



St Michael and All Angels, Ledbury

ANNUAL REPORT and ACCOUNTS

For the year ended 31 December 2025

ST MICHAEL AND ALL ANGELS, LEDBURY

ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2025

DEANERY - LEDBURY

DIOCESE - HEREFORD

Registered Charity Number: 1132846

Incumbent - Rev. Keith Hilton-Turvey¹ The Rectory, Worcester Road, Ledbury

Auditors - Thorne Widgery Accountancy Wyevale Business Park, Hereford

Bankers - Lloyds 6-8 High Street, Hereford

Architect – Matthew Vaughan Donald Insall Associates, 30 Harborne
Road, Birmingham

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 2025

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

¹ Retired 30 November 2025; thereafter the post of rector was vacant

From 10 April 2025

Incumbent	Rev. Keith Hilton-Turvey	(Retired 30 November)
Associate Minister	Rev. Tony Hodder	
Churchwardens	David Houghton Catherine Beech	
Elected members	Andrew Beech Ian James Sue Simpson Sonia Bowen Christine Walters Sue Cooper William Hopkinson Richard Nightingale Maria Dineen Anne Scull	Deanery Synod, Secretary Deanery Synod Deanery Synod 1 Year (elected 19 November) 1 Year (elected 19 November) 2 Years 2 Years 2 Years 3 Years 3 Years
Co-opted members	Stephen Cheetham Will Wake	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), Standing and Worship Review and Development.

Church attendance

There are **94** parishioners on the Electoral Roll, compared with 155 in 2024.

The number of communicants at Easter was **107** (87 in 2024). At Christmas there were **100** communicants (92 in 2024). Average attendance was **83** (89 in 2024).

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 (one of which per month is lay led). Once per month a Choral Evensong is offered. A weekly service continues to be held each Friday in St Katharine's Chapel. Because of the lack of heating in the church for much of the year, the 08.00 service took place in St Katherine's Chapel until March and again between 2 November and 21 December. By this date heating was restored to the

church and so the 08.00 service was moved back there from 28 December. The 10.00 service was moved into the Chapter House between 5 January and 23 March, as a small modicum of warmth could be provided in the Chapter House.

The church continues when possible 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 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 most notable event of the year was the retirement of the rector, Rev. Keith Hilton-Turvey. Keith announced his retirement at the end of September. His last service was celebrated on 26 October, and Keith retired on 30 November. The PCC wishes Keith and Wendy a long and happy retirement, and wishes them well in their new home.

Probably the second most notable event also occurred towards the end of the year. This was the restoration of heating to the church from 18 December. At the request of the PCC, the Diocesan Chancellor granted an interim faculty to allow the installation of a refurbished gas boiler on a temporary basis. The boiler was installed during November and December. Under the terms of this faculty, the PCC is required to find alternative ways to heat the church that comply with the Church of England Net Zero policy, from 2028. Work on this major (and expensive) piece of work is underway.

Towards this end, the church achieved Bronze EcoChurch status in August. St Michaels has also been appointed as a Net Zero Demonstrator Church by the Church Buildings Council (part of the Archbishops' Council), one of only two such churches thus far in the diocese.

The PCC continued to meet throughout the year. The PCC met eight times and the Standing Committee met on six occasions. On 3 December a joint meeting of the Ledbury and Eastnor PCCs was held, chaired by the Archdeacon of Hereford, the Ven. Derek Chedzey, at which the Ven. Chedzey set out the process and timescale for appointing a new rector to the benefice.

Insufficient people stood for election to the PCC at the Annual Parochial Church Meeting, and hence the PCC carried lay member vacancies thereafter. In October both Sonia Bowen and Christine Walters volunteered to join the PCC. The Church Representation Rules 2020, as amended, allow PCCs to fill casual vacancies during the course of a year. After prayerful consideration, both Sonia and Christine were elected to the PCC at the PCC's November meeting, and will serve until the APCM in 2026.

The church heating and the means of complying with the Church of England Net Zero policy (see above) constituted major items for discussion at all of the regular meetings throughout the year. Other matters considered included:

- the difficulty in finding people to volunteer to carry out various roles within the church. A Volunteering Group was set up under the chairmanship of Tim Keyes, and produced a helpful report. Discussion on this issue was ongoing at the end of the year;
- the reinstatement of ceremony in worship. On the first Sunday of each month (since September) there has been a procession to the altar, with the officiating clergy

preceded by a crucifer. At each communion service, the communion assistants bring the elements to the altar. On the fourth Sunday of each month, prayers left by visitors are offered to God;

- the resignation of Jane Chamberlain as the inspecting architect of the church. Matthew Vaughan was appointed in her place. The PCC expressed its gratitude to Jane for her long service as inspecting architect;
- the celebrations to mark the 80th anniversary of VE and VJ Days;
- improvements to the audio-visual and sound systems and the need to find people willing to operate them each Sunday;
- provision of improved catering facilities; and
- greening the churchyard.

No safeguarding incidents were reported during the year.

The PCC noted with sadness the death of Alison Williams, lay reader, on Boxing Day.

Copies of PCC minutes and those of the Standing 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

I want to start by thanking my fellow committee members for their commitment to this important aspect of church life. Val Houghton has retired as Honorary Secretary but will remain on the committee. I am very grateful to her for carrying out this role so efficiently for a number of years.

This year's programme was varied and well supported. The Burns Night (90 attended) in January was a colourful and cheering event. A large group of singers provided excellent entertainment, and tartan was in abundance! This and a very well attended Quiz Night in April both provided a healthy surplus for our funds. Talks by David Wood-Robinson on the Everlasting Mercy by John Masefield, and by Nick Bury on the Hymns of Isaac Watts were also well attended and much enjoyed. I am grateful to my fellow bellringers in helping me to run two tower tours as part of the programme. Hymns and Pimms proved a very popular summer event.

The Friends have been the beneficiaries of some legacies this year which will enable us to give meaningful support to one or more key projects in the church.

The Friends oversee the rota of stewards who welcome visitors to the church from April to October each year. We are very grateful to all who have helped with this, and only wish that we could find more volunteers.

Bill and Maggie Mackenzie continue to manage the bookstall which provides a healthy income, and is also a popular and valuable resource for our many visitors as well as for members of our own congregation. We are very grateful for the excellent work they do and for the care they take in researching books and other resources which might best suit the interests of browsers.

I am very grateful to all those who have provided cakes and other delights for various events during the year.

Tim Keyes

LESSON READERS ROTA (FOR THE 10AM SERVICE)

A big 'Thank you' to all who have read so well in the past year, and special thanks to our new readers. You have all played an important part in the morning services. The Readers Rota provides readers for the 10am service throughout the year. We are now in year 1 of a three year cycle, which began at Advent.

We have a good team of readers who read on average four times a year. Of course new readers are always welcome; please catch me after the morning service.

Anne Scull

INTERCESSIONS

We have continued to welcome the variety of styles shown by our intercession presenters who exercise this important ministry in our services each week. The care and time taken

by the eight regular members of the team in preparing and presenting their prayers, covering worldwide needs and local issues is much appreciated. We would like to increase the number of intercessors and plans are being made to run a couple of training sessions during 2026.

Cath Beech and David Houghton

SACRISTAN AND COMMUNION ASSISTANTS

Throughout most of 2025 clergy have continued to act as sacristan and server before and during services. Wendy Hilton-Turvey and the churchwardens have at times cleared the altar-table and cleaned and stored the elements after the service.

In the final two months of the year we welcomed restoration of some pre-Covid liturgy, and Nick Bickham has resumed his role of sacristan and server. Veronica Bickham and Val Houghton assisted regularly in cleaning the elements after the service. We hope in 2026 to invite and train more members to form a team of servers.

We are grateful also for the work of the ten communion assistants for their conscientious and valuable ministry in helping to administer the bread and wine.

Finally, our thanks go to Elaine Toyer and a small team who clean and lauder the communion and altar linen – a valuable and important task that goes unnoticed week by week.

Cath Beech and David Houghton

WELCOMERS

The PCC expresses their sincere thanks to the group of Volunteers who arrive early at the Church to meet and greet worshippers for the Sunday 10 am services.

Regular Sunday attendees and our visitors appreciate the warm smile, a cheery greeting and help with the doors.

Anyone who might wish to join the group, please contact me.

John Hainsworth

SECOND SUNDAY GROUP

The 2nd Sunday Group was formed in the Autumn of 2022, with the objective of providing the congregation at the main 10.00 service with a more varied and informal style of worship once a month, planned generated and delivered by lay people. Current Group members are Mary Anne Keyes and Michael Llywelyn-Jones (both Lay Readers), June Smith, Richard Nightingale, Kate Cheetham and Cath Beech; Michael chairs the Group.

The Group regularly encourages members of the congregation to get involved in planning and delivering these services, and provides support and guidance to those who volunteer. In 2025, the Group delivered 10 services (more conventional services being held on Palm Sunday and Remembrance Sunday). These included:

- Well attended and lively ecumenical services at Pentecost (which featured a dramatised talk based on the properties of dandelions) and Harvest, both held in St Michael's

- Two services featuring external speakers, who represented the charities 'Green Pastures' and 'Care for the Family'
- A service to commemorate the 80th anniversary of VE Day, which featured the personal memories of David Wood-Robinson and moving extracts from a book of letters written by an Englishwoman who lived in occupied Holland in the last days of the 2nd World War
- A radical experiment of serving coffee before the service, and encouraging members of the congregation to chat over coffee in the pews before the service started
- A talk on Kintsugi – the Japanese art of using a lacquer mixed with powdered gold to mend broken pottery, thus highlighting / valuing the flaws rather than the initial apparent perfection

A very well received Advent service featuring a dramatic reading by 6 different people.

Michael Llewelyn-Jones

YOUNG CHURCH

During 2025 we continued to work as part of Locally Encouraging all to Flourish (LEAF). We provided activities for families to engage with under the leadership of Mary-Anne Keyes. This collaborative way of working within our local churches with sharing of resources, skills and experience, has proved to be a very positive approach.

During the year we supported a number of LEAF events including 'Mums the Word', Mothering Sunday activities, Easter Experience and an Easter Trail, Summer Family Fun Days to name but a few.

The Giving Tree was organised again this year. As a result of the generosity of the congregations of St Michaels and All Angels, Baptist and Methodist Churches and Ledbury Town Council a large number of families 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. Ledbury Brownies enjoyed participating in the Christingle Service with the 'Meaning of Christingle' and the 'Christmas Story'.

On Sunday mornings when there have been children in the congregation Richard and Frances Nightingale have provided activities which have been enjoyed. This has also been done for Ecumenical Services on a larger scale; Harvest and Christian Unity, with the support of other Church members.

The enhanced Children's Corner has welcomed families during the week and at Sunday services. It is regularly monitored to ensure that it is appropriately resourced and safe.

Jill Jupp

PASTORAL AND HOME COMMUNION

During 2025 there have been a number of bereavements and illness which have kept the Pastoral team busy; sending cards, flowers and making telephone calls.

Over 70 invitations to the Rosemary and Remembrance Service were sent in November and there was a good response with 48 people attending. Meaningful conversations were made afterwards during refreshments.

The monthly Communion Service continues to take place in the Deer Park Care Home. The Rev. Michael Gallagher leads the service assisted by Richard and Frances Nightingale and David and Val Houghton. We continue to build good relationships with the residents and staff.

Home Communion for those unable to attend church can be arranged by contacting Val Houghton.

I would like to thank all those involved in Pastoral Care within the church; Home Group Leaders, those that make visits to the housebound and those who provide lifts for people to come to church. Lastly, thank you to the members of the Pastoral Team, Sue Cooper, Sue Simpson, Richard Nightingale.

Val Houghton

PRAYER MINISTRY

The written prayers on the table go frequently, some taken by our congregation others by visitors. I try to find new material for the prayer board as well.

We also pray over the recreation ground while collecting litter; comments have been made by other Christians that they can 'feel' the presence of the Holy Spirit there.

I am also involved with the Encouraging Prayer team and look forward to the development of communal prayer time within the church.

Georgina Hicks

SAFEGUARDING

No safeguarding issues arose during the year.

Churchwardens

MUSIC

It's been a good year for music making at St. Michael's with live music in all services and many concerts taking place in the church either as evening or Saturday morning events. The twice a month morning Chamber Choir has held steady, despite the usual fluctuation in attendance that holidays and ill health inflict from time to time. There are 17 on the books and we usually have 8 – 12 in attendance any one week. It would be good to increase numbers in this group to make it less prone to these factors. Shorter pews on casters have helped so that the choir can be sat centrally thus providing a stronger lead to those in the nave. The communion setting has been changed from Rutter to Thorne and this has taken some time to master but the majority of the congregation seem to know it now.

Evensong has continued to thrive with some strong new singers taking part, good congregational numbers and the expert assistance of Iain Simcock on the organ. In March we welcomed Hereford Sixth Form College's choir Academia Musica to join us for Evensong. The service received some very favourable comment on Facebook in the autumn, with regard to the standard of the choir and the choice of music but most particularly the quality of the sermon. Our little Worship Band continues to be an enjoyable alternative on 2nd Sundays and has recently been joined by a tenor horn and a second flute.

Saturday morning concerts have seen a swell in support this year with 50 – 60 or even more in the audience. A regular body of supporters come along from the neighbourhood and from wider afield and it's been good to see a few more faces from the church community too. Performances have ranged from organists to saxophonists, singers, pianists and a bassoon! Advertising on the Malvern UK Noticeboard has maybe helped bring in more people.

A Come and Sing Fauré Requiem on the Saturday before Easter, again supported by Iain Simcock on organ, brought in 50 singers resulting in a fabulous service interspersed by movements from the work as a start to Passion week. Come and Sing Town Carols was also very well supported and encouraged new people to get involved in future as well. Nine Lessons and Carols achieved a high standard of singing and was well attended; Ledbury Choral Society's concerts also continue to bring in good audiences to the church and are widely appreciated.

Kate Cheetham

TOWER REPORT

We welcomed 10 visiting bands over the last year – three of which rang full peals (3hrs +) and two of which rang Quarter Peals. It is wonderful to hear all 10 bells rung well by a group of experienced visiting ringers.

We are pleased to say that we were able to muster a band to ring on every Sunday during the year and also on Christmas Eve, Christmas Day and New Year's Eve. We rang for two weddings and three funerals or memorial services.

Three notable contributors to our tower have died in the last year: The Rev Dr Peter Newing generously donated a new bell to the tower in 2019 as part of our restoration project, and John Sutton sponsored the repair of one of the other bells. Roy Mills was, for many years, a much loved member of our band whose expertise and advice are greatly missed. We rang Quarter Peals in honour of all three. At Roy's funeral, 30 ringers, many of them among the best in our region, rang the bells before or after the service. Over the year, our local band rang 5 quarter peals in all (set-pieces which last about 45 minutes each, and require a good degree of skill and concentration).

Three new recruits have joined the band and all are making good progress and contributing in other ways too. We have held training events on Saturday mornings once a month throughout the year and these have greatly helped in improving basic skills for member of the Ledbury District. We are particularly grateful to Frank Seabright (District Master) and Neil Toussaint (Deputy Master) for their input into these events. There have been two district outings to other local towers and one further afield. We have held two tower tours as part of the programme of The Friends of Ledbury Parish Church and also

welcomed many visitors on Ledbury Community Day in June and Heritage Day in September. We have held summer and winter parties for members of the band and continue to be a happy and united group who enjoy our ringing and each other's company and are pleased to be able to contribute to the life of the church.

Hundreds of visitors continue to call in on our exhibition on the ground floor.

Tim Keyes

WORSHIP REVIEW AND DEVELOPMENT GROUP

Around the middle of the year, the Group started to look at the possibility of restoring past practices, many of which had ceased at the start of Covid and not recommenced since. September saw the successful restart of processions, *lavabo*, and ablution.

William Hopkinson

OPENING AND CLOSING THE CHURCH

An open church is a sacrament in itself. People who wouldn't come to a service wander in, sit and think, even light a votive candle. Philip Larkin was an atheist and yet he spent many a Saturday looking round the old churches of Holderness, Yorkshire, places "proper to grow wise in" he thought. (See his poem *Church Going*). He sensed an unknown God. It is a wonderful thing to keep St Michael's open each day but does need people to do it so this is a call for lockers up - about dusk. Tutorials given. Please contact me if you can perform this useful duty (philipweaver@live.co.uk).

Philip Weaver

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

The Ledbury Deanery Synod met three times during the year. We were pleased that, at the deanery's request, Bishop Richard had laid an instrument permitting PCC meetings to take place using mixed media.

We heard presentations from Bishop Richard on what Jesus would say about asylum, refugees and social cohesion, from Sam Pratley on diocesan finance, from Carl Stevenson and Lisa Anderson on safeguarding.

The deanery funds previously destined for Mtwara have now been transferred to the Train a Priest Fund, which has recently expanded its activities into Africa. The funds are destined for the Diocese of Masasi, within which Mtwara lies.

Andrew Beech

AFTER CHURCH REFRESHMENTS

Many thanks are due to the five teams and occasional other servers that have served the Sunday refreshments this past year. Please consider volunteering to serve occasionally. The more there are the less often anyone has to do it. It is not an arduous task but does mean being in Church early to set up and make the coffee. Everything, except milk, is in Church and the coffee machine is straight forward to operation once you have been shown what to do.

Anne Tattersall

COFFEE STOP

Coffee Stop offers a friendly welcome to both church members and visitors in The Chapter House on the first Friday of each month. 2025 has seen our numbers continue to grow steadily month on month. Grateful thanks to the willing group of helpers who set up, serve the drinks, bake cakes and tidy up. Our net profit for 2025 amounted to £388.35. We continue to raise funds for a contribution to the proposed new kitchen facilities at St Michael's. If anyone would like to join our happy band of helpers, please get in touch.

Sonia Bowen

MAN CHAT

Last year the Man Group met five times. Attendance averaged 14 men who enjoyed having an informal meal together and chatting about various topics. Our thanks go to Laszlo and the team at the New Market House Café who host this event. This valuable outreach event will continue to be on a bi-monthly basis throughout 2016.

David Houghton

OPEN THE BOOK

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 have been delighted to welcome five new members this year, which means that most of us don't need to be there every week, which makes the rota a bit lighter at Ledbury: if you would like to join either team we'd be very happy to hear from you! We all thoroughly enjoy dressing up and exciting the children with the wonderful stories from both the Old and New Testaments, some of which are easier to portray than others. 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 but some of their responses are extremely encouraging. In a discussion on temptation recently (mostly I was expecting answers about sweets or not doing chores) one little girl confessed that it was difficult to go on being nice to people when they were unkind. It's humbling how much we can learn from the children.

Every week a small but committed OTB team welcome Eastnor School into Eastnor Church (the school does not have a large enough space to accommodate the whole

school) to watch a Bible story being acted and, we hope, learn from it. It is a delight to watch the children and their teachers filing in, sitting in the pews and wondering which story these people dressed up in "Biblical" costume will be telling them this week. We always have a few children helping us tell the story, with tea towels or scarves on their heads, this is very popular. We finish with a reflection, a prayer and a song. Eastnor was the first Ledbury school to welcome Open the Book, we have been telling Bible stories there for over twelve years.

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. Please pray for them and their work with young people.

We had our Coffee Morning to raise money for our Mission Partners in the summer. People were generous and many donated money. We thank Catherine and Andrew Beech for hosting us.

Christabel Panter

COMMUNICATIONS

The main means of communications for the Church is through iKnow Church and the Pewsheets. We currently have 142 people receiving the weekly services and notices via iKnow. Annie is responsible for producing the newsheet so it helpful if you want something to go on the notices you send it Annie first. Annie then sends the completed pew sheet to me to go 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 as well as distributed to schools and to local shops. Details were displayed on the website well in advance and all Christmas services were well attended this year, including Midnight Mass.

Voice of Ledbury, What's On Ledbury, Chatterbox of Bosbury, Coddington and Cradley, and What's On Herefordshire are used to promote Saturday morning coffee concerts (as are posters around town). This year Malvern UK Noticeboard has also been used and numbers attending have risen to 50 – 65 every time. This is very encouraging and feedback has been excellent.

Voice of Ledbury is used to promote Second 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

Kate Cheetham & Christine Walters

BANNERS

Well, what can I say? After the continuing interest expressed in the banners I have managed to deploy them again for Advent as we looked forward to the coming of Christ as our flesh and blood, Godly, Saviour on Earth. The use of a long-armed stapler helped the

headers stay stuck in the damp. Now the building is warm again, Halleluiah, the tape will hopefully stay stuck without extra help from staples. In the short-term, though, we will now have to be careful of the scratchy staples when moving the banners.

Is anyone out there interested to get involved? Any crafty person or persons ready to organise new banners, hopefully in liaison with the 'Worship development Group'. I can still supply historic information and know-how on our current system as your 'starter for ten', but can no longer continue to do single-handed what used to involve a loose team of crafters.

In Church: Banners Are Normal Nourishment for Every Regular Season.

Did you know that people think Banners:-

B	Brighten the building
A	Ask/agitate for answers
N	Nurture our nature
N	Nourish our needs
E	Explore and enable
R	Respond to requests
S	Support our search

Banners offer a lot. People stand in front of them and contemplate their message. They wonder about their symbolism. The liturgical colours for a saint or a martyr, the purple of mourning or the personal preparation of Lent. The iconic colours of earthy red and heavenly blue, and the green of creation. Then there are symbols to use: the Lily of Mary, Mother of Christ; St Peter's key and Arch-Angel Michael's scales... Banners all have tales to tell and information to share to set our thoughts racing towards God who becomes very present in the moment. Not all information is contained by words, much is passed on through picture and symbol, and the sheer experience of standing and staring. An inspired banner will carry a profound message of love, compassion, unconditional acceptance, and might even trigger discussion and exploration with someone else. What do you understand? Let me listen to you. Will you listen to what I say as I try to grasp my thoughts? Banners give us a ministry of struggle for spiritual meaning, understanding and a means for sharing our faith.

Sharing in the design and making of a banner brings great blessing. Prayer is our engine-house, and Christ is our driver.

Do let me know if you would like to be involved in the fun and challenge of Banner creation.

Diana Veasey

GARDEN OF REMEMBRANCE AND SOUTH LAWNS

The gardens on the South side of the church continue to mature and develop, and from comments received when we are working there, give a great deal of pleasure to many people.

Families of those with ashes interned in the area, are particularly grateful that the garden is well looked after. Locals and visitors who use the pathway, rest on the benches and also enjoy seeing this area change through the seasons.

This makes the task of looking after the gardens very worthwhile and rewarding.

Nina Hainsworth and June Smith

FLOWER GUILD

No formal meetings were held during the year. With only four active members it was agreed that we communicate by email prior to festival and memorials arranging times. There has been no further interest in new people joining the team this year, although we have had *ad hoc* help for festivals.

The Guild continued with the programme of memorial flowers. This year we also provided arrangements for a wedding. The Easter Lily sponsorship appeal raised enough funds to cover the cost of flowers and palms and was a great success. 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 Harvest and Christmas displays were much admired. 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. The bank balance is currently about £150, having refunded costs of flowers and other sundries during the year.

With good news about the heating system in the church, we shall be able to review the content of our arrangements, and include more fresh material. Lily sponsorship will be encouraged again in 2026 to assist with funding of flowers and palms. We aim to organise a coffee morning later in the year to help our depleting funds.

My thanks as ever go to Gill, Sheila and Martin for their wonderful arrangements and support decorating the church.

Chris Lynch

CHURCH WALKS

This year parish walks have continued to take place on the second Tuesday of the month. We did consider changing to a day when the pubs were more likely to be open, but Tuesdays remain the day most people can do.

The walks this year included many of the local favourites but we have gone further afield to Newent, very muddy, Kempley, for the daffodils, Hanley Castle and Tarrington. The walk in June was cancelled as the weather was too hot. This coming year we will no doubt repeat some of these at a different time of year when we hope there will be less mud and more comfortable temperatures.

We rarely walk more than five miles, avoid too many styles and very steep hills. If you are interested in joining us, even infrequently, please speak to me one Sunday and I will send you details each month.

Anne Tattersall

LEDBURY MOTHERS' UNION

Ledbury MU continues to meet monthly in the Market Theatre foyer. In 2025 we had a diverse programme: Bible studies on 23rd Psalm and the workers in the vineyard, a talk on the Nicene creed, a craft activity, coffee mornings, a garden party and 2 communion services. The Diocese arranges quiet days and services to which members are invited.

We have a core of loyal members who value the support and friendship that membership of the Mothers' Union provides, but we need to attract new people. This branch was founded 134 years ago in November 1892 and we want to make sure that the Mothers' Union continues to have a presence in our church in the years to come, (Mary Sumner was actually confirmed in St. Michael's, being a resident of Hope End) and that the future of the branch is secured.

Next year, 2026, sees the 150th anniversary of this now worldwide movement.

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 2025

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

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

Minutes of meeting held on 10 April 2024

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.

4. The meeting closed at 7.05 pm.

Signed.....

Dated.....

Annual Parochial Church Meeting

St Michael and All Angels church, 10 April 2025

Present

1. The meeting was chaired by Rev. Keith Hilton-Turvey. 38 parishioners attended with 12 apologies.

Minutes of meeting held on 10 April 2024

2. These were agreed with one abstention.

Matters arising

3. Diana Veasey reported that PCC minutes still did not appear on the website. Stephen Cheetham (webmaster) agreed that they would.
4. David Houghton explained the efforts of the PCC to seek to resolve the issue of women's ministry within St Michael's. David Tombs thanked the PCC for their efforts, but expressed deep regret that no way forward had been found. He acknowledged that the bishop had opined that it was not the PCC's role to seek to alter the views of the rector, who under Canon Law is solely responsible for determining who fills the pulpit.

Rector's report

5. 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

6. The Treasurer, Stephen Cheetham, presented the Treasurer's report. He noted with concern that, although the church finished the year with a small surplus, the congregation continues to shrink and giving by the congregation continues to fall. He also noted that, once the heating issue had been resolved, the backlog of other maintenance issues would necessitate additional expenditure compared with 2024.
7. Receipt of the accounts was proposed by Stephen Cheetham and seconded by David Houghton. They were received with 30 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 two nominees: Maria Dineen and Anne Scull.
9. There being no need for an election, both were duly declared elected.

Reception of reports

10. The Annual Report for 2024 was received with 28 votes in favour and two abstentions. The Churchwardens' Fabric Report for 2024 was received unanimously. Andrew Beech

set out briefly the activities of the Ledbury Deanery Synod in 2024. The Electoral Roll stands at 87 persons.

Independent examiner

11. Stephen Cheetham proposed, seconded by Lucy Huxley, that Luke Keegan of Greendawn Accounting of Ledbury be reappointed as independent examiner. This was agreed unanimously.

Questions of general and parochial interest

12. David Tombs expressed considerable concern at the lack of a Benefice Safeguarding Officer (BSO), following the resignation of Annie Lindon, and that the rector had instead taken on this role.

13. It was explained in response that the rector had **not** taken on the role of BSO, although he had taken on responsibility for Disclosure and Barring Service checks. The role of BSO was being carried out by Carl Stevenson (Diocesan Safeguarding Officer), and there was a notice to this effect in the church porch. Safeguarding remained a standing item on all agendas of both the PCC and Standing Committee.

14. Peter Tattersall announced that he would relinquish the role of vergers once he reached his 80th birthday, and that a replacement would need to be found. He was thanked for his long service.

15. Concern was expressed about the continuing lack of heating. It was explained that the Church of England's policy of achieving Net Zero by 2030 was complicating things considerably, but that the Archdeacon of Hereford was sympathetic to the church's need. It was hoped that the situation would be resolved by next winter.

Date of next meeting

16. It was agreed that the 2026 APCM would be held at 7.00 p.m. on Wednesday, 15 April 2026 in the church.

The meeting closed at 8.07 p.m. with the Grace.

Rector's report

Today the church remembers William of Ockham, famous for applying what became known as Occam's razor. He was a friar, philosopher and teacher of the faith.

The evening reading is: Hebrews 12: 14 – 29

¹⁴ Strive for peace with everyone, and for the holiness without which no one will see the Lord.

¹⁵ See to it that no one fails to obtain the grace of God; that no "root of bitterness" springs up and causes trouble, and by it many become defiled; ¹⁶ that no one is sexually immoral or unholy like Esau, who sold his birthright for a single meal. ¹⁷ For you know that afterwards, when he desired to inherit the blessing, he was rejected, for he found no chance to repent, though he sought it with tears.

¹⁸ For you have not come to what may be touched, a blazing fire and darkness and gloom and a tempest ¹⁹ and the sound of a trumpet and a voice whose words made the hearers beg that no further messages be spoken to them. ²⁰ For they could not endure the order that was given, "If even a beast touches the mountain, it shall be stoned." ²¹ Indeed, so terrifying was the sight that Moses said, "I tremble with fear."

²² But you have come to Mount Zion and to the city of the living God, the heavenly Jerusalem and to innumerable angels in festal gathering ²³ and to the assembly of the firstborn who are enrolled in heaven and to God, the judge of all and to the spirits of the righteous made perfect ²⁴ and to Jesus, the mediator of a new covenant and to the sprinkled blood that speaks a better word than the blood of Abel.

²⁵ See that you do not refuse Him who is speaking. For if they did not escape when they refused Him who warned them on earth, much less will we escape if we reject Him who warns from heaven.

²⁶ At that time His voice shook the earth, but now He has promised, "Yet once more I will shake not only the earth but also the heavens." ²⁷ This phrase, "Yet once more", indicates the removal of things that are shaken — that is, things that have been made — in order that the things that cannot be shaken may remain. ²⁸

Therefore, let us be grateful for receiving a kingdom that cannot be shaken and thus let us offer to God acceptable worship, with reverence and awe, ²⁹ for our God is a consuming fire.

Thanks to:

Everyone who has contributed to the life and well-being of S. Michael's church community...seen and unseen, heard and unheard.

Thanks to all those who do the small, unseen, quiet things that often go unnoticed — until they're not done that is! For example: the cleaning, dusting and polishing of the church and furniture, bulb changing etc. The emptying of bins and cleaning of toilets. I'd like to make particular mention of Vince, who did an excellent job of trimming the grass edges and clearing out years of silt clogging the soak-away drains. The quiet care for one another that is a major part of our community even as it is too often derided, because it's done without fanfare. Thanks to those who in 2024 felt the time had come to put their baton down and allow others to pick them up if they wanted to.

I want to say thanks to Cath and David for another year as churchwardens, for quietly going above and beyond in their roles. They have worked really hard for us all and what's more, they've agreed to do so for another year — Thanks.

Thanks too, to Andrew as PCC secretary, Faculty-meister and lead Fabric man, for the care, patience and grace he has applied to all he's done – especially negotiating continually moving hurdles regarding green-rules and requirements.

Thanks go to Kate for all she's done providing music in different service settings along with recitals and concerts.

Review:

In times past, people didn't celebrate their birthdays, so much as living through winters. People would speak of having seen 'so-many' winters – that being more significant than your birth day. Being somewhat traditionally minded here at S. Michael's we have returned to that.

We sit here able to say we have lived through another winter... without church heating! While most have been feeling the chill, Andrew Beech and the Fabric team have been working up a sweat finding an achievable solution that will enable us to have heating later this year – DAC et al willing. Although mostly unseen, much thanks and appreciation are owed to the team for their perseverance, dedication and results. At the end of 2024 we received a substantial legacy which we have been asked to apply primarily towards a new heating solution. This will go quite some way to covering costs.

In 2024:

the diocese decided not to proceed with the combining Ledbury and Bromyard Deaneries. We have supported and been active in the Foodbank and with LEAF.

The S. Katherine's Hall lease was ended, with a new lease being agreed with LEAF. There were some final repair works that had to be sorted and we are in the last stages of settling accounts.

We continue to use S. Katherine's chapel regularly and the hall when available.

We saw the formation of an additional cell group

- explored prayer-and-worship possibilities on Sunday afternoons;

- setting it to one side as there was no support for it.

- continued developing our communications, seeing much benefit from iKnow in particular.

- developed further our 'Third Thursday' discussions

- had teaching series about our Christian faith.

- developed opportunities for growing the church's corporate prayer life.

- Began holding bi-monthly man-chat meetings

and are continuing to do so.

This year's Prayer and Litter Picking began this month,

Thursday Talks have been arranged, the first of which is on 22 May.

Publicity and more information will come after Easter.

The first of this year's coffee concerts will take place on Saturday 10 May.

Looking Forward:

I've highlighted the small, the quiet and the unseen – so what can each of us do in the forthcoming year to put into action the passage from Hebrews:

Striving for peace with everyone and for the holiness that comes from being close to Christ?

Helping one another to obtain the grace of God;

Helping one another to avoid any "root of bitterness" springing up.

Helping one another to be grateful for receiving in Christ membership a kingdom that can't be shaken, worshipping Him, with reverence and awe?
In particular, which three people will you pray for to come to or grow in faith in Jesus?
Inviting and bringing-including them this year – *the bishop's year of outreach*?

Prayer.

Let's pray – for 2025 here at S. Michael's:

Holy, living, loving, Father God,
Thank you for giving us a place in Your unshakeable Kingdom through our faith in Your Son

our Saviour Jesus.

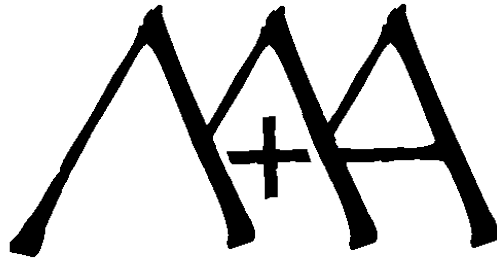
Empower us S. Michael's to continue to be a wholeheartedly Anglican community, biblically faithful, in public and in private;

Please bless us as Your community here -

- with faith and confidence in our Saviour, Jesus),
- health, strength and growth in our faith and witness
- Please bless us with Your presence and Your guidance.
- Please bless us with encountering You in our daily lives and in our weekly worship
- Please bless us with faithfulness and fruitfulness, experiencing lives transformed by You.
- Please enable and encourage us to be active, inviting, outreaching 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 2025

Report of the Trustees and
Financial Statements
for the Year Ended 31 December 2025
for
The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Thorne Widgey Accountancy Ltd
Chartered Accountants
Statutory Auditors
2 Wyevale Business Park
Kings Acre
Hereford
Herefordshire
HR4 7BS

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Contents of the Financial Statements
for the Year Ended 31 December 2025

	Page
Report of the Trustees	1 to 9
Report of the Independent Auditors	10 to 12
Statement of Financial Activities	13
Balance Sheet	14
Cash Flow Statement	15
Notes to the Cash Flow Statement	16
Notes to the Financial Statements	17 to 26
Detailed Statement of Financial Activities	27 to 28

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Report of the Trustees
for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

St Michael and All Angels is the parish church of Ledbury. It provides the spiritual focus for the population of Ledbury through regular religious services, work with local schools, visiting local care homes and hospitals. We also work with other groups within Ledbury. As an asset to the town, the building hosts concerts and civic occasions and is a tourist attraction.

OBJECTIVES AND ACTIVITIES

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 (one of which per month is lay led). Once per month a Choral Evensong is offered. A weekly service continues to be held each Friday in St Katherine's Chapel. Because of the lack of heating in the church for much of the year, the 08.00 service took place in St Katherine's Chapel until March and again between 2 November and 21 December. By this date heating was restored to the church and so the 08.00 service was moved back there from 28 December. The 10.00 service was moved into the Chapter House between 5 January and 23 March, as a small modicum of warmth could be provided in the Chapter House.

The church continues when possible 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 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 most notable event of the year was the retirement of the rector, Rev. Keith Hilton-Turvey. Keith announced his retirement at the end of September. His last service was celebrated on 26 October, and Keith retired on 30 November. The PCC wishes Keith and Wendy a long and happy retirement, and wishes them well in their new home.

Probably the second most notable event also occurred towards the end of the year. This was the restoration of heating to the church from 18 December. At the request of the PCC, the Diocesan Chancellor granted an interim faculty to allow the installation of a refurbished gas boiler on a temporary basis. The boiler was installed during November and December. Under the terms of this faculty, the PCC is required to find alternative ways to heat the church that comply with the Church of England Net Zero policy, from 2028. Work on this major (and expensive) piece of work is underway.

Towards this end, the church achieved Bronze EcoChurch status in August. St Michaels has also been appointed as a Net Zero Demonstrator Church by the Church Buildings Council (part of the Archbishops' Council), one of only two such churches thus far in the diocese.

The PCC continued to meet throughout the year. The PCC met eight times and the Standing Committee met on six occasions. On 3 December a joint meeting of the Ledbury and Eastnor PCCs was held, chaired by the Archdeacon of Hereford, the Ven. Derek Chedzey, at which the Ven. Chedzey set out the process and timescale for appointing a new rector to the benefice.

Insufficient people stood for election to the PCC at the Annual Parochial Church Meeting, and hence the PCC carried lay member vacancies thereafter. In October both Sonia Bowen and Christine Walters volunteered to join the PCC. The Church Representation Rules 2020, as amended, allow PCCs to fill casual vacancies during the course of a year. After prayerful consideration, both Sonia and Christine were elected to the PCC at the PCC's November meeting, and will serve until the APCM in 2026.

The church heating and the means of complying with the Church of England Net Zero policy (see above) constituted major items for discussion at all of the regular meetings throughout the year. Other matters considered included:

- the difficulty in finding people to volunteer to carry out various roles within the church. A Volunteering Group was set up under the chairmanship of Tim Keyes, and produced a helpful report. Discussion on this issue was ongoing at the end of the year;
- the reinstatement of ceremony in worship. On the first Sunday of each month (since September) there has been a procession to the altar, with the officiating clergy preceded by a crucifer. At each communion service, the communion assistants bring the elements to the altar. On the fourth Sunday of each month, prayers left by visitors are offered to God;
- the resignation of Jane Chamberlain as the inspecting architect of the church. Matthew Vaughan was appointed in her place. The PCC expressed its gratitude to Jane for her long service as inspecting architect;
- the celebrations to mark the 80th anniversary of VE and VJ Days;

OBJECTIVES AND ACTIVITIES

- improvements to the audio-visual and sound systems and the need to find people willing to operate them each Sunday;
- provision of improved catering facilities; and
- greening the churchyard.

No safeguarding incidents were reported during the year.

The PCC noted with sadness the death of Alison Williams, lay reader, on Boxing Day.

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

Churchwarden's fabric report 2025

Heating

1. The main event affecting the church's fabric during the course of 2025 was undoubtedly the successful installation of a reconditioned gas boiler and the restarting of the church's heating system in early December. Concern had arisen over whether this would be possible, given that some other churches elsewhere in the country had not been allowed this option. But a good case was put forward, and in due course a faculty was granted. By the year end it was already clear that some of the deterioration of the fabric experienced during the period without heating was being remedied.
2. It is a requirement of the faculty allowing the installation of a gas boiler that the church should move to a Net Zero solution by Spring 2028. An independent report has shown that this could be very expensive, and it is not known yet how this could be achieved. The church has obtained Net Zero Demonstrator Church status with the Church Buildings Council, and this should open up technical support and grant aid towards this objective. Work on this will be ongoing during 2026. In the meantime, the church will be attractively warm for worshippers and visitors alike.

Other fabric projects

3. The conversion of four pews to mobile form by the addition of castors was completed in July 2025. This has enabled a much more flexible use of the area at the east end of the nave by the choir and for concerts etc. and has proved very popular. A long pew, made redundant by these changes, was donated to the Peace and Hope Trust.
4. The work to replace the flashbanding in the two roof gullies did not proceed as expected. The contractor appointed to carry out this work unfortunately went out of business, and so a replacement contractor will need to be found. It is hoped that this work will now take place in 2026.
5. A faculty was obtained, and a contractor appointed, to strengthen the floor in the room over the porch. This work will take place in 2026.
6. The organ was damaged during the year by over-heating. This damage was repaired. The cost was recovered from the church's insurers.
7. Finally, recognising that the church's catering facilities were inadequate, a group was set up in November 2025 to advise the PCC on what might be required. This work will be ongoing into 2026.

Inspecting architect

8. The church's inspecting architect for many years had been Jane Chamberlain of Caroe and Partners, latterly of Tewkesbury. Sadly, Jane resigned in May 2025. We wish to express our thanks for the many years of patient and helpful service that she gave the church. Her replacement is Matt Vaughan of Donald Insall Partners, Birmingham, and we look forward to working closely with him.

OBJECTIVES AND ACTIVITIES

Financial matters

9. A potential restriction on our ability to carry out fabric work is that, from 1 April 2025, the Listed Places of Worship grant scheme that allows a reclaim of VAT on works has been limited to a maximum claim of £25,000 per year. Thus, any project that costs in excess of £125,000 will exceed this limit, if all carried out in the same year.

10. All of the work done was carried out under the appropriate faculty provisions. We are grateful to the Fabric Sub-Committee for their work during the year.

Public benefit

In drafting this report, the Trustees have complied with the duty in Section 4 of the Charities Act 2006, to have due regard to public benefit guidance published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE

Investment performance

In February 2025 Stuart Heaton left St Michael's £1.5m. The £1.5m bequest is currently invested in a BlackRock money-market fund (MMF): this is a portfolio of government and corporate bonds which yields a better rate of interest than that available from bank deposits, and enables the PCC to access the money at a few days' notice.

It is very slightly higher-risk than a bank deposit, but crucially it avoids the issue of the £120k limit on government deposit insurance which leads some charities to split their deposits up between multiple banks. So far to end December the MMF has yielded just under 4% on an annualised basis.

FINANCIAL REVIEW

Financial position

The results for the year show net income, before gains/(losses) on investments, of £1,501,219 (2024: £89,388). During the year the charity received a £1.5m legacy from The Heaton Trust. Net assets amounted to £1,828,661 (2024: £281,051). Net gains on investments amounted to £46,591 (2024 £968).

At 31 December 2025, free reserves were £87,189 (2024 £175,975).

Reserves policy

The church will keep a minimum of six months running costs in general reserve, to cover unforeseen fluctuations in costs and possible emergencies.

The church will maintain in its building (restricted and designated) and general funds sufficient funds to cover the next two years rolling budgeted maintenance and repair costs. In the event that these funds are insufficient, the church will review its maintenance programme. The policy of the church is to meet building costs first from the building and fabric designated and restricted funds.

The church will consider how to use additional funds (Griffin, Johnson and Martin) in the context of projected future plans, including the churches desire to reorder its building.

Going concern

The Trustees believe that their accounts are in a sound financial position to continue for the foreseeable future..

FUTURE PLANS

The PCC, over the next few years, would like to upgrade their catering facilities, together with an upgrade to the two rooms above the porch and meeting room. The PCC has not yet got to the planning stage for either project. The PCC also needs to consider how to move the church to meet the Church of England's Net Zero Carbon target.

The most significant current area of uncertainty for the PCC relates to the retirement in November 2025 of the previous incumbent. The process for finding a successor is under way and it is hoped to make an appointment by the middle of 2026. In the meantime St Michaels is being well supported by its network of lay readers and retired clergy, as well as by the Diocese.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document - The Parochial Church Council Powers Measure (1956) as amended, and church representation rules.

Recruitment and appointment of new trustees

Procedures for recruitment and appointment of trustees are set out in rules M4-M9, M12 and M15-M18 of the Church Representation Rules 2020, which are available online, and in hard copy from Church House Publishing. There is no formal training programme, although advice on the responsibilities is available on the Charity Commission and Church of England websites and trustees are directed to these.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Deanery - Ledbury

Diocese - Hereford

Incumbent - Rev. Keith Hilton-Turvey (retired 30 November 2025; thereafter the post of rector was vacant).

The Rectory
Worcester Road,
Ledbury
HR8 1PL

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 2025:

Incumbent - Rev. Keith Hilton-Turvey

Associate Minister - Rev. Tony Hodder

Churchwardens
David Houghton
Catherine Beech

Elected members

Andrew Beech - Deanery Synod, Secretary
Ian James - Deanery Synod
Sue Simpson - Deanery Synod
Maria Dineen - 1 Year
Anne Scull - 1 Year
Peter Scull - 1 Year
Will Wake - 1 Year
Sue Cooper - 3 Years
Richard Nightingale - 3 Years
William Hopkinson - 3 Years

Co-opted member

Stephen Cheetham - Treasurer

From 10 April 2025:

Incumbent - Rev. Keith Hilton-Turvey (Retired 30 November 2025)

Associate Minister - Rev. Tony Hodder

Churchwardens
David Houghton
Catherine Beech

Elected members

Andrew Beech - Deanery Synod, Secretary
Ian James - Deanery Synod

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Report of the Trustees
for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sue Simpson - Deanery Synod
Sonia Bowen - 1 Year (elected 19 November 2025)
Christine Walters - 1 Year (elected 19 November 2025)
Sue Cooper - 2 Years
William Hopkinson - 2 Years
Richard Nightingale - 2 Years
Maria Dineen - 3 Years
Anne Scull - 3 Years

Co-opted members
Stephen Cheetham - Treasurer
Will Wake

Committees:

The Parochial Church Council (PCC) operates through a number of committees and subcommittees 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 on pages 1 to 9 and, where appropriate, reports of the Committees are printed in this Annual Report.

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

Church attendance:

There are 94 parishioners on the Electoral Roll, compared with 155 in 2024. The number of communicants at Easter was 107 (87 in 2024). At Christmas there were 100 communicants (92 in 2024). Average attendance was 83 (89 in 2024).

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1132846

Principal address
Saint Michael And All Angels Church
Church Lane
Ledbury
Herefordshire
HR8 1DR

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Report of the Trustees
for the Year Ended 31 December 2025

Trustees

S A Bowen (appointed 19.11.25)
C Walters (appointed 19.11.25)
R J Nightingale
G W Hopkinson
S E Simpson
S B Cheetham
A Scull
W B G Wake
S M Cooper
I E James
D Houghton
C L Beech
A J Beech
Rev T Hodder

Auditors

Thorne Widgery Accountancy Ltd
Chartered Accountants
Statutory Auditors
2 Wyevale Business Park
Kings Acre
Hereford
Herefordshire
HR4 7BS

Bankers

Lloyds TSB Bank plc
8 High Town
Hereford
HR1 2AE

Architects

Donald Insall Associates
30 Harborne Road
Birmingham
B15 3AA

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

.....
A J Beech - Trustee

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Michael and All Angels Ledbury (the 'charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Based on our understanding of the Charity, we identified that the principal risks of non-compliance with laws and regulations related to breaches of UK regulatory principles, such as those governed by the PCC, and we considered the extent to which non-compliance might have a material effect on the financial statements of the Charity. We also considered those laws and regulations that have a direct impact on the financial statements of the Charity such as the PCC rules and UK tax legislation.

We have also evaluated the management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks are related to management bias in accounting estimates and judgemental areas of the financial statements.

Audit procedures performed by the engagement team included:

- Discussions with the Board, Management and Charity Secretary involved in the Risk and Compliance functions and the Charity's legal function, including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluation and testing of the operating effectiveness of management's controls designed to prevent and detect irregularities;
- Identifying and testing journal entries based on risk criteria;
- Designing audit procedures to incorporate unpredictability around the nature, timing or extent of our testing; and
- Testing transactions entered into outside the normal course of the Charity's activities as appropriate.

There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusions.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Trustees of
The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Thorne Widgery Accountancy Ltd
Chartered Accountants
Statutory Auditors
2 Wyevale Business Park
Kings Acre
Hereford
Herefordshire
HR4 7BS

Date:

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	131,964	-	1,500,000	1,631,964	183,727
Charitable activities	4					
Fees for weddings and funerals		3,878	-	-	3,878	5,247
Other trading activities	3	388	-	-	388	320
Other income		17,969	294	-	18,263	14,799
Total		<u>154,199</u>	<u>294</u>	<u>1,500,000</u>	<u>1,654,493</u>	<u>204,093</u>
EXPENDITURE ON Charitable activities						
Charitable activities	5					
		134,101	5,874	-	139,975	112,618
Other		8,884	4,415	-	13,299	2,087
Total		<u>142,985</u>	<u>10,289</u>	<u>-</u>	<u>153,274</u>	<u>114,705</u>
Net gains on investments		<u>3,005</u>	<u>43,586</u>	<u>-</u>	<u>46,591</u>	<u>968</u>
NET INCOME		<u>14,219</u>	<u>33,591</u>	<u>1,500,000</u>	<u>1,547,810</u>	<u>90,356</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		<u>176,929</u>	<u>104,122</u>	<u>-</u>	<u>281,051</u>	<u>190,695</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>191,148</u></u>	<u><u>137,713</u></u>	<u><u>1,500,000</u></u>	<u><u>1,828,861</u></u>	<u><u>281,051</u></u>

The notes form part of these financial statements

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Balance Sheet
31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS						
Investments	9	103,959	83,391	1,500,000	1,687,350	40,759
CURRENT ASSETS						
Debtors	10	33,300	-	-	33,300	5,000
Cash at bank		96,734	54,322	-	151,056	246,292
		130,034	54,322	-	184,356	251,292
CREDITORS						
Amounts falling due within one year	11	(42,845)	-	-	(42,845)	(11,000)
NET CURRENT ASSETS		87,189	54,322	-	141,511	240,292
TOTAL ASSETS LESS CURRENT LIABILITIES		191,148	137,713	1,500,000	1,828,861	281,051
NET ASSETS		191,148	137,713	1,500,000	1,828,861	281,051
FUNDS	12					
Unrestricted funds					191,148	176,929
Restricted funds					137,713	104,122
Endowment funds					1,500,000	-
TOTAL FUNDS					1,828,861	281,051

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
A J Beech - Trustee

.....
S B Cheetham - Trustee

The notes form part of these financial statements

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Cash Flow Statement
for the Year Ended 31 December 2025

	Notes	31.12.25 £	31.12.24 £
Cash flows from operating activities			
Cash generated from operations	1	4,764	82,629
Taxation refund		-	948
Net cash provided by operating activities		4,764	83,577
Cash flows from investing activities			
Purchase of fixed asset investments		(1,600,000)	-
Net cash (used in)/provided by investing activities		(1,600,000)	-
Cash flows from financing activities			
Income attributable to endowment		1,500,000	-
Net cash provided by financing activities		1,500,000	-
Change in cash and cash equivalents in the reporting period		(95,236)	83,577
Cash and cash equivalents at the beginning of the reporting period		246,292	162,715
Cash and cash equivalents at the end of the reporting period		151,056	246,292

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 December 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.25 £	31.12.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	1,547,810	90,356
Adjustments for:		
Gain on investments	(46,591)	(968)
Income attributable to endowment	(1,500,000)	-
(Increase)/decrease in debtors	(28,300)	4,000
Increase/(decrease) in creditors	31,845	(10,759)
Net cash provided by operations	<u>4,764</u>	<u>82,629</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank	246,292	(95,236)	151,056
	<u>246,292</u>	<u>(95,236)</u>	<u>151,056</u>
Total	<u>246,292</u>	<u>(95,236)</u>	<u>151,056</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. For bequests, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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. Endowment funds are held indefinitely.

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).

Following the receipt of a substantial legacy during 2025 from the late Stuart Heaton a revised investment policy was prepared during the year and is to be presented to the March PCC for approval. Since we are not permitted to spend the capital of the bequest and are enjoined to protect its real (inflation-adjusted) value, it is proposed to invest this money, as well as up to half of the PCC's other funds, in a well-diversified passive global equity fund. Returns in excess of inflation will become available to the PCC in support of its activities.

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. 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 2025 the balance on the account was £32,426 (2024 £32,160).

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES - continued

Investments

Going Concern

The PCC considers that there are no material uncertainties about its ability to continue as a going concern. Apart from the Heaton bequest, legacies during 2025 totalling £8,767 (2024 £70,274) and a donation of £20,000 for the new heating system were received from the supporting charity The Friends of Ledbury Parish Church. As a result of this income, the PCC was able to comfortably afford the installation costs of the new heating, and made a modest surplus of £14,219 (2024 £93,145) for the year in the general fund.

The most significant current area of uncertainty for the PCC relates to the retirement in November 2025 of the previous incumbent. The process for finding a successor is under way and it is hoped to make an appointment by the middle of 2026. In the meantime St Michaels is being well supported by its network of lay readers and retired clergy, as well as by the Diocese.

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Bank donations	32,738	27,518
Collections and other giving	75,416	80,735
Tax refunds	6,743	5,000
Legacies	1,508,767	70,274
Other non-recurring grants	8,300	200
	<u>1,631,964</u>	<u>183,727</u>

In February 2025 Stuart Heaton left the PCC £1.5m. This is split into two restricted funds, £0.5m to the existing Arthur and Biddy Heaton fund, and £1m to a new fund "The Stuart Michael Heaton Bequest".

The terms of the bequest are slightly different for each amount but the overall intent is clear: the PCC is not permitted to spend the capital amount bequeathed and are instructed to preserve the real (that is, inflation-adjusted) value of the capital. The PCC is, however, entitled to spend any surplus income from the funds.

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
Other grants	<u>8,300</u>	<u>200</u>

3. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Coffee Stop income	<u>388</u>	<u>320</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

4. INCOME FROM CHARITABLE ACTIVITIES

31.12.25	31.12.24
Fees for weddings and funerals	Total activities
£	£
Fees for weddings and funerals	
<u>3,878</u>	<u>5,247</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £
Charitable activities	
	<u>139,975</u>

6. SUPPORT COSTS

	Governance costs £
Other resources expended	
	<u>5,994</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

During the year £617 expenses were reimbursed to two Trustees.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	183,577	150	-	183,727
Charitable activities				
Fees for weddings and funerals	5,247	-	-	5,247
Other trading activities	320	-	-	320
Other income	13,915	884	-	14,799
Total	<u>203,059</u>	<u>1,034</u>	<u>-</u>	<u>204,093</u>

EXPENDITURE ON

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Charitable activities				
Charitable activities	108,203	4,415	-	112,618
Other	1,739	348	-	2,087
Total	109,942	4,763	-	114,705
Net gains on investments	28	940	-	968
NET INCOME/(EXPENDITURE)	93,145	(2,789)	-	90,356
RECONCILIATION OF FUNDS				
Total funds brought forward	83,784	106,911	-	190,695
TOTAL FUNDS CARRIED FORWARD	176,929	104,122	-	281,051

9. FIXED ASSET INVESTMENTS

	31.12.25 £	31.12.24 £
Other	1,687,350	40,759

There were no investment assets outside the UK.

Investments (neither listed nor unlisted) were as follows:

	31.12.25 £	31.12.24 £
Martin Chancel Bequest - CBF Church of England Investment Fund	31,344	32,649
Johnson Bequest - CBF Church of England Fixed Interest Securities Fund	7,331	7,156
Griffin Music Fund - CBF Church of England Fixed Interest Securities Fund	978	954
Blackrock MMF - Heaton Trust/ Unrestricted funds, restricted funds and endowment funds	1,647,697	-
	1,687,350	40,759

9. FIXED ASSET INVESTMENTS - continued

	Other Investments £
MARKET VALUE	
At 1 January 2025	40,759
Additions	1,600,000
Revaluations	46,591
At 31 December 2025	1,687,350
At 31 December 2025	40,759

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	28,300	-
Tax	5,000	5,000
	33,300	5,000

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	42,845	11,000

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

12. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund			
	98,027	14,195	112,222
Alpha Evangelism	6,075	-	6,075
Building/fabric repair 2	68,938	-	68,938
AV Fund	1,190	-	1,190
Griffin fund	954	24	978
Sound system	1,745	-	1,745
	176,929	14,219	191,148
Restricted funds			
AM Johnson	7,156	175	7,331
Arthur and Biddy Heaton fund			
	14,004	14,835	28,839
Bells fund	28,143	(4,415)	23,728
Building/fabric repair 1	19,180	(5,510)	13,670
Embroidery Trust	869	-	869
Ledbury Ecumenical Role	2,121	-	2,121
Martin Chancel	32,649	(1,305)	31,344
Stuart Michael Heaton Bequest	-	29,811	29,811
	104,122	33,591	137,713
Endowment funds			
Arthur and Biddy Heaton fund - endowment fund			
	-	500,000	500,000
Stuart Michael Heaton Bequest - endowment fund			
	-	1,000,000	1,000,000
	-	1,500,000	1,500,000
TOTAL FUNDS	281,051	1,547,810	1,828,861

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund				
	154,199	(142,985)	2,981	14,195
Griffin fund	-	-	24	24
	<u>154,199</u>	<u>(142,985)</u>	<u>3,005</u>	<u>14,219</u>
Restricted funds				
AM Johnson	-	-	175	175
Arthur and Biddy Heaton fund				
	-	(70)	14,905	14,835
Bells fund	-	(4,415)	-	(4,415)
Building/fabric repair 1	294	(5,804)	-	(5,510)
Martin Chancel	-	-	(1,305)	(1,305)
Stuart Michael Heaton Bequest	-	-	29,811	29,811
	<u>294</u>	<u>(10,289)</u>	<u>43,586</u>	<u>33,591</u>
Endowment funds				
Arthur and Biddy Heaton fund - endowment fund				
	500,000	-	-	500,000
Stuart Michael Heaton Bequest - endowment fund	<u>1,000,000</u>	<u>-</u>	<u>-</u>	<u>1,000,000</u>
	<u>1,500,000</u>	<u>-</u>	<u>-</u>	<u>1,500,000</u>
TOTAL FUNDS	<u><u>1,654,493</u></u>	<u><u>(153,274)</u></u>	<u><u>46,591</u></u>	<u><u>1,547,810</u></u>

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund			
	4,910	93,117	98,027
Alpha Evangelism	6,075	-	6,075
Building/fabric repair 2	68,938	-	68,938
AV Fund	1,190	-	1,190
Griffin fund	926	28	954
Sound system	1,745	-	1,745
	83,784	93,145	176,929
Restricted funds			
AM Johnson	6,946	210	7,156
Arthur and Biddy Heaton fund			
	13,323	681	14,004
Bells fund	27,993	150	28,143
Building/fabric repair 1	23,740	(4,560)	19,180
Embroidery Trust	869	-	869
Ledbury Ecumenical Role	2,121	-	2,121
Martin Chancel	31,919	730	32,649
	106,911	(2,789)	104,122
TOTAL FUNDS	190,695	90,356	281,051

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund				
	203,059	(109,942)	-	93,117
Griffin fund	-	-	28	28
	<u>203,059</u>	<u>(109,942)</u>	<u>28</u>	<u>93,145</u>
Restricted funds				
AM Johnson	-	-	210	210
Arthur and Biddy Heaton fund				
	681	-	-	681
Bells fund	150	-	-	150
Building/fabric repair 1	203	(4,763)	-	(4,560)
Martin Chancel	-	-	730	730
	<u>1,034</u>	<u>(4,763)</u>	<u>940</u>	<u>(2,789)</u>
TOTAL FUNDS	<u>204,093</u>	<u>(114,705)</u>	<u>968</u>	<u>90,356</u>

Purpose of Designated Funds:

Alpha Evangelism - for running Alpha courses introducing people to Christianity.

Building/Fabric Repair 2 - For maintaining the church fabric.

AV Fund - For improvements to the church audio visual system.

Sound System - For improvements to the church audio system.

All designated funds will be transferred back to general unrestricted funds in 2026.

Purpose of Restricted Funds:

Arthur and Biddy Heaton Fund - The income thereof for such purposes as the Rector and Churchwarden see fit.

Stuart Michael Heaton Bequest - The income thereof for such purposes as the Rector and Churchwarden see fit.

Bells Fund - For the maintenance and repair of the bells and the bell tower and associated equipment.

Building/Fabric Repair 1 - For maintaining the church fabric.

Embroidery Trust - For the maintenance and replacement of church embroidery and fabrics.

Ledbury Ecumenical Role - For the support of ecumenical Christian activities in the town of Ledbury.

Martin Chancel: For the maintenance and repair of the church chancel.

Please see note 2 regarding Endowment funds.

13. RELATED PARTY DISCLOSURES

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 £7,955 (2024 £7,545), consisting of a stipend of £6,000 (2024 £5,600) and organist's fees for weddings and funerals of £1,955 (2024 £1,945).

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Bank donations	32,738	27,518
Collections and other giving	75,416	80,735
Tax refunds	6,743	5,000
Legacies	1,508,767	70,274
Other non-recurring grants	8,300	200
	1,631,964	183,727
Other trading activities		
Coffee Stop income	388	320
Charitable activities		
Fees for weddings and funerals	3,878	5,247
Other income		
Electricity Feed inTariff	7,875	6,065
Interest income	9,126	7,375
Other income	1,262	1,359
	18,263	14,799
Total incoming resources		
	1,654,493	204,093
EXPENDITURE		
Charitable activities		
Insurance	14,834	14,552
Electricity and gas	3,812	2,499
Organist fees	6,555	7,270
Sundries	2,286	7,498
Charitable donation	1,524	5,200
Ministry Parish Share	45,400	45,400
Organ/piano maintenance	3,240	1,984
Church maintenance	10,592	7,847
New heating system	49,800	-
New sound system	-	19,194
Other expenses	1,932	1,174
	139,975	112,618
Other		
Bells Fund	4,415	348
Church office expenditure/ other expenses	2,890	1,739
	7,305	2,087

This page does not form part of the statutory financial statements

The Parochial Church Council of the
Ecclesiastical Parish of St Michael and
All Angels Ledbury

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
Support costs		
Governance costs		
Auditors' remuneration	5,994	-
Total resources expended	153,274	114,705
Net income	1,501,219	89,388