424 was recovered through gift aid (£12,610 in 2024), of which £7,246 is recovered monthly through the PGS, significantly benefitting cashflow.

5. Activities for Generating Funds

In 2025, there was an increase in fund raising activities to £9,842 (2024: £7,468) including:

- £2,714 (£2,358 in 2024) raised through Church lettings
- £2,882 (£3,172 in 2024) raised through the Church fete
- £1,241 (£824 in 2024) raised through the Chastleton House Teas
- £786 (£722 in 2024) raised through carparking
- £1,359 raised through the quiz night
- £858 raised through music afternoons and a Big Band concert

6. Interest & Dividends

Interest & dividends are earnings from our investment income funds during the year, and exclude investment gains. Total interest & dividends earned were £2,970 (2024: £2,961)

7. Parochial Fees Income

Parochial Fees Income is the net income received from funerals and weddings (after payment of the Diocese share to the DBF). Parochial Fees Income in 2025 decreased from £3,772 to £1,619

8. Other income

Other Income includes

£4,300 (£4,175 in 2024): Contribution from St James and CUR:ve towards the Parish Share
£1,684 (£1,437 in 2024): Reimbursement of clergy and other expenses from other parishes in the benefice
£1,400 (£1,250 in 2024): Contribution to grass cutting from the Parish Council
£154: Ink cartridge refund
£1,566 (£1,185 in 2024): Service fee reimbursement by the DBF for visiting ministers during Vacancy

9. Donations / Grants to Charities

Church members and other Church users raised donations that were given direct to the following charities:

£297 – Gloucester City Mission
£506 – Bishop's Episcopal Fund
£75 – North Cotswold Foodbank
£338 – Kate's Home Nursing
£216 – Sue Ryder
£832 – Children's Society
£150 – Headspace

The Church also contributed to other Charities through other fund raising activities, including Christian Aid, the Royal British Legion and £187 to Headspace. These monies did not pass through the Church accounts.

10. Mission & Evangelism

£600 was spent directly on Mission & Evangelism

11. Clergy Expenses

The PCC accounts show the full clergy expenses for the benefice of £1,417. The net total for the parish, after reimbursement of expenses from other parishes, is £708

12.Church Running Expenses

Major items within Church Running Expenses are

£8,649 – Heating & lighting. This includes £843 that should have been accounted for in 2024 but was paid in 2025 due to invoice complications with SSE. We used 72,736 kWh (2024: 74,358 kWh) of gas and 4,785 kWh (2024: 4,600 kWh) of electricity in 2025

£850 – Cleaning Costs

£751 – Music Costs

£2,579 – Routine repairs and servicing (2024: £3,151), including £980 taken from restricted funds for repairs to the roof

£1,421 – Church service and altar costs, including SIM costs (2025: £645)

13.Cost of Raising Funds

£279 for costs associated with the Church Fete and Chastleton House

14.Other Running Costs

Includes the following items:

£1,566: Service fees remitted to visiting ministers during Vacancy fully reclaimed from the Diocese (see point 8)

£1,179 (2024: £1,599): Administration costs, includes costs of ChurchSuite (discontinued in August), banking costs and website subscription

£4,076 (2024: £3,618) for insurance costs and £468 to celebrate Hannah's licensing (a contribution of 50% was made by the other parishes in the Benefice)

15.Governance Costs

There were no governance costs in 2025; in 2024 there was a cost of £891 for the quinquennial report

16.Major Expenditure

£950 for roof repairs

17.Transfer between funds

There were the following transfers between funds:

£500 was transferred from the D Dawkes designated deposit account into a separate restricted flower account to pay for flowers and the Harvest Supper

£950 from the designated restoration account to the general account, designated to pay for the roof repairs

£100 paid into the general account as restricted income for the Bells and transferred to the bell ringing fund as restricted income.

18.Investments

We have 4 income share funds:

- General Investment Share Fund: No. of share units held is 499.14. Fund is unrestricted for general Church purposes
- Restoration Share Fund: No. of share units held is 3474. Fund is designated for the Restoration purposes
- Restoration Share Fund: No. of share units held is 1416. Fund is designated for the Restoration purposes
- D J Dawkes Share Fund: No. of share units held is 417. Fund is restricted for the flowers to decorate the Church

19.Gains / losses on Investment Assets

Investment assets decreased by £2,028 to £57,077. The investment asset includes accruals from 2025

20.Bank Reconciliation (as at 31st Dec 2025)

	£
Balance in General Account	12,522
Add Debtors	1,098
	13,620
Less Creditors	(2,287)
	11,333

Independent Examiner's Report to the PCC of St Lawrence, Bourton on the Water

This report on the financial statements of the PCC for the year ended 31 December 2025 in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and Section 43 of the Charities Act 1993 ('the Act')

Respective responsibilities of the PCC and examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

S Tong 17 February 2026

Appendix C

St. James' Church, Clapton
Accounts For Year Ended 31 December
2025: Balance Sheet

	Notes	2025 £	2025 £	2024 £	2024 £
Cash at Bank:					
CCLA Deposit Account			39,486		37,668
CCLA Harry Hill Fund			6,612		6,422
CCLA Restoration Fund			-		11
Lloyds Bank			7,374		4,610
TOTAL ASSETS - CASH AT BANK			**53,472**		**48,711**
Reserves:					
General	1		43,967		40,046
Designated:	2				
Mission Fund		2,230		2,330	
Renovations Fund		663		-	
			2,893		2,330
Restricted:	3				
Harry Hill Fund (Upkeep of the churchyard)		6,612		6,324	
Restoration Fund (Upkeep of the church)		-		11	
			6,612		6,335
TOTAL RESERVES			**53,472**		**48,711**

Note

1 **Movements on General Reserve**

		Total £	Total £
Balance brought forward		40,046	38,409
Surplus / (Deficit) for the year		3,264	2,294
Transfer from / (to) Designated Reserves	4	657	(657)
Balance carried forward		43,967	40,046

2 **Movements on Designated Reserves**

		Total £	Mission & Ministry £	Renovations £	Total £	Mission & Ministry £	Renovations £
Balance brought forward		2,330	2,330	-	1,648	1,648	-
Surplus / (Deficit) for the year		1,209	(100)	1,309	(475)	682	(1,157)
Transfer from Restricted Reserve	5	11	-	11	500	-	500
Transfer from General Reserve	4	(657)	-	(657)	657	-	657
Balance carried forward		2,893	2,230	663	2,330	2,330	-

3 **Movements on Restricted Reserves**

		Total £	Harry Hill Fund £	Restoration Fund £	Total £	Harry Hill Fund £	Restoration Fund £
Balance brought forward		6,335	6,324	11	6,594	6,094	500
Surplus / (Deficit) for the year		288	288	-	241	230	11
Transfer to Designated Reserves	5	(11)	-	(11)	(500)	-	(500)
Balance carried forward		6,612	6,612	-	6,335	6,324	11

4 **Transfer from General Reserve to Designated Reserves**

2025 - Transfer to recover amount of transfer required from General Funds to Designated Funds in 2024

2024 - Transfer required as costs of renovations to church exceeded income designated for renovations

5 **Transfer from Restricted Reserve to Designated Reserves**

2025 - Resoration Fund balance used as a contribution to Renovations

2024 - Donation given as restricted for building work in December 2023 used for renovations in 2024

St. James' Church, Clapton on the Hill Accounts

For Year Ended 31st December 2025

Income and Expenditure Account

	2025				2024			
	Total	General Funds	Designated Funds	Restricted Funds	Total	General Funds	Designated Funds	Restricted Funds
	£	£	£	£	£	£	£	£
Income								
For Renovations								
Grants	7,750		7,750		2,500		2,500	
Gift Aid Income Tax Claims	4,129		4,129		-		-	
Fundraising Activities	3,572		3,572		866		866	
Donations	1,607		1,607		16,612		16,612	
VAT Recovery					4,630		4,630	
	17,059		**17,058**		**24,608**		**24,608**	
Giving - see Note 6								
Regular Giving	3,933	3,933			3,332	2,999	333	
Gift Aid Income Tax Claims	1,307	1,307			1,101	991	110	
Collections	1,214	1,214			998	898	100	
Church Box	42	42			139	125	14	
Other Donations	310	310			148	133	15	
	6,806	**6,806**			**5,718**	**5,146**	**572**	
Income from Trading - see Note 6								
Wedding / Funeral Fees	146	146			606	545	61	
Fundraising activities	10	10			45	41	4	
	156	**156**			**651**	**586**	**65**	
Income from Investments - see Note 6								
Interest Received	**1,996**	**1,708**	**-**	**288**	**2,381**	**1,837**	**205**	**339**
Other Income								
Visiting Clergy Expenses	-	-			166	166		
Total					**166**	**166**		
TOTAL INCOME	**26,016**	**8,670**	**17,058**	**288**	**33,524**	**7,735**	**25,450**	**339**
Expenditure								
For Renovations								
Exterior works - Stonemason	14,322		14,322		22,761		22,761	
Architect's Fees & Expenses	1,050		1,050		2,554		2,554	
Tap and Go Machine	-		-		395		395	
Fundraising Stationery	-		-		45		45	
Fundraising Costs and Fees	377		377		10		10	
	15,749		**15,749**		**25,765**		**25,765**	
Ministry and Mission								
Parish Share	3,300	3,300			3,175	3,175		
Mission	100		100		150		150	
Service Costs	67	67			114	114		
Small Pilgrim Places	15	15			15	15		
	3,482	**3,382**	**100**		**3,454**	**3,304**	**150**	
Upkeep of Church and Churchyard								
Insurance	948	948			824	824		
Electricity	589	589			586	586		
Electrical Installation checks	72	72			240	240		
Fire Protection	-	-			72	72		
Churchyard Trees	-			-	98			98
Churchyard Maintenance	415	415			150	150		
	2,024	**2,024**	**-**	**-**	**1,970**	**1,872**		**98**
Trading Costs								
Diocesan Fees - see Note 6	**-**	**-**	**-**		**95**	**85**	**10**	
Other Costs								
Visiting Clergy Expenses	-	-			166	166		
Sundries	-	-			14	14		
	-	**-**			**180**	**180**		
TOTAL COSTS	**21,255**	**5,406**	**15,849**	**-**	**31,464**	**5,441**	**25,925**	**98**
NET SURPLUS / (DEFICIT)	**4,761**	**3,264**	**1,209**	**288**	**2,060**	**2,294**	**(475)**	**241**

Note

6 **Designated Fund for Mission**

In the year ended 31st December 2024, 10% of General income less related costs was designated for Mission

Independent Examiner's Report

to the PCC of St James, Clapton on the Hill

This report on the financial statements of the PCC for the year ended 31 December 2025 in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations') and Section 43 of the Charities Act 1993 ('the Act').

Respective responsibilities of the PCC and examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 4312) o1 the Act do not apply.

It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

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In connection with my examination, no matter has come to my attention:

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(2) the accounts to be reached to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

5 Feb 2026

Stephen M Tong
stephen.tong.uk@gmail.com
Westhill
Great Rissington
GL54 2LP
07837 542 833

St Lawrence

Bourton-on-the-Water

with St James, Clapton-on-the-Hill

Financial Appendices

Jan-Dec 2025

for the Annual Parochial Church Meeting

of St Lawrence and St James

26th April 2026

BOURTON-ON-THE-WATER TRUST - Receipts and Payments Account for Year Ended 30th September 2025

Summary of Account	2025	2024
Opening Balances	**3,874.47**	3,706.05
Dividends	**1,240.76**	1,150.82
CBF Interest	**145.31**	117.60
Donation	**-**	-
Income	**1,386.07**	1,268.42
	5,260.54	4,974.47

	2025	2024
Payments to Beneficiaries	**500.00**	1,000.00
Clerk's Fee	**100.00**	100.00
Rector's Discretionary Fund	**400.00**	-
Expenditure	**1,000.00**	1,100.00
Closing Balance - Lloyds	**1,057.22**	816.46
Closing Balance - CBF Fund	**3,203.32**	3,058.01
	5,260.54	4,974.47

Summary of Assets	2025	2024
Total Assets as at 1st October 2024	**47,035.41**	43,248.50
Excess of Receipts over Payments	**386.07**	168.42
	47,421.48	43,416.92
Increase in Value of Investments	**- 1,460.28**	3,618.49
Total Assets as at 30th September 2025	**45,961.20**	47,035.41

Represented by:	2025	2024
CCLA Fixed Interest Fund(CBF)	**6,542.69**	6,417.64
CCLA Investment Management Fund(CBF)	**35,157.97**	36,743.30
CBF Church of England Deposit Fund	**3,203.32**	3,058.01
Lloyds TSB	**1,057.22**	816.46
	45,961.20	47,035.41

Appendix A - Bourton-on-the-Water Trust Accounts

Appendix B - Accounts for Bourton-on-the-Water

St Lawrence, Bourton on the Water's Receipts & Payments Account

Accounts for year ended 31st December 2025

Notes	Incoming resources	Notes	General fund £	Designated fund £	Restricted fund £	2025 £	2024 £
	Voluntary income:						
3	Planned giving		43,777	-	-	**43,777**	42,561
3	Collections, donations & other giving		24,223	-	100	**24,323**	26,190
4	Income tax recovered		14,424	-	-	**14,424**	12,610
	Legacies		-	-	-	**-**	-
	Activities for generating funds		-	-	-		-
5	Magazine/Bookstall sales/Hall Lettings etc		2,714	-	-	**2,714**	2,358
	Income from other Properties		-	-	-	**-**	-
5	Annual Fete/events		7,128	-	-	**7,128**	5,110
	Investment income:		-	-	-		-
6	Interest & dividends		726	2,228	16	**2,970**	2,961
	Income from charitable activities:		-	-	-		-
7	Parochial fees		1,619	-	-	**1,619**	3,772
	Other incoming resources:		-	-	-		-
	Insurance claims		-	-	-	**-**	-
	Gain on disposal of fixed assets		-	-	-	**-**	-
	Loans received		-	-	-	**-**	-
8	Other		9,124	-	-	**9,124**	8,744
	Total incoming resources		**103,735**	**2,228**	**116**	**106,079**	*104,306*
	Resources expended						
	Charitable activities:						
9	Donations/Grants to charities		(2,415)	-	-	**(2,415)**	(1,943)
10	Mission & Evangelism		(600)	-	-	**(600)**	(852)
	Parish Share		(76,595)	-	-	**(76,595)**	(76,075)
11	Clergy expenses		(1,417)	-	-	**(1,417)**	(1,881)
12	Church running expenses		(13,939)	-	(980)	**(14,919)**	(12,887)
	Churchyard maintenance		-	-	-	**-**	(36)
13	Cost of raising funds		(279)	-	-	**(279)**	(330)
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14	Support costs		(1,566)	-	-	**(1,566)**	(1,185)
14	Administration costs (inc. staff costs)		(1,179)	-	-	**(1,179)**	(1,599)
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15	Governance costs		-	-	-	**-**	(891)
	Major expenditure		-	-	-		-
16	Repairs to church buildings		-	(950)	-	**(950)**	(645)
	Repairs to other property		-	-	-	**-**	-
	Capital purchases/additions		-	-	-	**-**	-
	Loan repayments		-	-	-	**-**	-
	Total resources expended		**(103,275)**	**(950)**	**(980)**	**(105,205)**	*(102,450)*
	Net (outgoing)/ incoming resources		**460**	**1,278**	**(864)**	**874**	*1,856*
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	Net incoming/(outgoing) resources before gains		460	778	(364)	**874**	*1,856*
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as at 31 December 2025

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For year ended 31st December 2025

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Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given.

Unrestricted funds are the General funds which can be used for PCC ordinary purposes. General unrestricted fund income increased from £101,899 to £103,735

The PCC on occasion designates some of their General Fund, earmarking them for a specific purpose. These funds are still unrestricted.

3. Planned and other Giving

Planned giving increased from £42,561 to £43,777, of which £28,985 is given through the PGS

General "collections, donations and other giving" decreased from £26,190 to £24,223. This includes:

- £6.181 (£5,901 in 2024) cash donations through the weekly collection plate
- £1,595 (£1,380 in 2024) through the yellow gift aid envelopes
- £3,310 (£2,813 in 2024) through the blue Church collecting box
- £4,023 (£6,822 in 2024) through various one-off gifts
- £4,292 (£4,597 in 2024) through contactless giving
- £2,664 (£2,828 in 2024) from Together on Tuesdays

4. Income Tax Recovered

£14,424 was recovered through gift aid (£12,610 in 2024), of which £7,246 is recovered monthly through the PGS, significantly benefitting cashflow.

5. Activities for Generating Funds

In 2025, there was an increase in fund raising activities to £9,842 (2024: £7,468) including:

- £2,714 (£2,358 in 2024) raised through Church lettings
- £2,882 (£3,172 in 2024) raised through the Church fete
- £1,241 (£824 in 2024) raised through the Chastleton House Teas
- £786 (£722 in 2024) raised through carparking
- £1,359 raised through the quiz night
- £858 raised through music afternoons and a Big Band concert

6. Interest & Dividends

Interest & dividends are earnings from our investment income funds during the year, and exclude investment gains. Total interest & dividends earned were £2,970 (2024: £2,961)

7. Parochial Fees Income

Parochial Fees Income is the net income received from funerals and weddings (after payment of the Diocese share to the DBF). Parochial Fees Income in 2025 decreased from £3,772 to £1,619

8. Other income

Other Income includes

£4,300 (£4,175 in 2024): Contribution from St James and CUR:ve towards the Parish Share
£1,684 (£1,437 in 2024): Reimbursement of clergy and other expenses from other parishes in the benefice
£1,400 (£1,250 in 2024): Contribution to grass cutting from the Parish Council
£154: Ink cartridge refund
£1,566 (£1,185 in 2024): Service fee reimbursement by the DBF for visiting ministers during Vacancy

9. Donations / Grants to Charities

Church members and other Church users raised donations that were given direct to the following charities:

£297 – Gloucester City Mission
£506 – Bishop's Episcopal Fund
£75 – North Cotswold Foodbank
£338 – Kate's Home Nursing
£216 – Sue Ryder
£832 – Children's Society
£150 – Headspace

The Church also contributed to other Charities through other fund raising activities, including Christian Aid, the Royal British Legion and £187 to Headspace. These monies did not pass through the Church accounts.

10. Mission & Evangelism

£600 was spent directly on Mission & Evangelism

11. Clergy Expenses

The PCC accounts show the full clergy expenses for the benefice of £1,417. The net total for the parish, after reimbursement of expenses from other parishes, is £708

12.Church Running Expenses

Major items within Church Running Expenses are

£8,649 – Heating & lighting. This includes £843 that should have been accounted for in 2024 but was paid in 2025 due to invoice complications with SSE. We used 72,736 kWh (2024: 74,358 kWh) of gas and 4,785 kWh (2024: 4,600 kWh) of electricity in 2025

£850 – Cleaning Costs

£751 – Music Costs

£2,579 – Routine repairs and servicing (2024: £3,151), including £980 taken from restricted funds for repairs to the roof

£1,421 – Church service and altar costs, including SIM costs (2025: £645)

13.Cost of Raising Funds

£279 for costs associated with the Church Fete and Chastleton House

14.Other Running Costs

Includes the following items:

£1,566: Service fees remitted to visiting ministers during Vacancy fully reclaimed from the Diocese (see point 8)

£1,179 (2024: £1,599): Administration costs, includes costs of ChurchSuite (discontinued in August), banking costs and website subscription

£4,076 (2024: £3,618) for insurance costs and £468 to celebrate Hannah's licensing (a contribution of 50% was made by the other parishes in the Benefice)

15.Governance Costs

There were no governance costs in 2025; in 2024 there was a cost of £891 for the quinquennial report

16.Major Expenditure

£950 for roof repairs

17.Transfer between funds

There were the following transfers between funds:

£500 was transferred from the D Dawkes designated deposit account into a separate restricted flower account to pay for flowers and the Harvest Supper

£950 from the designated restoration account to the general account, designated to pay for the roof repairs

£100 paid into the general account as restricted income for the Bells and transferred to the bell ringing fund as restricted income.

18.Investments

We have 4 income share funds:

- General Investment Share Fund: No. of share units held is 499.14. Fund is unrestricted for general Church purposes
- Restoration Share Fund: No. of share units held is 3474. Fund is designated for the Restoration purposes
- Restoration Share Fund: No. of share units held is 1416. Fund is designated for the Restoration purposes
- D J Dawkes Share Fund: No. of share units held is 417. Fund is restricted for the flowers to decorate the Church

19.Gains / losses on Investment Assets

Investment assets decreased by £2,028 to £57,077. The investment asset includes accruals from 2025

20.Bank Reconciliation (as at 31st Dec 2025)

	£
Balance in General Account	12,522
Add Debtors	1,098
	13,620
Less Creditors	(2,287)
	11,333

Independent Examiner's Report to the PCC of St Lawrence, Bourton on the Water

This report on the financial statements of the PCC for the year ended 31 December 2025 in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and Section 43 of the Charities Act 1993 ('the Act')

Respective responsibilities of the PCC and examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

S Tong 17 February 2026

Appendix C

St. James' Church, Clapton
Accounts For Year Ended 31 December
2025: Balance Sheet

	Notes	2025 £	2025 £	2024 £	2024 £
Cash at Bank:					
CCLA Deposit Account			39,486		37,668
CCLA Harry Hill Fund			6,612		6,422
CCLA Restoration Fund			-		11
Lloyds Bank			7,374		4,610
TOTAL ASSETS - CASH AT BANK			**53,472**		**48,711**
Reserves:					
General	1		43,967		40,046
Designated:	2				
Mission Fund		2,230		2,330	
Renovations Fund		663		-	
			2,893		2,330
Restricted:	3				
Harry Hill Fund (Upkeep of the churchyard)		6,612		6,324	
Restoration Fund (Upkeep of the church)		-		11	
			6,612		6,335
TOTAL RESERVES			**53,472**		**48,711**

Note

1 **Movements on General Reserve**

		Total £	Total £
Balance brought forward		40,046	38,409
Surplus / (Deficit) for the year		3,264	2,294
Transfer from / (to) Designated Reserves	4	657	(657)
Balance carried forward		43,967	40,046

2 **Movements on Designated Reserves**

		Total £	Mission & Ministry £	Renovations £	Total £	Mission & Ministry £	Renovations £
Balance brought forward		2,330	2,330	-	1,648	1,648	-
Surplus / (Deficit) for the year		1,209	(100)	1,309	(475)	682	(1,157)
Transfer from Restricted Reserve	5	11	-	11	500	-	500
Transfer from General Reserve	4	(657)	-	(657)	657	-	657
Balance carried forward		2,893	2,230	663	2,330	2,330	-

3 **Movements on Restricted Reserves**

		Total £	Harry Hill Fund £	Restoration Fund £	Total £	Harry Hill Fund £	Restoration Fund £
Balance brought forward		6,335	6,324	11	6,594	6,094	500
Surplus / (Deficit) for the year		288	288	-	241	230	11
Transfer to Designated Reserves	5	(11)	-	(11)	(500)	-	(500)
Balance carried forward		6,612	6,612	-	6,335	6,324	11

4 **Transfer from General Reserve to Designated Reserves**

2025 - Transfer to recover amount of transfer required from General Funds to Designated Funds in 2024

2024 - Transfer required as costs of renovations to church exceeded income designated for renovations

5 **Transfer from Restricted Reserve to Designated Reserves**

2025 - Resoration Fund balance used as a contribution to Renovations

2024 - Donation given as restricted for building work in December 2023 used for renovations in 2024

St. James' Church, Clapton on the Hill Accounts

For Year Ended 31st December 2025

Income and Expenditure Account

	2025				2024			
	Total	General Funds	Designated Funds	Restricted Funds	Total	General Funds	Designated Funds	Restricted Funds
	£	£	£	£	£	£	£	£
Income								
For Renovations								
Grants	7,750		7,750		2,500		2,500	
Gift Aid Income Tax Claims	4,129		4,129		-		-	
Fundraising Activities	3,572		3,572		866		866	
Donations	1,607		1,607		16,612		16,612	
VAT Recovery					4,630		4,630	
	17,059		**17,058**		**24,608**		**24,608**	
Giving - see Note 6								
Regular Giving	3,933	3,933			3,332	2,999	333	
Gift Aid Income Tax Claims	1,307	1,307			1,101	991	110	
Collections	1,214	1,214			998	898	100	
Church Box	42	42			139	125	14	
Other Donations	310	310			148	133	15	
	6,806	**6,806**			**5,718**	**5,146**	**572**	
Income from Trading - see Note 6								
Wedding / Funeral Fees	146	146			606	545	61	
Fundraising activities	10	10			45	41	4	
	156	**156**			**651**	**586**	**65**	
Income from Investments - see Note 6								
Interest Received	**1,996**	**1,708**	**-**	**288**	**2,381**	**1,837**	**205**	**339**
Other Income								
Visiting Clergy Expenses	-	-			166	166		
Total					**166**	**166**		
TOTAL INCOME	**26,016**	**8,670**	**17,058**	**288**	**33,524**	**7,735**	**25,450**	**339**
Expenditure								
For Renovations								
Exterior works - Stonemason	14,322		14,322		22,761		22,761	
Architect's Fees & Expenses	1,050		1,050		2,554		2,554	
Tap and Go Machine	-		-		395		395	
Fundraising Stationery	-		-		45		45	
Fundraising Costs and Fees	377		377		10		10	
	15,749		**15,749**		**25,765**		**25,765**	
Ministry and Mission								
Parish Share	3,300	3,300			3,175	3,175		
Mission	100		100		150		150	
Service Costs	67	67			114	114		
Small Pilgrim Places	15	15			15	15		
	3,482	**3,382**	**100**		**3,454**	**3,304**	**150**	
Upkeep of Church and Churchyard								
Insurance	948	948			824	824		
Electricity	589	589			586	586		
Electrical Installation checks	72	72			240	240		
Fire Protection	-	-			72	72		
Churchyard Trees	-			-	98			98
Churchyard Maintenance	415	415			150	150		
	2,024	**2,024**	**-**	**-**	**1,970**	**1,872**		**98**
Trading Costs								
Diocesan Fees - see Note 6	**-**	**-**	**-**		**95**	**85**	**10**	
Other Costs								
Visiting Clergy Expenses	-	-			166	166		
Sundries	-	-			14	14		
	-	**-**			**180**	**180**		
TOTAL COSTS	**21,255**	**5,406**	**15,849**	**-**	**31,464**	**5,441**	**25,925**	**98**
NET SURPLUS / (DEFICIT)	**4,761**	**3,264**	**1,209**	**288**	**2,060**	**2,294**	**(475)**	**241**

Note

6 **Designated Fund for Mission**

In the year ended 31st December 2024, 10% of General income less related costs was designated for Mission

Independent Examiner's Report

to the PCC of St James, Clapton on the Hill

This report on the financial statements of the PCC for the year ended 31 December 2025 in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations') and Section 43 of the Charities Act 1993 ('the Act').

Respective responsibilities of the PCC and examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 4312) o1 the Act do not apply.

It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

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(2) the accounts to be reached to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

5 Feb 2026

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