

**The Diocese of
St Edmundsbury and Ipswich**

**Annual Report and
Financial Statements
of the
Parochial Church Council (Trustees)
of
St Peter & St Paul, Clare
with St Mary the Virgin, Poslingford**

For the year ended 31st December 2025

The Rector's Annual Review of 2025
The Benefice of the Stour Valley
(Cavendish, Clare, Hundon, Poslingford,
Stoke-by-Clare, and Wixoe)
March 2026

Dear Sisters and Brothers in Christ,

Looking back over 2025, I am grateful for the many ways in which our churches have continued to serve our communities. It has been a year marked by both challenge and encouragement, as we have tried, in our own small way, to respond faithfully to the needs around us while keeping our lives rooted in prayer and worship.

"Let your light shine before others, so that they may see your good works and give glory to your Father in heaven." — Matthew 5:16 (NRSV)

Easter and Christmas remain the high points of our shared life together, when our churches are filled with people from across the wider benefice and beyond. Yet the real heartbeat of parish life is found week by week as congregations gather for worship. It is a quiet but steady witness: people praying together, welcoming newcomers, and keeping alive a tradition of faith that has shaped our villages and town for generations.

Much of our work takes place beyond the church buildings themselves. The Community Pantry in Clare has been well used, and it has been particularly encouraging to see the support given to the satellite pantry at Cavendish Primary School. Alongside this, our regular Coffee Mornings and community gatherings have provided opportunities for people simply to meet, talk, and support one another. In rural communities especially, these small moments of connection matter more than we sometimes realise.

Several of our churches have also continued their work with the Eco-Church initiative. Progress toward bronze and silver awards has encouraged us to think more carefully about how we care for our buildings, our churchyards, and the wider environment entrusted to us.

At the same time, there have been encouraging signs of spiritual growth. Our work with children and families has brought a number of baptisms during the year, and it has been a privilege to hear of those exploring faith more deeply through Bible study, confirmation preparation, and the Certificate in Christian Studies.

Caring for our historic buildings remains a significant responsibility. During the past year there has been important restoration work in Clare, along with preparatory work in Wixoe, Stoke, Hundon, and Cavendish as we look ahead to future projects.

None of this would be possible without the generosity of those who give financially, organise fundraising events, apply for grants, and volunteer their time so faithfully.

As we look toward 2026, my hope is that our churches will continue to be places where people know they are welcome — places of prayer, friendship, and practical care for

our neighbours. We are not only preserving beautiful buildings; we are nurturing communities of faith for the years to come.

"For surely I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope." — Jeremiah 29:11 (NRSV)

God Bless you all.

Mark
The Rev'd Mark Woodrow
Rector

Electoral Roll

Being on the Electoral Roll allows you to participate in the annual and other meetings of the church, as well as entitling you to stand for election to various offices and to cast your vote where appropriate. The enrolment procedure is very simple and if your name is not already included, but you would like it to be, please let me know and I will give you an application form.

Membership currently stands at seventy (70) persons, of whom twenty (20) are resident outside the parish of Clare with Poslingford. There is a further provisionally accepted application, which will be added shortly.

James Standen
Electoral Roll Officer

Proceedings of the Parochial Church Council (PCC) and (Re)-Election of Members, where applicable.

The Parochial Church Council (PCC) has met five times since the last APCM, one such meeting being an extraordinary one to consider and finalise urgent faculty applications.

Including *ex officio* members and one appointee the Council currently consists of sixteen persons, which it is more than a mere token number, and with some members having expertise in a variety of subjects beneficial to discussions. It also has a Buildings Sub-committee, which has proved its value in connection with the recent interior re-lighting project.

Meetings are held at approximately quarterly intervals and cover all those matters, recurring and occasional, which virtually every parish church has to confront.

There are no membership retirements this year, so that no elections are scheduled for the APCM. If however, further persons wish to stand, they can be voted for at the

meeting, though because of 'rules and regulations', they will need to be 'retroactively' nominated and sign a statutory declaration.

James Standen
Hon. Sec. Parochial Church Council

Churchwarden's Report (Clare)

This report refers solely to the state of the Fabric of the Church of St. Peter and St. Paul and its fixtures and fittings.

Before proceeding, thanks are due to the outgoing Churchwardens Jean and Don Ramsey who provided me with a comprehensive handover.

Building

The structure itself is in excellent condition, having recently undergone exterior repair works in line with the recommendations contained in the Quinquennial Review. The work was conducted to a high standard by the winning bidder, Lodge Builders, via the supervising Architects Messrs. Whitworth.

Interior Lighting

Due to age-deterioration of both the wiring and lamp units, the entire high-level interior lighting was removed and disposed of during the second half of February 2026. A bespoke system comprising some 98 Wi-Fi controlled LED spotlights was installed by Church Lighting Systems and programmed to our requirements. Two 16 LED colour-changing spotlights located at high level behind the Nave to Chancel Arch and adjusted to colour-wash the Chancel floor area complete the installation.

The benefits to the church include precise lighting control for different scenes, colour enhancement for concerts and recitals, future-proofing of the lighting system via the programmable control panel in the Vestry and reduced electricity consumption.

Vestry Safe

The change to Ecclesiastical Insurance identified the shortcomings of the existing Milner safe in the Vestry. Being built-in and surrounded by bespoke joinery, no attempt was made at removal. Thus, it was retained for day-to-day use and to hold documents. A new Chubb safe has been installed in the Vestry adjacent to the Milner.

Church Clock

The clock has just been serviced by a specialist as it was found to be in a very dirty oily state. He agreed that the gear teeth must not be lubricated as this attracts airborne dust which sticks to the gearing and wears the teeth. It will require further remedial work within the next five years.

The specialist also reported that engineering work needs to be done to some of the Hammers on the bells in the Belfry but that owing to adverse health and safety conditions due to Pigeon and Dove detritus it is impossible for him to work amongst the bells until and unless a full clean-up is undertaken which will likely require personnel in full hazard suits.

The same can be said to a lesser degree of the clock chamber as the windowsills in there are very dirty and cluttered with redundant materials. These items have been referred to the Architect for progression.

Other minor works have been accomplished:

- An electrical service was carried out to the Tower, Vestry and Lady Chapel storage heaters
- The fire extinguishers have been serviced.
- The Lightning Conductor has been tested and found satisfactory.
- LED bulkhead lights have been put in the spiral stairway to the clock chamber.
- The electricity meter has been changed by EON.
- The Parclose Screen has been conserved.
- The north step to the Font was removed as it was a trip-hazard.

There is much additional work to be done soon with a view to reducing our carbon-footprint and electricity consumption. This will include:

- Solar panels on the south-facing roof spaces together with storage batteries and a feed-in to the public grid.
- Reorganisation of the under-pew wiring circuits for better area-control.
- Replacement of the churchyard floodlights for LED units.

Last but not least.....

My sincere thanks go to our superb team of volunteers without whose care and dedication the running of the church would simply grind to a halt:

Flagman who climbs the spiral staircase and flies the correct flag

Bellringers

The shop – sales, preserves and handmades

Cleaning rota group

Tower Captain

Sidesmen (and women!)

Altar dressers

Magazine editor and contributors

Visiting clergy

Church locking team

The many volunteers who help at all our functions

Organists

Choir members

Curate

Flower Guild group

Tea, coffee and cake makers and servers

Rota maintainers

The Rector

The Verger (wife!)

Anyone else not mentioned but who has lent a hand during the past year.

Thank you all very much!!

David Huggins

Churchwarden April 2026

Churchwarden's Report (Poslingford)

I was going to start this account by paraphrasing Garrison Keillor, "It's been a quiet year in Poslingford, out beyond the edge of Clare." The village has little of the hustle and bustle of its large neighbour and the life of St, Mary's too reflects this. That is not to say, however, that nothing happens in Poslingford, just that it is quiet.

The churchyard has been particularly attractive this spring, and while the daffodils are largely now finished, still resplendent are the polychromatic 'Poslingford Pinks'. The rural setting is evident too in sound, with the bleating of sheep to be heard from a nearby field and the first cuckoo of the season calling.

Worship at St Mary's has increased since 2024, with there now being a monthly Evening Prayer service in addition to the traditional Good Friday Compline and of course the Carol Service, which again was well attended. For this latter, the church was beautifully decorated by people from the village, and Christine Knight and her team rang the church bells. Great thanks are due to Melody Green for again making the mince pies, sausage rolls and mulled wine that have become fixtures of this dark winter night.

This year also saw services on Ash Wednesday and Easter Day. Our great thanks are due to Revd Mark and Revd Karen for continuing with the worship despite the sometimes very small attendances.

The regular community events in the church, which began in 2023 have continued, including decorating the church for Harvest Festival, making scarecrows, a pumpkins competition, making pancakes, a Pudding Party, and Bangers & Bingo. Particularly commendable is that donations of food items for the Community Pantry in Clare Church are made at these events.

Great thanks are due to Heather Jones for the considerable amount of work she puts into initiating and then organising these popular gatherings, and to others who have helped with the arrangements, and generally for the local participation and support. It is particularly pleasing to report that Annie Jones, who diligently assists her mother with these events, has found the house she has been looking to buy in Clare and has recently moved in. Thanks are again due to Mark and Karen for their strong support and encouragement for these activities.

Many in the village also attended a moving Remembrance Day Service at the War Memorial in the corner of the churchyard by the road.

Plans have been finalised for improving the ramp access from the road to the path to the church, which can be quite treacherous on a dark winter's evening when it can be covered with damp fallen leaves. We hope this work will soon take place.

As has been previously stated the church is the last community asset in the village, and it is very encouraging to see it used for a variety of events. We just need to see a few more people attending the services as well, and ask that this might be a request within your prayers.

George Green
Churchwarden with responsibility for Poslingford

Safeguarding in the Stour Valley Benefice in 2025

I would like to begin by extending my gratitude to Revd Mark for supporting my transition into the role of Benefice Safeguarding Officer. Through his support, my appointment was communicated to all churches, and contact details were updated both online and within our buildings. I have also enjoyed visiting most of our congregations to introduce myself in person. I can confirm that I have now completed all required Diocesan training, DBS checks, and safer recruitment processes.

During 2025, there were no safeguarding incidents directly related to church activities. We are grateful to those congregation members who raised welfare and other concerns; while these did not meet the formal threshold for safeguarding, appropriate advice and support were provided in every instance.

Ongoing guidance remains available from myself, our Clergy, Karen Galloway, and the Diocesan Safeguarding Team. The Diocese also provides "signposting" to external resources for non-safeguarding matters as required. At the Diocesan level, Karen Galloway continues to lead the team, supported by her deputy, Shelly Thomas, and administrator Alison Baalham.

Diocesan Training Coordinators, Lisa Hicks and Glenn Smith, maintain a schedule of in-person and Zoom sessions on the Diocesan website months in advance. Many church members have proactively sought advice regarding their specific training needs. More recently Sarah Smith (our Ordinand) had now qualified as a Local Safeguarding Trainer and has already assisted three members of the Hundon congregation with their Basic Awareness course. Additionally, Barbara Hill and Rev'd Mark have both successfully renewed their Leadership Safeguarding training.

Additional Training Modules covering topics such as Domestic Abuse Awareness, Safer Recruitment, and Modern Slavery - remain available and are highly recommended for all PCC members. Finally, we continue to process DBS renewals every three years in strict accordance with National Policy.

Simon Cant
Benefice Safeguarding Officer

Deanery Synod and Triennial Election of Deanery Synod Representatives

There were three meetings of the Deanery Synod in 2025. 27th February by Zoom, 12th June at Kedington and 23rd October at Haverhill.

These meetings offer an opportunity for Parishes to engage with the wider church community and to exchange news and exciting events throughout the year. It also offers an opportunity to assess financial matters, in particular the payment of Parish Share which many parishes struggle to pay. There is also an opportunity for the Diocesan Synod Representatives to inform the Synod of matters and discussions arising at Diocesan Synod.

Clare Deanery has been supportive of the Living in Love and Faith (LLF) Programme. The Deanery Synod, has expressed its disappointment at the lack of engagement and progress from the Diocese in these matters. A motion accordingly has been approved by Deanery Synod and has gone forward to Diocesan Synod.

The Diocese has tried to improve awareness of environmental policy and climate action at parochial level. Better grants are available for fabric and parishes are encouraged to engage with the Diocesan Office when embarking on new fabric projects where there are copious sources of information.

Parishes are encouraged to continue to file their financial and statistic returns. Only 46% of parishes returned their electoral roll numbers last year.

Parishes are encouraged to engage with the various safeguarding training courses available. All members of the Parochial Church Council should have undertaken some safeguarding training.

The payment of Parish Share in the Deanery remains disappointing. Stourhead and Suffolk Heights continue to make full payment and Bansfield has also almost made full payment. Stour Valley has not made full payment this year as in recent previous years with deficits at both Cavendish and Clare, though full payment from the other parishes.

Haverhill continues to strive to make payments towards Parish Share under difficult financial pressures.

***Motion approved at Deanery Synod 25th February 2026:**

Motion to be put to Diocesan Synod on Saturday 7th March 2026

This synod is disappointed in the lack of willingness to engage in, or representation from the diocese into the national discussion about LLF and deeply regrets the anger, hurt and disappointment caused by the failure of the House of Bishops to resolve the legal and theological issues surrounding (i) the recognition of same-sex relationships and (ii) the ordination and career progression of clergy in same-sex relationships.

1. This Synod therefore earnestly hopes –

(i) That a new working group will be formed as soon as possible and will move swiftly to devise satisfactory solutions to the issues and that these will then be implemented without delay.

(ii) That, in the meantime –

(a) Those on all sides of the debate will continue to engage with this process in an open, constructive, respectful and prayerful manner.

(b) Our churches will do everything in their power to ensure that they are and remain places where all are treated with consideration and respect and are able to feel welcome, safe and respected.

(c) Those clergy who are prepared, in their discretion, to offer prayers for same sex couples will make full use of the available resources and will publicise their willingness to do so.

Tom McKenny
Deanery Synod Treasurer and Organiser

N.B.: there are two vacancies for election as Deanery Synod Representatives for Clare with Poslingford. - Secretary

Choir

There is very little change from last year. We try to provide music for every service, but we still do not have a regular organist. However, we are fortunate to have an occasional, very proficient organist, (Christopher Moore), whose playing can inspire the choir and congregation. At other times we make do with a pianist and once-a-month organist.

Nevertheless, there is a small group of competent, loyal and enthusiastic singers who form our regular choir. We do our best to 'sing with the spirit and the understanding also' as the RSCM exhorts us to do. One such person who has been doing this for 50 years since childhood is still very much a key chorister! (I am sure you know who this is.)

If there is anyone who feels that he/she can contribute to the musical life of Clare church, please do get in touch.

Mary Owen

Church Shop

Olivia Posner gave up running the shop in July 2025 and was replaced by Jayne Drinkwater, who now works alongside Sue Long and Chris Lord (who does most of the purchasing). Many thanks to Olivia for her many years' service in this way.

Income in 2025 was similar to the previous year, around £2,000. Home made jams and chutneys sell well, as do Chris Lord's knitted toys and other knitted items. The toys made a significant contribution to sales at the Christmas Fair.

We are trying a few new products, such as Prayer cubes and insulated mugs. If anyone has any other suggestions, please speak to Sue or Jayne. It would be helpful if anyone leaving items for sale would also leave a note of their name and what they have left (so we know who to thank).

Thank you for your continued support.

Jayne Drinkwater, Sue Long and Chris Lord

Bookstall

It has been another encouraging year for the Bookstall, during which we have been able to offer a wide variety of volumes (all second-hand, but many as good as new).

Sales are, for the most part, steady. We are entirely reliant on donations, whether from church members or elsewhere. We have no expenses at all, so that every penny in the Bookstall slot or paid by Contactless is profit and supports the church's finances. For the record: cash payments were £ 725.89 and Contactless payments £ 307.50. Meanwhile, thank you to everyone who has contributed their unwanted reading material. We do, however, still need a constant supply and if you hear of anyone with books to dispose of, please tell them to get in touch. Many thanks.

Mary and Jim Standen

Flower Guild

When Jean Hodson became ill, she was not able to continue as Chairperson, and by a process of elimination I was appointed to hold the necessary meetings, and organise the rota for arranging flowers in Church. During the year we had 3 new volunteers, and our number is now eight. However, due to family illness, holidays etc., our numbers were depleted for the Easter staging.

We did manage to provide a reasonable display despite having to do so during the very popular coffee morning on 4th April, and we were accompanied by an organ recital, by James Barker. I'm happy to say that the Church looked florally fresh for the Baptism in the afternoon, and for Easter Day.

We would be very happy to welcome new members to our enthusiastic little band. You don't have to be a professional florist, just enjoy arranging flowers in the various receptacles available in the store cupboard. Jenna Walker came from Stoke to talk about a greener way to show our flowers, basically by not using oases which are non biodegradable. These can still be used while we still have some, but I have purchased some floral netting (chicken wire) to assist in our endeavours to dispense with the oasis. Each Guild Member will be expected to provide a display for the lectern about 3 times a year, and take part in the joint staging for festivals at Easter, Harvest and Christmas. Obviously at times we have to change the rota to accommodate illness and holidays etc., but more people on the rota means less duties.

Rosemary Kitchingman.

Storytellers

Storytellers, formerly known as "Open the Book", had a successful year at Clare Primary School covering a variety of Bible stories from both the Old and New Testaments.

The children are very keen to be involved as 'extras', but happily it is the class teacher's choice otherwise we would be overwhelmed by volunteers!

Following staff reorganisation at Cavendish Primary School, the Storytellers programme was suspended for several months but is expected to resume this term after DBS (Disclosure & Barring Service) checks on new members of the team.

Storytellers has also presented a programme at The Priory and during Morning Prayer at other churches in Clare.

We are always looking for new members: if you are interested, please speak to me!

Jean Ramsey

FINANCIAL STATEMENTS



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees of the **THE PAROCHIAL CHURCH COUNCIL of St Peter & St Paul, Clare, with St MARY the Virgin, Postlingford**

On accounts for the year ended **31st December 2025** Charity no (if any) **Parish #330175**

Set out on pages **3 to 11, including Parish Return**

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

N.A. Broadbent

Date:

23/04/26

Name:

Neville A. Broadbent

Relevant professional qualification(s) or body (if any):

n/a

Address:

2 Market Hill, CLARE, nr Sudbury, Suffolk, CO10 8NN

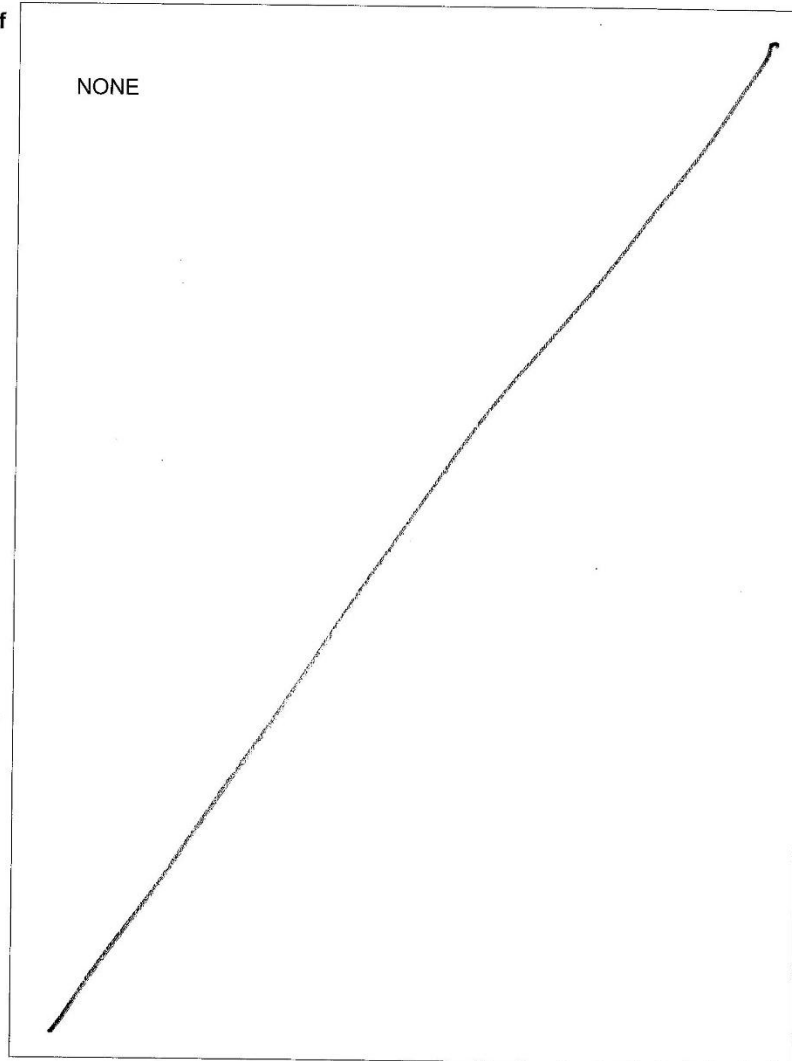
Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE



Parochial Church Council of St Peter & St Paul, Clare with St Mary the Virgin, Poslingford

Accounts for the year ended 31st December 2025 prepared under the Receipts and Payment method

	Note	Unrestricted Funds	Designated Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
RECEIPTS						
Voluntary income	2	25,269	9,364	-	34,633	31,705
Activities for generating funds	3	8,453	-	-	8,453	9,852
Income from church activities	4	8,190	-	-	8,190	6,509
Other income	5	397	-	-	397	419
Investment income	6	959	3,793	-	4,752	12,207
		<u>43,268</u>	<u>13,157</u>	<u>-</u>	<u>56,425</u>	<u>60,692</u>
PAYMENTS						
Church activities	7	35,928	64,216	-	100,144	67,299
Restoration	8	2,265	550	-	2,815	4,077
		<u>38,193</u>	<u>64,766</u>	<u>-</u>	<u>102,959</u>	<u>71,376</u>
Net incoming resources		5,075	(51,609)	-	(46,534)	(10,684)
Disposal/Revaluation of fixed assets		-	-	(3,000)	(3,000)	3,554
Transfer between funds		(2,688)	2,688	-	-	-
Net movement in funds		<u>2,387</u>	<u>(48,921)</u>	<u>(3,000)</u>	<u>(49,534)</u>	<u>(7,130)</u>
Opening balance 1st January 2025		<u>21,120</u>	<u>88,449</u>	<u>327,008</u>	<u>436,577</u>	<u>443,707</u>
Closing balance 31st December 2025		<u>23,507</u>	<u>39,528</u>	<u>324,008</u>	<u>387,043</u>	<u>436,577</u>

Parochial Church Council of St Peter & St Paul, Clare with St Mary the Virgin, Poslingford

Accounts for the year ended 31st December 2025 prepared under the Receipts and Payment method

Analysis of Incoming Resources

	Unrestricted Funds	Designated Funds	Clare Church Estate	Gregory Trust	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
Note 2						
Voluntary income						
Planned giving:						
Envelopes, Parish Giving & Bankers Orders	11,661	-	-	-	11,661	11,980
Gift Aid	3,224	-	-	-	3,224	3,625
Collections, Donations, Appeals	7,598	2,223	-	-	9,821	14,487
Poslingford	1,286	-	-	-	1,286	1,613
Legacy	1,000	-	-	-	1,000	-
Grants	500	7,141	-	-	7,641	-
	<u>25,269</u>	<u>9,364</u>	<u>-</u>	<u>-</u>	<u>34,633</u>	<u>31,705</u>
Note 3						
Activities for generating funds						
Fundraising Events inc. Christmas Fairs	8,273	-	-	-	8,273	9,852
Suffolk Historic Churches - Bike ride	180	-	-	-	180	-
	<u>8,453</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,453</u>	<u>9,852</u>
Note 4						
Income from church activities						
Church shop	2,340	-	-	-	2,340	2,517
Books	1,033	-	-	-	1,033	892
Other trading	263	-	-	-	263	945
Fees	4,554	-	-	-	4,554	2,155
	<u>8,190</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,190</u>	<u>6,509</u>
Note 5						
Other income						
Flower Guild	-	-	-	-	-	-
Use of church in elections	-	-	-	-	-	-
Candles	397	-	-	-	397	419
	<u>397</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>397</u>	<u>419</u>
Note 6						
Investment income						
Interest	444	3,793	-	-	4,237	11,702
Rent	515	-	-	-	515	505
	<u>959</u>	<u>3,793</u>	<u>-</u>	<u>-</u>	<u>4,752</u>	<u>12,207</u>

Parochial Church Council of St Peter & St Paul, Clare with St Mary the Virgin, Poslingford
Accounts for the year ended 31st December 2025 prepared under the Receipts and Payment method
Analysis of Outgoing Resources

	Unrestricted Funds	Designated Funds	Clare Church Estate	Gregory Trust	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
Note 7						
Church activities						
Mission & charitable giving						
Home missions & other charitable societies	909	-	-	-	909	744
Ministry						
Parish Share	18,200	-	-	-	18,200	15,000
Stour Valley Group	2,430	-	-	-	2,430	2,715
Clare running expenses						
Heat/light/water	796	-	-	-	796	1,700
Insurance	5,460	-	-	-	5,460	4,950
Choir & music	770	-	-	-	770	344
Organists & Bookkeeper	1,585	-	-	-	1,585	1,320
Flowers	-	-	-	-	-	218
Maintenance	1,161	63,373	-	-	64,534	33,861
Altar purchases	-	-	-	-	-	-
Fees	1,709	-	-	-	1,709	1,032
Printing & stationery	-	-	-	-	-	-
Sundry	433	843	-	-	1,276	917
Church shop & bookstall	1,231	-	-	-	1,231	1,586
Purchases & expenses	1,244	-	-	-	1,244	2,912
	<u>35,928</u>	<u>64,216</u>	<u>-</u>	<u>-</u>	<u>100,144</u>	<u>67,299</u>

Note 8						
Restoration						
Clare restoration	-	-	-	-	-	-
Professional fees	-	-	-	-	-	-
Poslingford (running expenses & restoration)	2,265	550	-	-	2,815	4,077
	<u>2,265</u>	<u>550</u>	<u>-</u>	<u>-</u>	<u>2,815</u>	<u>4,077</u>

Note 9						
Fixed Assets						
Freehold land & buildings is comprised of:						
Approx. 7 acres of agricultural land at Poslingford					70,000	70,000

Parochial Church Council of St Peter & St Paul, Clare with St Mary the Virgin, Poslingford
as at 31st December 2025

Monetary assets

	Unrestricted Funds £	Designated Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Fixed assets					
Freehold Property & Land	-	-	70,000	70,000	70,000
Current assets					
Short term deposits	10,249	32,564	254,008	296,821	351,788
Cash in bank and in hand	13,513	6,709	-	20,222	14,789
Investments	-	-	-	-	-
Net assets	<u>23,762</u>	<u>39,273</u>	<u>254,008</u>	<u>317,043</u>	<u>366,577</u>

	Unrestricted Funds £	Designated Funds £	Endowment Funds £	Total 2025 £
Receipts	43,268	13,157	-	56,425
Payments	(38,193)	(64,766)	-	(102,959)
Disposal/revaluation	-	-	(3,000)	(3,000)
Transfer between Funds	(2,688)	2,688	-	-
Surplus/(Deficit)	<u>2,387</u>	<u>(48,921)</u>	<u>(3,000)</u>	<u>(49,534)</u>
Funds at 31st December 2024				<u>£436,577</u>
Funds at 31st December 2025				<u>£387,043</u>

MISS S E BARTLETT
TREASURER

January 2026

Treasurer's report

The **general income** of the Church amounted to £43,268 (2024: £43,826). The underlying income streams continue to highlight the challenge that the Church faces in generating income.

Voluntary income was 2.97% lower than the previous year at £25,269 (2024: £26,044). Income from the Parish Giving Scheme (PGS) has remained consistent at £10,701 plus Gift Aid recoveries of £1,945 (2024: £10,964, Gift Aid £2,161). Other Regular Giving is £960 (2024: £1,015). Collections and other donations remain at a similar level to the prior year at £7,598 (2024: £8,826). Our sincere thanks to all those that have contributed, it is appreciated.

Fundraising

During the year there were nine fundraising initiatives: (1) Sale of raffle prizes £36, (2) Silver Band Concert £75 (£1 net of expenses), (3) Easter Coffee Concert £548.70, (4) U3A Coffee £349.57, (5) Flower demonstration £150, (6) Summer concerts £1,790.90 (£1,590.90 net of expenses), (7) Christmas Fair £4,476.08 (£4,412.88 net of expenses), (8) Vicarage Tea Party £470.25 (£384.65 net of expenses), (9) Buble Concert £376.

Expenditure

Expenditure has been as anticipated. By far the largest regular expense item is our Benefice Parish Share. Our share of Benefice Parish Share is 46.5% or £35,805 (2024: £35,255), as at year end, we had paid £12,000 * (2024: £11,500) towards this. As a result, we have a shortfall of £23,805 (2024: £23,755). It remains our opinion that a share of 46.5% is just too great for a Parish with two churches to maintain.

**The window for paying the 2025 Parish Share stays open until the end of January 2026, indeed £6,200 of £18,200 Parish Share amounts appearing in these financial statements are in relation to the 2024 Parish Share).*

Restoration funds

Restoration funds benefitted from the following generous donations/grants for which we are grateful:

- £1,000 grant from Scarfe Trust;
- £4,000 grant from AWCT;
- £217 from Friends of St Peter & St Paul.

In addition, we received interest on CBF Deposits of £3,793.

The following expenditure was incurred in the year:

Clare

- Roof repairs £55,653.48;
- Assessment of Parclose Screen £960;
- Professional fees re Quinquennial repairs £1,879.20
- LED Internal Lighting specification £1,020;
- Replacement safe £2,448.

Poslingford

- Tree trimming £550.

Details

Churches Included

 Clare: St Peter & St Paul

 Poslingford: St Mary

On which basis were your accounts prepared?

 Receipts and Payments

 Accruals

Charity Number (if registered with the Charity Commission)

Incoming Resources

code: " Income " if q.Accounting=="2" else " Receipts " if q.Accounting=="1" else " Receipts/Income "

Voluntary giving	Unrestricted	Restricted
1 - Regular giving	£12,641	£0
3 - Collections at services	£2,096	£0
4 - All other giving and voluntary receipts, including Special Appeals (recurring and one-off)	£5,808	£2,223
6 - Gift Aid recovered (regular giving and one-off donations)	£3,224	£0
7 - Legacies received (capital value)	£1,000	£0
8 - Grants (Include recurring and one-off)	£500	£7,141
TOTAL	£25,269	£9,364

Activities for generating funds	Unrestricted	Restricted
9 - Fundraising activities (gross proceeds)	£8,453	£0

Investment income	Unrestricted	Restricted
10 - Dividends, interest, income from property etc.	£959	£3,793

Church activities	Unrestricted	Restricted
11 - Fees retained by PCC (weddings, funerals etc.)	£3,045	£0
12 - Trading activities (gross proceeds), NOT fundraising	£4,033	£0

Other incoming resources	Unrestricted	Restricted
13 - Other receipts/income not already listed PLEASE NOTE BRIEF DETAILS IN COMMENTS BOX IN SECTION E	£0	£0

Totals (from Financial Statements)	Unrestricted	Restricted
code: " Income " if q.Accounting=="2" else " Receipts " if q.Accounting=="1" else " Receipts/Income "	£41,759	£13,157
Combined Total	£54,916	

Regular Givers and Legacies

Regular Givers And Legacies

14 - Number of regular givers	19
16 - Number of new legacies received in year	1
For your information, weekly average total regular giving per total regular giver	£12.79

Resources Expended

code: " Expenditure " if q.Accounting=="2" else " Payments " if q.Accounting=="1" else "
Payments/Expenditure "

Costs of generating funds	Unrestricted	Restricted
17 - Costs of fundraising activities	£423	£0

Church activities	Unrestricted	Restricted
18 - Mission giving and donations	£909	£0
19 - Diocesan parish share contribution	£18,200	£0
20 - Salaries, wages and honararia	£350	£0
21 - Clergy and staff expenses	£3,376	£0

Church expenses	Unrestricted	Restricted
22 - Mission and evangelism costs	£0	£0
23 - Church running expenses (Including Governance)	£11,064	£7,233
24 - Church utility bills	£1,131	£0
25 - Costs of trading	£1,231	£0

Major capital expenditure	Unrestricted	Restricted
27 - Major repairs to the church building	£0	£57,533
28 - Major repairs to church hall/other PCC property including redecoration	£0	£0
29 - New building work to the church, church hall, clergy housing or other PCC property.	£0	£0
SUB-TOTAL of all payments/expenditure items above:	£36,684	£64,766



Other expenditure	Unrestricted	Restricted
99 - Other payments/expenditure not already listed	£0	£0

Totals (from Financial Statements)	Unrestricted	Restricted
code: " Expenditure " if q.Accounting=="2" else " Payments " if q.Accounting=="1" else " Payments/Expenditure "	£36,684	£64,766
Combined Total	£101,450	

Cash and Investment Balances

Cash and Investment Balances For help in reporting items 31 and 32, please see the latest guidance: Cash and Investment Balances - New items 31 and 32.pdf

	Unrestricted	Restricted
31 - Cash and deposit balances as at 31 December	£23,762	£39,273
31a - Debtors and amounts receivable	£0	£0
31b - Less: creditors and amounts payable	£0	£0
Net Current assets as at 31 December	£23,762	£39,273
32 - Investment assets as at 31 December	£0	£0

Looking back across 2025, was there any exceptional financial activity affecting movement on cash and investment balances? Please provide details in this box

Roof repairs were undertaken in the year.
