



St Michael and All Angels, Ledbury

ANNUAL REPORT and ACCOUNTS

For the year ended 31 December 2024

ST MICHAEL AND ALL ANGELS, LEDBURY

ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2024

DEANERY - LEDBURY

DIOCESE - HEREFORD

Registered Charity Number: 1132846

Incumbent - Rev. Keith Hilton-Turvey

The Rectory, Worcester Road, Ledbury

Independent Examiner - Luke Keegan

Bankers - Lloyds

6-8 High Street, Hereford

Architect - Jane Chamberlain

Caroe and Partners, 34-36 Church Street, Tewkesbury

It is the duty of the Incumbent and Parochial Church Council to consult together on matters of general concern and importance to the parish, and to co-operate in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Membership

During the year, the following served as members of the Parochial Church Council:

To 10 April 2024

Incumbent	Rev. Keith Hilton-Turvey	
Associate Minister	Rev. Tony Hodder	
Churchwardens	David Houghton Catherine Beech	
Elected members	Andrew Beech Ian James Sue Simpson Sue Cooper Benjamin Hilton-Turvey Maria Dineen Anne Scull Peter Scull Will Wake James Smith	Deanery Synod, Secretary Deanery Synod Deanery Synod 1 Year 1 Year 2 Years 2 Years 2 Years 2 Year 3 Years
Co-opted member	Stephen Cheetham	Treasurer

From 10 April 2024

Incumbent Rev. Keith Hilton-Turvey

Associate Minister	Rev. Tony Hodder	
Churchwardens	David Houghton Catherine Beech	
Elected members	Andrew Beech Ian James Sue Simpson Maria Dineen Anne Scull Peter Scull Will Wake James Smith Sue Cooper Richard Nightingale William Hopkinson	Deanery Synod, Secretary Deanery Synod Deanery Synod 1 Year 1 Year 1 Year 1 Year 2 Years (died 19 September) 3 Years 3 Years 3 Years
Co-opted member	Stephen Cheetham	Treasurer

Committees

The Parochial Church Council (PCC) operates through a number of committees and sub-committees which meet as necessary between full meetings of the Council. All committees submit to the Council reports on their discussions, and all matters of policy and action are approved by the full Council.

The report of the Council is given below and, where appropriate, reports of the Committees are printed in the following pages of this Annual Report.

The committees are: Fabric (sub-committee), Finance (sub-committee), Local Ministry, Standing and Worship Review and Development.

Church attendance

There are **155** parishioners on the Electoral Roll compared with 159 in 2023.

The number of communicants at Easter was **87** (118 in 2023). At Christmas there were **92** communicants (88 in 2023). Average attendance was **89** (compared to 136 in 2023).

Review of the year

A wide range of worship services is offered, with a Book of Common Prayer service at 08.00 every Sunday, followed by Common Worship at 10.00. Once per month a Choral Evensong is offered together with a monthly Iona based service, also on Sunday evenings. A weekly service continues to be held in St Katharine's Chapel. Because of the lack of heating in the church (see below) the 08.00 service took place in St Katherine's Chapel until early January and again from 20 October onwards. The PCC agreed that, if the winter months become especially cold, the 10.00 service would be moved into the Chapter House, which can offer greater heat levels. This had not happened by the end of 2024. A mock-up of the proposed arrangement of the Chapter House was installed for members of the congregation to inspect.

Whilst the last Covid measures were removed during 2022 the communion station in Trinity continues to offer communion by intinction for those who do not wish to share a chalice (which is offered at the High Altar).

The church continues to provide Christian worship online for those who prefer not to attend church in person because of age, health or any other reason. Online services are offered in parallel with the 10.00 service held in the church; this service is also broadcast on YouTube.

The PCC continued to meet throughout the year. The PCC met eight times and the Standing Committee met on five occasions.

One of the PCC Meetings, an additional meeting held on 4 September, considered the resolution passed at the APCM on 10 April 2024. The meeting was chaired by the Rural Dean, the Rev. Dr. Chris Moore and considered the rector's views on the ordination of women. It was agreed that it would not be right to require the rector to act contrary to his views. Any options for moving forward would need to be within any wriggle room allowed by the rector. Discussions on this were ongoing at the end of the year.

The major items for discussion in the regular meetings included the setting up of a group to encourage prayer within the church, and the re-establishment of monthly Thursday evening teaching sessions. These were part of the outcome of the earlier awaydays. Revised Terms of Reference were agreed for the Worship Review and Development Group. The PCC expressed concern about the age profile of the church, and hence that fewer people were willing to come forward to volunteer for tasks within the church. This is a wider problem facing secular organisations as well as churches.

Following on from the training provided for PCC members during 2023, a Code of Conduct for PCC members was agreed.

The arrangements for LEAF to lease St Katherine's Hall were completed, and the church relinquished its lease of the premises on 31 July.

Work continued on finding a replacement heating solution that complies with the Church of England's Net Zero policy. The search for someone within the Church of England who might offer help ultimately led nowhere, and external consultants were appointed in the autumn.

The impact of the Net Zero policy on St Michaels in the short term has been, unfortunately, negative. Had the church gas boiler failed before the faculty changes it could simply have been replaced with another one. This is no longer allowed unless the church can demonstrate that there is no alternative that does not use fossil fuels. This has required much greater expenditure in hiring consultants to examine all the various alternatives (and probably much greater expenditure in the replacement heating system itself), a considerable amount of additional paperwork and a much longer timescale before the replacement heating system can be up and running. The church has been nominated as a Net Carbon Zero Demonstrator Church by the diocese, which may bring with it the possibility of grants towards the replacement heating system.

A new sound system was installed during the year.

The PCC noted with sadness the deaths during the year of Don Rule, David Kirkham and James Smith. All had been members of the PCC. James was a serving member at the time of his death.

By contrast, the PCC was delighted when Christabel Panter, a long-serving former member of the Council, was presented with the Order of St Ethelbert by Bishop Richard in Hereford Cathedral in October.

No safeguarding incidents were reported during the year.

Copies of PCC minutes and those of the Standing Committee and Fabric Sub-Committee are available for inspection on the church website and in the purple folder at the back of the church.

On behalf of the Parochial Church Council

Chairman.....

Date.....

ORGANISATION REPORTS

FRIENDS OF LEDBURY PARISH CHURCH

My thanks firstly to my fellow committee members for their commitment to this important aspect of church life. Adrian Lamont has finished his time on the committee this year. He has been a most valuable member of our team and we hope that we can continue to draw on his extensive knowledge of our church building. As you will know from repeated bulletins, we have needed new committee members to help us to promote and run events. I am delighted that Christine Walters and Sonia Bowen have agreed to join us. We could still do with at least one more! We would love to take up the challenge given to us by the PCC to see how interpretation of the church can be improved through better signage, information boards, development of the website and so on, but we need fresh hands and new energy.

A few words on this year's events. The Quiz Night in January and the Open Gardens event in June both generated a healthy surplus. We aim to have two events each year that will give a particular boost to our funds as well as giving all those who attend a memorable experience. In between, the talks in church are designed to introduce you to a range of themes that touch upon the church building and its use. These are not intended to generate income above a modest level. All our speakers this year were home-grown in the sense of being members of our congregation or people who know the church well, or who live nearby. We are very grateful to Celia Kellett, Mary Anne Keyes, Jennifer Harrison, Rory Johnson and Kate Cheetham for their contributions on a range of topics this year. Rory's talk on the trees in and around the churchyard was particularly well attended as well as being very informative. Did you know that Morgan cars are made partly of the wood of the ash tree, that beech trees gang up together to repel pests or that you can make a magic wand out of hazel wood? I am also grateful to my fellow bellringers in helping me to run two tower tours as part of the programme. These have a particular appeal to people in the town for whom the tower is a landmark but also a mystery in terms of what goes on inside. The PCC has been giving a lot of time and research to the best way of providing heating in the church. It has not been an easy process since there are so many restrictive criteria. The committee of the Friends stands ready to give what support it can to whatever solution is decided upon. That at the moment is our priority in terms of future projects.

Mary Anne Keyes maintains a straightforward website for The Friends and if you take a look at it, you will find the text of three of this year's talks in the News section as well as a link to the Open Gardens film that you watched earlier. The Friends oversee the rota of Stewards who welcome visitors to the church from April to October each year. My thanks to David Houghton for his coordination of this rota. Bill and Maggie Mackenzie continue to perform a key role in managing the bookstall which provides much of our income, and is also a popular and valuable resource for our many visitors as well as for members of our own congregation.

Tim Keyes

LESSON READERS ROTA (FOR THE 10AM SERVICE)

Readings from the Bible are an important part of the Sunday morning Services. Like many Anglican churches we follow the three-year cycle of set readings which begins at Advent. We are currently in Year 2.

I took over the rota from James Smith at the end of 2024 and we have about 30 readers. I have a list of the chosen readings from the Rector and I email them to readers in the preceding week ready for Sunday. We are able to move away from this arrangement when the Second Sunday Group are leading the service. All the readers read about four times a year.

We welcome new readers. All you need is a clear voice and to enjoy reading the Bible.

Anne Scull

INTERCESSIONS

Week by week a committed group have provided and led intercessions in our main services. Each person brings their own perspective adding to the rich variety of prayer we enjoy. Until July, Ann Gates oversaw the rota. Many thanks go to her for looking after the rota and its members and many thanks to all who take time and care in leading our weekly corporate prayers.

Keith Hilton-Turvey

SACRISTAN AND COMMUNION ASSISTANTS

Clergy have continued to act as sacristan and server before and during services. Communion assistants and Wendy Hilton-Turvey have acted as sacristans after the service, clearing the altar-table, taking the elements into the vestry for cleaning and storage. Elaine Toyer has continued to quietly do the important and appreciated job of cleaning the communion and altar linen. If anyone would like to help with these tasks, please have a word with me.

Keith Hilton-Turvey

WELCOMERS

Thanks to all the two dozen or so volunteers who open the Church doors and 'Meet and Greet' our parishioners who come for the 10 am Sunday services. The warm smile and cheery greeting given to regular worshippers and visitors on their arrival is always returned and makes for a perfect start for our Sunday service of praise and thanks.

If you know of anyone, or anyone reading this annual report, who might be interested in joining our group, please contact me.

John Hainsworth

YOUNG CHURCH

During 2024 we continued to work as part of Locally Encouraging All to Flourish (LEAF). We provided activities for families to engage with and come closer to their local churches, under the leadership of Mary Anne Keyes. This collaborative way of working within our local churches with sharing of resources, skills, ideas and experience, taking activities out into the community has proved to be a very positive strategy.

During the year we supported the 'Mums the Word', Mothering Sunday activities at the Baptist Church, Easter Experience and an Easter Trail. We took an active role in both Summer Family Fun Days at the Church. These events included both indoor and outdoor activities and were well attended by families. The weather was kind, always a bonus! In the Spring and Autumn, we took part in 'Wander and Wonder' days, in the Forest School by Ledbury Primary School under the leadership of Becky Davis, Forest School Lead. The weather was lovely on both occasions and everyone had a wonderful time. During August, two 'Stay and Play' sessions took place in the Church and, although they didn't attract large numbers, those that did come enjoyed the occasions, which provided a welcome break for parents and fun for children.

In the autumn we led on the Alternative Halloween and the Advent Parties; as ever they were enjoyable and well attended events. In addition, we arranged for 'Little Wrens' at Ledbury Primary School to re-plant the outdoor containers. The children and staff enjoyed both the experience of planting, which fitted in well with their curriculum, and spending time in the Children's Corner. Biscuits and drinks were of course much appreciated.

The Giving Tree was organised again this year. As a result of the generosity of the congregations of St Michaels and All Angels, the Baptist and Methodist Churches, a large number of children and parents from Ledbury Primary School and older people in Ledbury Community Hospital and Nursing Home had a happier Christmas, knowing that someone had thought about them and shared love at Christmas time. A number of us came together to make Christingle Oranges just before Christmas. Young attendees at the Christingle Service participated in the 'Meaning of Christingle' which they enjoyed, ably supported by Mary Anne Keyes. We were very pleased to welcome Tom French, from John Masefield Sixth Form, to read the Christmas Story.

On Sunday mornings when there have been children in the Choir and the congregation, we have provided activities which have been enjoyed. We would like to develop this further during 2025. Visiting children are of course very welcome to join in. The enhanced Children's Corner has welcomed many visiting families during the week and at Sunday services. It is regularly monitored to ensure that it is appropriately resourced and safe. On occasions, children have written little prayers and drawn pictures, demonstrating how important this part of the Church is. Plans are already well underway for events in 2025.

Jill Jupp

PASTORAL AND HOME COMMUNION

The past twelve months have been both challenging and encouraging. With high numbers of bereavements and illness, plus keeping in touch with the housebound, the pastoral team have been busy; sending cards, flowers, making telephone calls in addition to visiting. As usual there is no typical week.

Over sixty invitations to the Rosemary and Remembrance Service were sent in November which resulted in forty-four people attending. Again, an encouragement!

The start of a monthly communion service in September at the Deer Park Care Home has been encouraging. Around twenty attend and we have been able to build relationships with residents, staff and family members. Home communion is available and can be arranged by contacting the Rector or Val Houghton. Finally, I would like to thank all those who are

involved in pastoral care within the church fellowship including Home Group leaders, and the four members and the Rector who comprise the pastoral care team.

Val Houghton

PRAYER MINISTRY

The Praying Litter Pickers is going well. We regularly have 5 to 7 people who come along. Usually we pick up 1 or 2 bags of rubbish from the recreation ground each month. We pray over the ground and God helps us to speak to people; usually they come up to us to say thank you for what we are doing.

We go out on the first Saturday of each month between April and December, meeting at 11 am and going on at 12.30pm for coffee and chat.

I am also involved with the 'Encouraging Prayer group', trying to encourage corporate prayer.

Georgina Hicks

SAFEGUARDING

We have almost completed all Disclosure and Barring Service (DBS) checks. People in the key roles are now checked and anyone in changed or new roles, are currently being checked. It has continued to be a challenging year with the introduction of the new Safer Recruitment processes for visiting roles which has added to the administration time.

The Safeguarding Officer resigned from the post in October and this duty is currently being undertaken by the Rector, Keith Hilton-Turvey. Administration of outstanding DBS checks is still being undertaken by the previous Safeguarding Officer.

We continue to report any potential safeguarding issues to the Diocesan Safeguarding Team and look forward to a strong working relationship with them. No Safeguarding issues were raised in 2024.

Annie Lindon

MUSIC

Music has continued to play a central role in the life of St. Michael's in much the same way it did in 2023. The choir for morning services has suffered rather from the illness and infirmities of some of the stalwart members as well as prolonged absence for other reasons. Two of our three child choristers left, one because of a clash with swimming and the other was pulled out by his mother in response to a particular sermon. Advertising both in local social media and to primary schools has produced no response so far.

The Evensong choir continues to grow in numbers and strength helped by publicity for Come and Sing Evensongs through the RSCM and Marches Music Ministry. The standard of singing is uniformly high despite the small amount of rehearsal. Some good younger singers have started attending, and regular trips to the *Prince of Wales* after services have begun to build a following for the older ones.

The Worship Band has had problems adapting to the new sound system this year, primarily due to the operation of the mixing desk. The Saturday morning Coffee Concerts were more varied in content this year with a piano trio, a baritone vocal recitalist and piano duettists all performing. Numbers attending seemed slightly down on previous years but donations raised were still getting on for £1,000. Ledbury Choral Society continued their successful concerts and a visiting choir from the Czech Republic was well received.

Kate Cheetham

CONCERTS

There have been a good number of Saturday Morning concerts over the year, arranged by our musical director. These have included various performances, particularly piano and organ recitals, by a number of individuals. Our magnificent organ has been given a real work-out on a number of occasions! These concerts are really worth coming to – normally lasting just an hour. I do recommend them if you enjoy listening to live music. Watch out for this year's programme, to be published in the Spring.

Ledbury Brass Band have played several times in church – the last occasion being during our Town Carol Service in December. Their standard is very high!

Ledbury Choral Society makes good use of church. During the Summer months practices are held on Thursday evenings. In 2024 three major events took place. In March Vivaldi's *Messa di Gloria* was performed to a disappointingly select audience. However, in July there was a concert in conjunction with the Ledbury Poetry Festival, combining poetry and music, which was very well attended. This included the first performance of a poem written by a member of our congregation and the society, Tim, set to music by our accompanist and composer, Simon. (There's a great deal of talent in Ledbury!) Lastly, in December, the performance of virtually the whole of Handel's *Messiah* drew an audience of well over a hundred. The removal of the front pews allowed a small orchestra to accompany the choir, adding greatly to the whole event. This will allow greater flexibility for all future musical performances.

If you've not been to any musical events at St Michael's, why not give them a try? A number of church members are involved in the Choral Society and the Saturday concerts involve a great variety of styles. Music brings in many folk who would not normally enter church – which must be a good thing.

Peter Scull

TOWER REPORT

It has been another successful and busy year in the tower. Six of us rang the New Year in to get 2024 started. In the course of the year, we welcomed 8 visiting bands, three of which, all comprising very competent ringers, rang full peals (3 hrs +) on the bells. All our visitors have commented on what lovely bells they are to ring. We count ourselves as very fortunate. Four Quarter Peals were rung during the year, three of these by local ringers. We rang for two weddings. We held seven Saturday morning practice sessions on "tied bells" (i.e. they could not be heard outside the tower and their sound was electronically generated in the ringing room). We hosted one of the District meetings and, of course, laid on a splendid tea! One of our ringers organised a District Outing which was much enjoyed and well attended. Two new learners, Angela and Rachel, began this year and are getting

close to being able to ring on Sundays. Altogether, our band numbers 17 ringers. We have been able to ring for every Sunday in the year. All members of the band are committed to doing their best and to taking on new challenges as and when they feel ready for them. On a Tuesday practice night, we can sometimes have as many as 20 ringers, which is a challenge for the Tower Captain since he tries to make sure that everyone leaves feeling that they have had a fair share of the action. We are very grateful to five or six regular visitors who are all highly competent ringers and enable members of our own band to try things that we cannot attempt on Sundays. We hosted a group of ringers as part of the Hereford Ringing Course in April. We had a large number of visitors on Ledbury Community Day and a smaller number for the Heritage Weekend in September. Large numbers of visitors continue to enjoy the bellringing exhibition on the ground floor. There have been two top-to-bottom tower cleaning days to help ensure that there is no build-up of dust. That said, it remains a major concern that stone and mortar dust from the inside of the spire is continually falling on the bells and the frame. The frame is starting to be corroded in one section. We hope that a scheme can be agreed and an architect's plan drawn up to offer some protection to prevent the situation from getting worse. After our huge investment in the bells in 2018-2021, we need to ensure that we look after them well.

Tim Keyes

WORSHIP REVIEW DEVELOPMENT GROUP

In 2024 the PCC reviewed and revised the Worship Review and Development Group's (WRDG) terms of reference. They are as follows:

The group's activities should include but are not limited to: -.

- a) Working with the Rector, Churchwardens and PCC in developing future strategy(ies) for worship and liturgy;*
- b) Reviewing and producing ideas about alterations and adaptations to the orders of service;*
- c) Planning & promoting special services (e.g. Mothering Sunday, Palm Sunday, Remembrance, Thanksgiving);*
- d) Generating ideas for evolving SMAAAL's approach to worship to optimise accessibility and interest;*
- e) Producing ideas to involve and integrate children and young people more effectively;*
- f) Thinking through options for outreach events that can be delivered by SMAAAL, on its own or in partnership with other churches. All such events are targeted events for the Ledbury community (e.g. the Walk of Witness).*

Over the last year WRDG have planned and reviewed both regular and occasional services, making some changes and making recommendations to the PCC.

The Group members are: Kate Cheetham, Michael Gallagher, William Hopkinson, Mary Anne Keyes, Lois Pratt, Christine Walters, Andy Younis and Keith Hilton-Turvey.

Keith Hilton-Turvey

HOME GROUPS

There are now eight groups associated with St Michaels, meeting at various times and locations during the week, mostly fortnightly but some weekly.

For more details please contact me.

Richard Nightingale

LEDBURY DEANERY SYNOD

A proposal by the diocese to merge Ledbury Deanery with Bromyard Deanery was discussed. It became clear that the good folk of Bromyard were not keen (to put it mildly), and Bishop Richard has decided to postpone a decision on the merger for three years.

At the request of Ledbury PCC, the Deanery secured agreement from the Bishop that PCCs anywhere in the diocese could hold meetings with some people present in person and others present by Zoom or equivalent conference call facility. This helps those of working age to play a full role in their PCC.

The Synod heard interesting presentations on the work amongst Ukrainian refugees in the diocese, and also on assisting the old and infirm.

Andrew Beech

AFTER CHURCH REFRESHMENTS

As I only took on organising Sunday refreshments part way through 2024 all the credit and much thanks for the smooth operating of the rota must go to Anne Gates. Secondly, thanks are due to the many who have been responsible for serving refreshments during this past year.

Please consider volunteering to serve occasionally. The more there are the less often anyone has to do it. It is not arduous as supplies of everything, except milk, are in Church and the coffee machine is straight forward to operate once you have been shown what to do.

Anne Tattersall

COFFEE STOP

Coffee Stop has continued to offer a friendly welcome to both church members and visitors on the first Friday of each month. 2024 has seen our numbers grow steadily month on month. Grateful thanks to the willing group of helpers who set up, serve coffee, bake cakes and tidy up. Our net profit for 2024 amounted to £319.54. We continue to raise funds for a contribution to the proposed new kitchen facilities at St Michael's.

Sonia Bowen

OPEN THE BOOK

The Eastnor team continue to tell/act Bible stories each Friday in Eastnor Church. We have been doing this for well over twelve years; it is amazing to think that some of our first children could have children of their own by now! This is great fun and a very enjoyable way of giving the children knowledge of the Bible and hopefully a foundation on which they will build a faith.

The Ledbury Open the Book team continues to be warmly welcomed into Ledbury Primary School: our commitment to the well-being of the children both through Open the Book and the other LEAF activities is highly valued. Our small but dedicated team is drawn from across the churches and we thoroughly enjoy dressing up and exciting the children with the wonderful stories from both the Old and New Testaments. We also have a voluntary after-assembly session in which children can stay behind and ask questions about the story, and several pupils are now regulars in that group. Their questions can be challenging! This year we began using the new material produced by the Bible Society, based around 90 Bible stories re-told by Bob Hartmann specifically for Open the Book.

Some of our faithful storytellers have been working with Open the Book for nearly 12 years and we are keen to have new (and maybe younger!) members join the team. If you have any interest in sharing your faith with children through the medium of well-told Bible stories, and enjoy reading out loud and doing a bit of dressing up and acting, please get in touch with Heather or Mary Anne. If anyone else feels that they have other gifts which they could offer the team please do get in touch. We are delighted that Alison Williams and Christine Walters have joined us; Christine is doing great work in improving our wardrobe. Please remember Open the Book in your prayers.

Mary Anne Keyes (Ledbury OTB Team)/Heather Lucas (Eastnor OTB Team)

CHURCH MISSION SOCIETY

We continue to be in contact with our CMS Partners in South Asia. For their security we do not name them. The family have recently moved to a new location. They are excited about new opportunities available to them, and are looking forward to possibly being able to join in an Anglican Church plant on the compound where they live. Please pray for them in their new location and their work with young people.

They sent us a short film about their work which was shown in Church after the morning service. We receive letters from them and emails. See the CMS Notice Board in Church.

We had our Coffee Morning to raise money for our Mission Partners in August and it could not have been a wetter day! But people were generous and many donated money. We thank Catherine and Andrew Beech for hosting us and we were sad that we could not explore their lovely garden because of the rain.

Christabel Panter

LEDBURY DEANERY MTWARA LINK

The Lent Lunches went well, and the funds raised were augmented by contributions from the Cradley Group of Parishes, and the Methodist Church, both of whom also held Lent Lunches. As a result, we were able to send £ 2,500 to Mtwara towards the building of three new classrooms for the Mtwara kindergarten. We wish to thank all who worked so hard to achieve this total.

Unfortunately, all the money raised went astray, and our longstanding contact, Canon Jackan, who still claimed to be living in Mtwara, had actually moved to Kenya. He managed to access the money sent, and bought some land for his own use. This came to light at a Diocesan Tanzania Committee meeting. Bishop Michael Westall, who chairs this

committee, said that he would personally investigate what had happened through his contacts with the Bishops in Tanzania and Kenya.

When confronted by his Bishop, Canon Jackan admitted what he had done. The Bishop then instructed him to sell the land, and to return the money to the UK. If he failed to do this, the Bishop would take further steps to discipline him. The money was due to arrive in the UK during December 2024, but no money had been received by the end of the year.

At the moment we are unable to support the Mtwara Kindergarten, as we do not have reliable information about what is happening in Mtwara, and we do not have a reliable person to whom we could send money. We have therefore agreed to stop all transfers of money to Mtwara, until we know what is actually happening there, and there is a reliable person in Mtwara to receive it.

Hugh Wakeling (for the Deanery Mtwara Committee)

COMMUNICATIONS

The main means of communications for the Church is through iKnow Church. We currently have 127 people receiving the weekly services and notices. There are 133 people on the iKnow list. Each week the services and notices are sent out on iKnow.

The Christmas services were advertised in *Ledbury Focus*, using posters around town and flyers (book markers) which were given out personally by members of the congregation. Both carol services, Christingle and Christmas morning services were all well attended but Midnight Mass was not so popular. Apparently, there was no information on the website regarding Christmas services, which was only rectified on Christmas Eve when a member of the public phoned in.

Members of the congregation were asked if they would like to choose a passage from the Bible and to write a short reflection on it. This was then sent out each day of Advent. This has been welcomed by many members of the congregation. If you would like St Michael's to repeat this next year please send me a passage from the Bible and write a short reflection on it. If I get 24 replies we can then send it out to all those on the iKnow list for Advent 2025.

Voice of Ledbury, *The Ledbury Promoter* and *What's On Ledbury Area* are all used to promote Saturday morning coffee concerts (as are posters around town). These usually attract 30 – 40 people, but it would be nice to swell those numbers. The same social media sites were used this year for both carol services. *Voice of Ledbury* is used to promote 2nd Sunday services as well as LEAF activities. If you would like to receive the weekly list via iKnow Church please contact Christine Walters on ncwalters76@gmail.com

Christine Walters/Kate Cheetham

BANNERS

This year people have continued to express pleasure when I have put banners up, which is pleasing, demonstrates the contribution banners make to the church décor, and more importantly affirm the faith of St Michael's. They are designed to encourage a simple exploration and reminder of our faith.

On the down side:

- a) no-one has expressed an interest in involvement either refreshing, designing anew, or responding to the request for help in the last several Annual Reports;
- b) the 'investigation' carried out by Maria and Ann in 2022 recorded the collection for PCC by note and photograph. This study revealed that some are becoming 'tired' after ten plus years of regular deployment. Replacing and renewing would require the support of a team of people. Members of the original creative group have either died, moved away or are too frail for further involvement. I felt superfluous. I lack the time, enterprise and energy to sort out all the difficulties which now present;
- c) The speakers of the new sound system now occupy the two rear pillars which are furnished with the banner hanging mechanisms. It has not yet been possible to check whether hanging the banners would impede the broadcast sound. Consequently only two banners of any set can be deployed at any one time;
- d) The Banner hanging mechanisms need to be reviewed and renewed to ensure they have not slipped in use or currently pose risks to the stonework, or a health and safety issue;
- e) The church building has no longer an availability of space warm enough to create new banners using acrylic paint as has been our tradition. The chill and damp affects tape and glue fixings;
- f) New free-standing commercially produced banners now seem to be preferred around the church;
- g) More informal banners seem often regarded as something children do rather than as a useful continuing witness generated by adults as well.

After the current display of our Lent/Easter Season Banners is complete I propose to step down from this responsibility in church and leave any future banner making and deploying to others. I have greatly enjoyed this ministry over the years of my involvement since Rosemary and I prayerfully shared a vision, and the then rector, Paul Dunthorne, actively supported our endeavours. Now, after further prayer and reflection, I discern it is my time to stop.

Diana Veasey

GARDEN OF REMEMBRANCE AND WEST LAWNS

For the past five years, the Garden of Remembrance on the south side of the church has been attended to and nurtured by a group of four volunteers.

From the comments received by the numerous people using the south pathway, this garden gives a great deal of pleasure, especially to those who stop, rest on the benches and enjoy the peace and quiet of this area.

Recently we have been joined by another volunteer who is in the process of tidying the edges of the grass area and clearing drain gullies of the west side of St. Michael's. This work has greatly improved the appearance of our church when entering the through the church gates from Church Lane. Unfortunately, some motorists still drive carelessly over the grass causing damage adjacent to the drive, which detracts from all the hard work that has been carried out.

Nina Hainsworth and June Smith

FLOWER GUILD

The Guild membership reduced to four this year, despite requests for new helpers over the past few years. In November, we took the decision to reduce our commitment to memorial and festival work only. The Rector attended this meeting and thanked the Guild for its' contribution and understood our reasons. Margaret Chapman has continued to chair our meetings and supported the team as required. Chris Lynch has maintained the rota and coordinated additional requests for ad hoc arranging such as funerals and one-off celebration flowers. Members were encouraged to try alternative methods to hold flowers in place, such as chicken wire, but this did not prove popular.

The Guild met three times during the year to plan the floral arrangements for the main festival dates of Easter, Harvest and Christmas. Owing to our depleted numbers, we have reduced the number of locations for arrangements. The Guild has continued with the programme of memorial flowers. This year we have been asked to provide arrangements for several funerals. In addition to a special poppy arrangement for Remembrance Sunday, we celebrated the Patronal service at the end of September, with flowers of red, gold and purple. The Guild receives both individual and general thanks for their work which is always welcome.

With the exception of a small amount of financial support from the PCC for memorials and special events, and the lily sponsorship scheme, the Guild survives on self-funding. With the funeral work previously mentioned, a small profit was made. The last bank statement showed a balance of approximately £300. In addition to flowers, bio foam is purchased to maintain arrangements. Guild members can claim back expenses, but this is rarely taken up.

Without the heating system, we continue to review the content of our arrangements. Flowers at Christmas were mainly artificial with hardy greenery. We have had some interest in helping with festival flowers, which is much appreciated and will be contacting the individuals in due course. Lily sponsorship will be encouraged again this year to assist with funding flowers and palms. The forms will be available from Lent and placed on the table by the North door. We will also publicize the initiative in the pew sheet.

Chris Lynch

CHURCH WALKS

Parish walks take place on the second Tuesday of each month. They are a good opportunity to get to know people, get a bit fitter and the walkers are always good company.

In 2024 all were muddy and at least once it rained as well. Some were very local such as through Eastnor Park to the Obelisk, along the lane to Petty France and back through Frith Wood and from the riverside path out past Flights Farm and back via Rowlands Green. Further afield we have made circular walks from Bromsberrow, Broom's Green to see the daffodils, Colwall, Haugh Wood, Kings Capel, Much Cowarne and Upton-upon-Severn. More than a dozen people regularly receive details each month and most have done at least one walk during the year. During 2025 we will probably repeat some of these at a different time of year and we hope to find some new routes too. You are welcome to join us.

Anne Tattersall

LEDBURY MOTHERS' UNION

Ledbury Mothers' Union continue to meet monthly in the theatre foyer. The year started with an informal coffee meeting at the Feathers. In March members talked about events in their past which have shaped their lives. We begin each meeting with a short service. In the spring for an artistic activity the group was invited to write a "cinquain" on any topic; some interesting poems were produced.

At the annual garden party, we raised money for the MU Summer of Hope appeal. Revd. Michael Gallagher gave an interesting talk on the history of Israel. The new Diocesan President joined us for this meeting. We were once again invited to the coffee morning arranged by the Diocese at the Hop Pocket.

We are grateful for the church's continuing financial help with the rental of the foyer. It is a good venue for us and we are not charged if we do not use the space. Although we are few in number, all members value the support and friendship that membership of the MU provide. We represent a small part of a worldwide movement and strive to continue that presence in our town.

Janet Gallagher

DATA PROTECTION

The church currently does not have a Data Protection Officer and needs one. If you are qualified to take on this role, and would like to, please speak to one of the churchwardens.

Cath Beech and David Houghton

LOCALLY ENCOURAGE ALL TO FLOURISH (LEAF)

The church continues to support LEAF, notably through the provision of volunteers to assist with the planning and running of LEAF events. LEAF is a separately registered charity and issues its own Annual Report and Accounts.

St Michael and All Angels, Ledbury

Annual Meeting of the Parishioners of St Michael and All Angels, Ledbury

St Michael and All Angels church, 10 April 2024

The meeting was chaired by Rev. Keith Hilton-Turvey.

1. Rev. Hilton-Turvey opened the meeting with prayer.

Minutes of meeting held on 13 April 2023

2. These were agreed unanimously and signed by the chairman. There were no matters arising.

Election of churchwardens

3. Catherine Beech and David Houghton had been proposed and seconded and were duly elected. A confirmatory vote of support for the two churchwardens was proposed by Sue Cooper, seconded by Anne Scull, and agreed unanimously

4. The meeting closed at 7.05 pm.

Signed.....

Dated.....

Annual Parochial Church Meeting

St Michael and All Angels church, 10 April 2024

Present

1. The meeting was chaired by Rev. Keith Hilton-Turvey, except for the discussion of the first question of general and parochial interest (see paragraphs 12-15 below). 46 parishioners attended with 11 apologies.

Minutes of meeting held on 13 April 2023

2. These were agreed with three abstentions.

Matters arising

3. Diana Veasey reported that PCC minutes did not appear on the website. Andrew Beech reported that they were sent to the webmaster, and that the PCC had agreed that they should appear on the website.

Rector's report

4. The Rector gave his report of the year's activities and recorded his thanks to those who had contributed (see Annex).

Treasurer's report and reception of accounts

5. The Treasurer, Stephen Cheetham, could not be present, and so Cath Beech presented the Treasurer's report as published without further comment.

6. Ian James noted a sum of £4,487 in the accounts headed "Sundries". He sought, in future years' accounts, an explanation of what that figure covers. This was remitted to the Treasurer for action.

7. Receipt of the accounts was proposed by Cath Beech and seconded by David Houghton. They were received with 26 votes in favour and 1 abstention.

Election of lay representatives to the PCC

8. Six posts were available for the election of lay representatives to the PCC and there were three nominees: Sue Cooper, William Hopkinson and Richard Nightingale.

9. There being no need for an election, all three were duly declared elected. Benjamin Hilton-Turvey, who was stepping down, was thanked for his service.

Reception of reports

10. The Annual Report for 2023 was received with 31 votes in favour and two abstentions. The Churchwardens' Fabric Report for 2023 was received unanimously. The Electoral Roll stands at 161 persons.

Independent examiner

11. Cath Beech proposed that Luke Keegan of Greendawn Accounting of Ledbury be reappointed as independent examiner. This was agreed with one abstention.

Questions of general and parochial interest

12. Following on from the motion adopted at the APCM in 2023, but on which no progress had been made, David Tombs proposed the following motion:

“As a matter of urgency, this meeting charges the Ledbury Parochial Church Council with seeking a way forward on the subject of the rejection of Ordained Women Priests, to the detriment of pastoral care for the people of Ledbury. This will require recognition of the democratically taken decision at the APCM 2023 that Ordained Women Priests should not be discriminated against and allowed to preside at services in Ledbury Parish Church”.

13. Given that the issue related closely to the views of the Rector, it was agreed that the Vice-Chair of the PCC, David Houghton, would chair this part of the meeting. In discussion the Rector made it clear that his understanding of Holy Scripture precludes the ordination of women, as does church practice for nearly 2,000 years. A number of speakers felt that it would be wrong to ask the Rector to act against his conscience.

14. Others felt that it was important to encourage the ministry of ordained women, as it would enable a full spread of pastoral care to be offered and provide preaching from a different perspective, which it was felt was important in a broad church. Primarily most speakers felt that this difficult issue should be handled peacefully, without conflict.

15. The motion was proposed by David Tombs and seconded by Sue Cooper. On being put to the vote it was agreed with 21 in favour, 11 against and 4 abstentions.

16. Keith Hilton-Turvey then resumed the chairmanship of the meeting. Ian James asked what the current position was with regard to St Katherine’s Hall. Cath Beech indicated that the Rector and churchwardens had been unable to negotiate a new lease and would surrender the lease should LEAF be successful in negotiating a new one. As LEAF had more use for the building they were therefore looking to agree a lease with the landlords instead.

Date of next meeting

17. It was agreed that the 2025 APCM would be held at 7.00 p.m. on Thursday, 10 April 2025 in the church.

The meeting closed at 8.11 p.m. with the Grace.

Rector's report

Today's gospel reading is John 3: 16 – 21

¹⁶“For God so loved the world, that He gave His only Son, that whoever believes in Him should not perish but have eternal life. ¹⁷ For God did not send His Son into the world to condemn the world, but in order that the world might be saved through Him. ¹⁸ Whoever believes in Him is not condemned, but whoever does not believe is condemned already, because he has not believed in the name of the only Son of God. ¹⁹ And this is the judgement: the light has come into the world and people loved the darkness rather than the light because their works were evil. ²⁰ For everyone who does wicked things hates the light and does not come to the light, lest his works should be exposed. ²¹ But whoever does what is true comes to the light, so that it may be clearly seen that his works have been carried out in God.”

Looking back at 2023, amongst other events;
In January the new screen and projector were installed.
The bishop confirmed people in March
and gave us permission to use the Iona Style Communion service regularly.

In the same month we bit the bullet on cost control and closed the office,
saying farewell to Sarah Williams.

Between April and December the praying litter pickers were out at the rec,
making a physical and spiritual difference in our community.

Between May and October we had the successful monthly organ recitals.

In May we celebrated King Charles' Coronation.

From May to September, we trialled a twice monthly compline service,
as I announced at last year's APCM. One or two people came
and as the service didn't have parish support the trial period was not extended.

In September the boiler was condemned, and a lot of hard work went into sorting and
sourcing temporary heating, which we have been benefiting from since their installation

In October we had our parish awayday in Tarrington.
which gave us the following agreed actions:

- To develop further 'Third Thursday' discussions
- To have teaching series about our Christian faith.
- To encourage the formation of additional cell groups
- To explore prayer-and-worship possibilities on Sunday afternoons
- To widen our communications
- To develop opportunities for growing the church's corporate prayer life.

In December we hosted both Ledbury and Eastnor Primary Schools Christmas services
and John Masefield's Christmas Concert – all with great success.
We also held successful town carol service and Nine lessons and carols.

Throughout the year we have supported and been active in the Foodbank and with LEAF.

Looking forward we are putting into action the awayday actions, in fact a number are well under way:

To develop further 'Third Thursday' discussions

In May Dean Sarah is coming
and further events are being planned.

To have teaching series about our Christian faith.

We began a series on Foundations of our Faith last Sunday
and it will be completed on Trinity Sunday (26 May).
Further series will be explored after that.

To encourage the formation of additional cell groups

At least one new group has formed and is working well.

To explore prayer-and-worship possibilities on Sunday afternoons

Christine Walters has taken the lead on this,
and though this was one of our agreed actions,
it's not looking as if there's the will or personnel to progress this at present.

To widen our communications

2023 saw the launch of the new website and of iKnow.

Both are proving successful, particularly the regular updates of news and upcoming events.

Annie Lindon has taken on the weekly production of the pewsheets,
with Percy Hunt uploading them to the website and the printing done by others.

She introduced the separate readings and news, allowing larger font size for easier reading.

To develop opportunities for growing the church's corporate prayer life.

Georgina Hicks has continued to provide and develop the prayer board.

The Holy Week midday reflection and prayer times
were the start of exploring and developing this.

There is a follow-up meeting to which all are invited at 7pm on Thursday 2 May.

Tomorrow morning a small group are meet to explore having further
reflection and prayer times associated with various key events in the church year.

As part of the bishop's year of faith, we are hosting a 'questions of faith' meeting in S. Katherine's at 7pm on Thursday 25 April and a bishop's training morning on 'Growing In Confidence In Your faith' at 9:30am on Saturday 13 July.

A note for your information:

The diocese is looking at combining Ledbury and Bromyard Deaneries.

They are also looking into other possible deanery combinings.

This is partly to ease pressure on finding enough deanery officers.

There is unlikely to be much if any felt changes here in the parish.

Thanks to:

If at the end I've missed anybody who should have had a mention – it won't be intentional –
and apologies and thank you in advance, in case.

Thanks to *Ann and David Gates*, for looking after the reading and intercessions rotas and for leading the monthly Friday morning Coffee Stop, all of which they have stepped down from.

The reading rota has been taken on by *James Smith*.
Sonia Bowen has taken on leading Coffee Stop.
Thanks to you both and to all who help and take part.
We haven't found anyone yet, to take on the intercessions rota,
which currently takes us to the end of June – please have a word if you may be interested.

Thanks to the Flower Guild for their quiet and beautiful work.
Thanks to *Margaret Chapman* for her years of commitment as she lays her oasis down.
Thanks to *Jill Jupp* for her provision of the flowers in the planters and for looking after them.

Thanks to *Elaine Toyer* for washing and ironing our communion linen week by week.
If anyone would like to help, please have a word with Elaine.

Thanks to those who keep the church clean, including *Frances and Richard Nightingale* who get through large amounts of polish and *Maria Dineen and Christine Walters* who keep the toilets clean.
A quick reminder and invitation to our church spring clean on Saturday from 10am followed by bacon buns and tea and coffee.

Thanks to *Charlie Peacock* for his electrical expertise that has sorted numerous problems and hiccups.

Thanks to *Philip Weaver* and the team who open and close the church each morning and evening.

Thanks to *Sue Cooper* who contacts and follows up the families of all those whose funerals we take.

Thanks to all who help show and give continuing pastoral care by our church community within and without individually and through cell groups and other connections, with particular thanks to *Val Houghton* who heads up the pastoral care team who swing into action for more needy or delicate situations.

Thanks to *Jill*, to *Frances and Richard Nightingale* and supporters who provide activities for children, usually when they sing in the choir.

Thanks to *Kate Cheetham*, the choir and musicians, who lead our sung worship.
Kate puts in a lot of time and work, giving a lot of pleasure to many, for which we are most appreciative.

The Bellringing team – for the pleasure they give to many in and around Ledbury.

Thanks to the 2nd Sunday lay-led morning worship team,
for their thoughtful preparation and delivery of these 10am services,
bringing a different flavour to the mix of services we have.

Thanks to our retired clergy, particularly *Michael Gallagher*, *Bill MacKenzie*, along with *Tony Hodder* and *Mary Anne Keyes* and *Michael Llewelyn-Jones*... who have taken services and contributed in various other ways. *David Wood-Robinson* has decided to hang up his cassock. Thanks for his long and faithful service. Thanks to *Peter Tattersall*

and *Sue Simpson* who act as vergers for weddings and funerals, helping them to go smoothly.

Thanks to all those who help provide refreshments after services and for other events! *Sue Simpson* deserves a special mention as a key player in producing our growing reputation for hospitality, in parish, deanery and diocesan events.

Thanks to *Ann and Peter Tattersall* for keeping tea, coffee and biscuits supplies fresh and recycle coffee grounds and the like.

Those who work to maintain our fabric – *Andrew Beech, Charlie Peacock* and *Ian James* in particular, who organised the heating, who have been working on progressing quinquennial report works such as the upper room changes and with others are looking into better catering facilities.

They have been putting in a lot of effort, with others, investigating how we might best heat the church and ourselves on a permanent basis. Thanks for all you've done.

Stephen Cheetham for his work as church treasurer guiding and helping us manage our financial needs and obligations.

Ayo Adewale – who is our stewardship coordinator. He will always be happy to help you to be generous in your contribution to the mission and ministry of our church.

Thanks to everyone who contributes financially to the mission, ministry and week-by-week maintenance of the church, it is the 'boring' regular giving that enables our ministry and mission to exist and continue.

As a church we have continued to face increased costs and we are looking at large expenditure for a permanent new heating solution. Suggestions and practical contributions are most welcome.

Thanks to *Andrew Beech* – PCC Secretary for all his work, thoroughly done: keeping us informed and on-side regarding church representation rules, recording and producing minutes, raising, processing and implementing faculty applications; with good grace, efficiency and dry wit!

Thanks to *David Houghton and Cath Beech*, who have done a terrific job as churchwardens. They have worked very hard both in front of and behind the scenes. I'm delighted that they've volunteered for another year's service.

Thanks to *Benjamin Hilton-Turvey* heading up our projection and streaming work, assisted by *Edward Huxley* and by *Wendy Hilton-Turvey* in putting things away after services.

Annie Lindon is Benefice Safeguarding Officer looking after both Ledbury and Eastnor parishes. Annie continues to work through the list of people who need DBS certificates – either renewed or for the first time, following the seemingly ever-changing requirements set by the diocese.

New people continue to join us, saying they appreciate the warm welcome, fellowship and worship they experience – welcome!

We can be encouraged that our “*aim to be an inviting, growing Christ-centred, faithful [community]; confident in the truth and teaching of scripture*”, continues to bear fruit.

Last but not least –

The S. Katherine's Hall lease review team, have continued work with the Hall Trustees towards a viable future for the hall. What form a new lease may take has consumed large amounts of time and energy. Thank you for your perseverance.

Prayer.

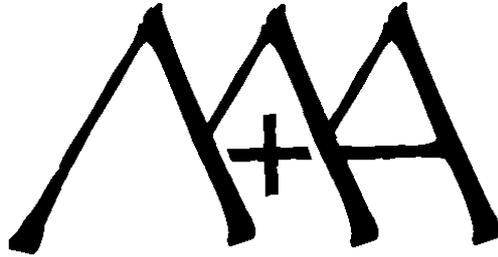
Let's pray – for 2024 here at S. Michael's:

Holy, living, loving, Father God, as we at S. Michael's continue to seek to be a wholeheartedly Anglican community, biblically faithful, in public and in private; please bless us as Your community here -

- with faith (in our risen, living, Saviour, Jesus),
- health, strength and growth,
- joy in and of The Holy Spirit
- Please bless us with Your presence and Your guidance.
- Please bless us with encountering You in our weekly worship and in our daily lives
- Please bless us with faithfulness and fruitfulness, experiencing lives transformed by You.
- Please enable and encourage us to be active, inviting Christians.
and so
- Please bless us by adding to Your number, week by week and month by month; all kinds of people.

Amen

The Church of St Michael and All Angels
Ledbury



Financial Statements
for the Year Ending December 31st 2024

St Michael and All Angels Ledbury

Financial Statements for the 12 months to 31st December 2024

Statement of Financial Activities

	Funds			Totals	
	General	Designated	Restricted	2024	2023
Income (Note 2)					
Donations and Legacies	183,897	-	150	184,047	115,922
Charitable Activities	5,247	-	-	5,247	3,321
Electricity Feed in Tariff	6,065	-	-	6,065	4,000
Interest	6,491	-	884	7,375	5,236
Other Income	1,359	-	-	1,359	5,173
Total	<u>203,059</u>	<u>0</u>	<u>1,034</u>	<u>204,093</u>	<u>133,652</u>
Expenditure (Note 3)					
Charitable Activities	108,203	-	4,415	112,618	101,226
Other Expenditure	1,739	-	348	2,087	22,591
Total	<u>109,942</u>	<u>-</u>	<u>4,763</u>	<u>114,705</u>	<u>123,817</u>
Net Income (Expenditure)	<u>93,117</u>	<u>0</u>	<u>(3,729)</u>	<u>89,388</u>	<u>9,835</u>
Gains/(losses) on investments (Note 4)		28	940	968	3,210
Net Movement in Funds	93,117	28	(2,789)	90,356	13,046
Total Funds Brought Forward	4,910	78,874	106,911	190,695	177,650
Total Funds Carried Forward	<u>98,026</u>	<u>78,902</u>	<u>104,122</u>	<u>281,050</u>	<u>190,695</u>
Balance Sheet				<u>2024</u>	<u>2023</u>
Fixed Assets					
Investments (Note 4)				40,759	39,791
Current Assets					
Debtors				5,000	9,948
Investments				20,800	19,788
Cash in Bank and at Hand				225,492	142,927
Total Current Assets				<u>251,292</u>	<u>172,663</u>
Liabilities					
Creditors: Amounts due in one year				11,000	21,759
Current Assets less current liabilities				<u>240,292</u>	<u>150,904</u>
Total Assets less current liabilities				<u>281,050</u>	<u>190,695</u>
Represented by Funds (Note 5)					
General				98,026	4,910
Designated				78,902	78,874
Restricted				104,122	106,911
Total Funds of the Parochial Church Council				<u>281,050</u>	<u>190,695</u>

The notes on pages 2 to 7 form part of these accounts

St Michael and All Angels Ledbury

1: Principal accounting policies

Basis of accounting

The PCC constitutes a public benefit entity as defined by FRS 102 and the accounts have been prepared in accordance with the Charities SORP (FRS 102), as amended for accounting periods commencing from 1st January 2019, as recommended by guidance notes prepared by the Charity Commission. Historical cost accounting rules have been applied, except for investments which are stated at market valuation. The PCC has no Endowment Funds and the SoFA and the Balance Sheet present only the PCC's actual activities: unused categories and their columns are omitted. The usual practice of rounding exact figures to the nearest pound has been followed. Individual adjustments of one pound or accumulated adjustments of £5 are treated as "not material" and are made without reference.

Investments

Investments are stated at market value at the balance sheet date. Any gain or loss on revaluation or sale is taken to the Statement of Financial Activities (SoFA)

Debtors

Debtors are stated at their recoverable amounts.

Creditors

Creditors are stated at their settlement amounts.

Taxation

The PCC is not generally liable to taxation. For this reason, no tax reconciliation note is included in the notes to the accounts.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the PCC is legally entitled to the income and the amount can be quantified with reasonable accuracy. For bequests, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Resources expended

All expenditure is accounted for on an accruals basis. Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries.

Funds

Unrestricted Funds are available for use at the discretion of the PCC in furtherance with its general objectives. Designated Funds have been identified by the PCC for specific purposes. Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by the donor or which have been raised by the PCC for specific purposes.

St Michael and All Angels Ledbury

Notes to the Accounts for the 12 months to December 31st 2024

Changes in Scope

Following the restructuring of the Ledbury Team Ministry, its separation into distinct benefices, and the reassignment of responsibility for the Ledbury Ecumenical Role to LEAF (a separate local ecumenical charity), St Michael's PCC assumed sole responsibility for the Parish Office in 2022. It also became the employer of the Parish Administrator, which role the PCC made redundant in March 2023. Payments to this employee in 2023, including a redundancy settlement, totalled £6,149.

The Parish Office Bank Account was closed in 2024 and the remaining balance transferred to the main PCC account.

Education Fund

St Michael's Education Fund is not consolidated into these accounts as, in the opinion of the Rector and Churchwardens who are charged with its management, its charitable aims are distinct from those of the PCC. Its funds are held in a deposit account at Lloyds Bank and as at December 31st 2024 the balance on the account was £32,160.

Related Party Transactions

The Director of Music at St Michael's, Mrs Kate Cheetham, is the wife of the Treasurer, Mr Stephen Cheetham. Payments to Mrs Cheetham during the year totalled £7,545, consisting of a stipend of £5,600 and organist's fees for weddings and funerals of £1,945.

Investment Policy

The PCC's investment policy was reviewed during the year and revised to allow up to 50% of total funds to be invested in suitable well-diversified equity funds at the discretion of the PCC Standing Committee. The Treasurer is reviewing suitable providers of investment services and consolidation of the existing deposit accounts is planned for 2025.

Going Concern

The PCC considers that there are no material uncertainties about its ability to continue as a going concern. Legacies during 2024 totalling £70,000 and various donations in support of the new sound system contributed some £20,000. As a result of this income, combined with the cost reduction measures undertaken in previous years, as well as delays to anticipated roofing works, the PCC made a surplus during the year. Liquidity is satisfactory and significant designated reserves remain available. The replacement of the Church's heating system as well as ongoing maintenance works constitute major impending costs, but the PCC is confident of its ability to find funding from reserves and an appropriate appeal.

As in previous years the most significant areas of uncertainty for the PCC are the level of financial support from the congregation for the Church's ministry in Ledbury, as well as the local response to fundraising initiatives including those of the supporting charity, the Friends of Ledbury Parish Church.

St Michael and All Angels Ledbury

Notes to the Accounts for the 12 months to 31st December 2024

Note 2: Income	Funds			Totals	
	General	Designated	Restricted	2024	2023
Donations and Legacies					
Bank Donations	27,518	-	-	27,518	17,339
Collections and other giving	19,871	-	-	19,871	17,893
Parish Giving Scheme	60,714	-	-	60,714	61,258
Tax Refunds	5,000	-	-	5,000	6,485
Bells Fund	-	-	150	150	12,947
Other Non-Recurring Grants	200	-	-	200	-
Legacies	70,274	-	-	70,274	-
Coffee Stop Income	320	-	-	320	-
Total Donations and Legacies	183,897	-	150	184,047	115,922
Income from Charitable Activities					
Fees for Weddings and Funerals	5,247	-	-	5,247	3,321
Other Income					
Electricity Feed in Tariff	6,065	-	-	6,065	4,000
Interest Income	6,491	-	884	7,375	5,236
Other	1,359	-	-	1,359	5,173
Total Other Income	13,915	-	884	14,799	14,409
Total Income	203,059	-	1,034	204,093	133,652

St Michael and All Angels Ledbury

Notes to the Accounts for the 12 months to 31st December 2024

Note 3: Expenditure	Funds		Totals	
	General	Restricted	2024	2023
Expenditure on Charitable Activities				
Charitable Donations	5,200	-	5,200	6,102
Ministry Parish Share	45,400	-	45,400	45,400
Insurance	14,552	-	14,552	13,229
Organ and piano tuning	1,984	-	1,984	1,452
Organists Fees	7,270	-	7,270	6,290
Church Maintenance	3,432	4,415	7,846	5,929
New Sound System	19,194	-	19,194	-
Electricity	3,153	-	3,153	5,969
Gas	(654)	-	(654)	12,284
Other	1,174	-	1,174	1,470
Sundries	7,498	-	7,498	4,487
Subtotal	108,203	-	112,618	102,611
Other Expenditure				
Ledbury Ecumenical Role	-	-	-	1,241
Repairs to Building and Fabric	-	-	-	-
Bells Fund	-	348	348	1,001
Cost of Temporary Heating	-	-	-	7,506
AV Designated Fund Expenses	-	-	-	2,290
Church Office Expenditure/Other	1,739	-	1,739	9,169
Subtotal	1,739	-	2,087	21,206
Total Expenditure	109,942	-	114,705	123,817
Net Surplus/(Deficit) for the year	93,117	-	(3,729)	9,835

St Michael and All Angels Ledbury

Notes to the Accounts for the 12 months to 31st December 2024

Note 4: Investments and Cash in Bank

	<u>2024</u>	<u>2023</u>
Investments held for Restricted Funds		
<i>Martin Chancel Bequest</i>		
CBF Church of England Investment Fund	32,649	31,919
<i>Johnson Bequest</i>		
CBF Church of England Fixed Interest Securities Fund	7,156	6,946
<i>Griffin Music Fund</i>		
CBF Church of England Fixed Interest Securities Fund	954	926
Total Investments (Fixed)	<u>40,759</u>	<u>39,791</u>
Scottish Widows 60 day notice		
<i>of which:</i>		
Heaton Trust	14,004	13,323
General Fund	6,796	6,465
Total Investments (current)	<u>20,800</u>	<u>19,788</u>
Deposit Accounts (Partially Restricted)		
Shawbrook Bank	30,000	30,000
CBF General Account	92,627	92,627
Current Accounts		
PCC	2,550	14,790
PCC Deposit Account	100,315	74
Office Account	-	5,436
Total Cash in Bank and At Hand	<u>225,492</u>	<u>142,927</u>

St Michael and All Angels Ledbury

Notes to the Accounts for the 12 months to 31st December 2024

Note 5: Fund Analysis	<u>2024</u>	<u>2023</u>
Unrestricted		
General Fund	98,026	4,910
Designated		
Alpha Evangelism	6,075	6,075
Building/Fabric Repair 2	68,938	68,938
AV Fund	1,190	1,190
Griffin Fund	954	926
Sound System	<u>1,745</u>	<u>1,745</u>
Total Designated	78,902	78,874
Restricted		
AM Johnson	7,156	6,946
Heaton Fund	14,004	12,988
Bells Fund	28,143	27,993
Building/Fabric Repair 1	19,180	24,075
Embroidery Trust	869	869
Ledbury Ecumenical Role	2,121	2,121
Martin Chancel	<u>32,649</u>	<u>31,919</u>
Total Restricted	104,122	106,911
Total Funds	<u>281,050</u>	<u>190,695</u>

St Michael and All Angels Ledbury Education Fund

Balance at 31 December 2023	32,268.36	
Interest earned	378.56	
Balance at 31 December 2024	32,646.92	

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF LEDBURY PCC

I report on the accounts of the PCC for the year ended 31st December 2024 which are attached.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

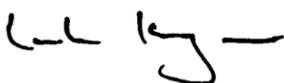
Independent examiner's statement

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act

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.



Luke Keegan
Chartered Management Accountant
1A The Homend
Ledbury
Herefordshire
HR8 1BN

Dated 15th March 2025

