Downham Market Church Estate Charity
Charity Number 255619

Annual Report and Financial Statements
for the year ended 31 December 2025

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Rector and Chairman (ex-officio)
The Reverend James Mather SSC, The Rectory, King's Walk, Downham Market, Norfolk, PE38 9LF.

Bank
Barclays Bank UK PLC, Leicester, LE87 2BB.

Independent Examiner
Peter Rasberry FCCA, FMAAT, Clenshaw Minns Chartered Accountants, Norfolk House, 22-24 Market Place, Swaffham, Norfolk, PE37 7QH.

Summary of the Scheme for the Regulation of the Charity
Approved and established by the Charity Commissioners for England & Wales.

Administration of the Charity
The Charity and the property of the Charity shall be administered and managed subject to and in accordance with the provisions of the regulatory Scheme by the Managing Trustees.

Custodian Trustee The Ely Diocesan Board of Finance

Managing Trustees The Parochial Church Council of the Parish of Downham Market

Application of Income
1. The Managing Trustees shall apply the clear income of the Charity in or towards the repair and maintenance of St Edmund's Church and the ornaments thereof and the upkeep of the churchyard of that church.

2. If and in so far as income in any year is not required for application in manner aforesaid the Managing Trustees may apply the same for furthering the religious and other charitable work of the Church of England in the Ecclesiastical Parish of St Edmund, Downham Market.

Questions under the Scheme
Any question as to the construction of the regulatory Scheme or as to the regularity or the validity of any acts done or about to be done under this Scheme shall be determined by the Charity Commissioners upon such application made to them for the purpose as they think sufficient.

General Review of the Year

As well as maintaining its assets (the land between the Churchyard and King's Walk) the Charity has supported the PCC in its obligations, in accordance with the provisions of the Scheme. **Part One: maintenance and repair**, principally this has concerned meeting the shortfall (after insurance and a heritage grant) in repairing the stolen South Aisle roof lead and refurbishment of rainwater goods. **Part Two: furthering religious and other charitable work**, support has been substantial during the difficult period of the pandemic. This has included the habitual substantial support for the working costs of the church, and having no choice but to give substantial support for the 2022 parish's Ministry Share (already discounted by Ely DBF).

Fr. James Mather, as Rector ex-officio Chair

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Independent examiner's report
To: Downham Market Church Estate Charity

This report on the financial statements of the Downham Market Church Estate Charity for the year end 31 December 2025, which are set out in the Annual Report is in respect of an examination carried out in accordance with the Church Accounting Regulations and section 145(5)(b) of the Charities Act 2011.

Respective responsibilities of the Downham Market Church Estate Charity and the examiner
As members of the Downham Market Church Estate Charity you are responsible for the preparation of the financial statements. You consider that an audit is not required (under section 144(2) of the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to examine the financial statements following the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act), and to state whether particular matters have come to my attention.

Basis of examiner's statement
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Downham Market Church Estate Charity and a comparison of the financial statements presented with those records. It also includes considerations of any unusual items or disclosures in the financial statements, and seeking explanations from you as members of the Downham Market Church Estate Charity 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 unqualified statement
In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

_____
Peter Rasberry, FCCA, FMAAT
Clenshaw Minns, 24 Market Place, Swaffham, Norfolk, PE37 7QH

Dated _____

Downham Market Church Estate Charity

Annual accounts for the year to 31 December 2025

Income	**2025**	**2024**
Interest 1028F / CCLA 910762	471.06	338.80
Interest 1029F / CCLA 891033	656.82	472.39
Income Fund 1302S / CCLA 910917	83.53	81.59
Income Fund 1642S / CCLA904439	25,595.02	24,997.48
M&G Fund	8,869.77	11,075.48
Fund 770700	1,160.14	1,320.39
Bank interest	1,402.68	1,423.27
James Mather	-	-
Transfer from PCC	5,947.60	1,460.32
Total income	44,186.62	41,169.72

Expenses	**2025**	**2024**
Transfers to PCC	36,321.50	29,887.11
Holly landscapes	-	-
Church / Rectory Ground maintenance	5,947.60	1,460.32
	42,269.10	31,347.43

	2025	**2024**
Balance brought forward	108,582.63	98,760.34
Total income	44,186.62	41,169.72
Transfer between accounts		
	152,769.25	139,930.06
Total expenses	42,269.10	31,347.43
Transfer between accounts		
Balance carried forward	110,500.15	108,582.63
		-
CEC Community - 70327840	2.77	125.63
CEC Business premium - 60327867	110,497.38	108,457.00
	110,500.15	108,582.63
Payments made after date	-	-
	110,500.15	108,582.63

Other investments valued as at 31 December 2025	**2025**	**2024**
National savings and investments	35,000.00	35,000.00
R1 CBF investment fund	884,305.24	921,130.21
R2 CBF investment fund	139,407.01	132,604.05
RA Charifund	748,406.44	608,738.79
	1,807,118.69	1,697,473.05

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Notes to the accounts

Note 1
These payments were made from the Downham Market Church Estate Charity bank account but relate to expenses on behalf of the Downham Market (St. Edmund) Parochial Church Council and are shown in their accounts accordingly.