

**Annual report and financial statements of the Parochial Church Council of St James, Christow
For the year ended 31 December 2025**



Mission Statement

In response to God's love revealed in Jesus Christ and in the power of the Holy Spirit, we seek to promote Christian faith, worship and living.

Services

The regular pattern of services amongst the churches in our Mission community continue. A telephone service, with hymns, readings and intercessions by lay members was held for the group at 9 am on Sundays. This service was led by the rector or lay members. This has allowed people who are not normally able to access the church building to join in worship. The average attendance of telephone services across the benefice is 20. There is a 10:30am Holy Communion service in at least one church in the group every Sunday, with at least one a month at St James, Christow and we often join with other churches in our mission community for services together. We welcome everyone in the community including those visiting from further afield. Children are welcome to play or do some colouring in our Children's Corner at the rear of the church. Additionally Messy church took place in the Teign Valley community hall. The average Sunday service attendance is 21 adults over 16 years of age. The worshipping community is 22. There were 2 weddings and 4 funerals during the year and 2 baptisms.

The "Open the Book" assemblies run by members of all 6 parishes in the three local primary schools continues. St James Church services, and group events and a monthly letter from the vicar or curate continue to be published in Teign Unity, the magazine covering the parishes of Ashton, Bridford, Christow, Doddiscombsleigh, Dunchideock and Dunsford.

Curate

We welcomed Rev Elizabeth Burren as curate for a year. She was an invaluable member of the team and we wish her well in her new diocese.

Rector

We congratulated our rector Rev Ruth Frampton on her commission as an Anna Chaplain in March and in November as a Prebendary at Exeter Cathedral.

Fundraising



Contributions to the church can be made using QR codes which are included on the online service sheets and by donations in church. Contributions can also be made using the CollecTin device.

PCC members provided cakes, cream teas etc at Christow show in August 2025 which raised over £1000. There was a Messy church display with activities for children which was very popular with children and their families attending. Mother's Day posies made by church members and sold via the village shop raised over £20 and helped promote the mission community.

Activities

The Devon Pilgrim walk, Eden Way took place in June. St James church members provided refreshments for the walkers .



There was a Lent group moving round each of the six churches, using Paula Gooder's book "Journey to the Empty Tomb" for everyone attending to grow in faith and understanding.

The practice of giving a relevant book or similar to children up to 12 years old, on the anniversary of their christening, is continued.

The Christow Church Cafe moved from the school to church after a pause over the summer and continues Thursday mornings 10-11am.

There was a harvest lunch held in church, and the proceeds of £118.90 was given to Teign Valley Larder . Christow school held its Harvest festival, Christingle service and Carol services in church. Art work from school is regularly displayed in church.



There was a Carol service with mulled wine and mince pies, and a Christmas Day communion service. The PCC has welcomed the Teign Valley larder continued stay situated in the back of the church with suitable screens shielding it.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The Health and Safety policy continues to be implemented. PCC members, church cafe volunteers and sides people have attended or completed online Safeguarding courses .

Bell ringing

The bell ringing continues under the captaincy of Tom Archer with invaluable support from fellow ringers from Bovey and Moretonhampstead. The bells are rung for services, weddings and funerals with practice on Thursday

Tower Open Day!

Come and give bellringing a try...

- ✓ Great exercise
- ✓ Age 10+ can join
- ✓ All faiths and none

- ✓ Make new friends
- ✓ No need to be strong
- ✓ No need to be musical

Where?

What date?

What time?

More info

<https://ccobr.org.uk/bellringing/learn/>





evenings. The bells were also rung on VE Day on 8 May and on 31 May they completed the 100 change Devon Association Centenary ring. Teams were entered into two competitions both in the novice and intermediate sections, achieving a second place in the novice and a fourth in the intermediate, winning the silver Rose Bowl! The ringers have taken part in several outings and organise their own, very enjoyable outing in August. An open day was held in May in the church, to promote bell ringing along with a stall at Christow show. The ringers have also enjoyed several social events throughout the year. Anyone interested in learning more about bells and the art of bell ringing is most welcome to join us on a Thursday evening.

Fabric report.

The Unofficial friends of St James continues to meet to carry out maintenance work, mostly keeping weeds at bay.

The lightning conductor was serviced.

The **Deanery Synod** representative attended some of the Deanery Synod meetings during 2025.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwarden, those elected to the Deanery Synod, and other member(s) who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the

congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC. There are 21 people on the Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 4 times during 2025 two of these meetings were joint meetings with Ashton and Bridford PCCs to reduce the number of meetings for the Incumbent to attend. Two PCC members (Adrian Canvin and Mark Whitehall) were elected to the Mission Community Joint Council. The **Joint Council**, consisting of representatives from all six parishes and clergy met 3 times to plan and coordinate services, and other activities in the Mission Community.

The church administrator, Steve Cook, continues to work for the six parishes.

Financial Review

Total receipts were £15,761 and payments totalled £15,632 giving a small surplus for the year of £129. Income from standing orders and envelopes (planned giving) is virtually the same as last year, income from fund raising events is up by 19% thanks in part to a successful tea tent at the Christow show. We paid in full our contribution to the Diocesan "Parish share" which amounted to £7,924. That payment and the insurance premium of £2,929 were the main items of expenditure. There were no church repairs during this period. We currently have total funds of £25,838 held in cash at HSBC and CCLA.

Administrative Information

The Church is situated at Village Rd, Christow, Exeter EX6 7LZ and is part of the Deanery of Kenn, in the Diocese of Exeter. The correspondence address is: Crantock, Bridford Road, Christow, Exeter EX67PG. The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2022) and a Charity excepted from registration with the Charity Commission.

Ex Officio

The incumbent The Rev'd Ruth Frampton Rector for Teign Valley & Haldon Hill Mission Community

Curate Rev Elizabeth Burren

Churchwarden Adrian Canvin

Deanery Synod Representative Mark Whitehall

Elected members:

Lyn Sewell PCC secretary from April 9 2024

Angela Trotter PCC Treasurer from April 20 2023

Sue Whitehall from April 9 2024

The members of the PCC would like to thank all the volunteers who work preparing the church for services, cleaning the church, arranging flowers, ringing bells, making cakes for the café and fundraising, locking and unlocking the church and taking part in working parties. Our especial thanks go to our Churchwarden, Adrian Canvin and Elizabeth Burren our curate for one year.

Approved by the PCC on March 10 2026 and signed on its behalf by Rev Preb Ruth Frampton



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	PAROCHIAL CHURCH COUNCIL ST JAMES' CHRISTOU		
On accounts for the year ended	31.12.25	Charity no (if any)	
	1-8 OF ATTACHED ACCOUNTS		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of (insert name of applicable listed body)]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:		Date:	17.2.26
Name:	STEPHEN JAMES LINNEY		
Relevant professional qualification(s) or body	ATT		

(if any):

Address:

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.

FINANCIAL ACCOUNTS

ST JAMES' CHURCH CHRISTOW

Year End 31.12.25

Receipts and payments

Note	From To	01 January 2025 30 December 2025	01 January 2024 30 December 2024
fabric - Church Fabric and Churchyard (Restricted) Fund			
		-	-
Brought forward balance		8.70	8.70
Total carried forward balance		8.70	8.70
General - General fund (Unrestricted) Fund			
Income and endowments from:			
Donations and legacies			
Gift Aid - Bank		4,852.00	4,612.00
Gift Aid - Envelopes		837.97	787.60
Other planned giving		90.00	369.80
Loose plate collections		2,351.78	1,524.05
Alms Box		77.38	71.66
Donations appeals etc		1,054.25	1,279.89
Tax recoverable on Gift Aid		3,494.81	-
Total Donations and legacies		12,758.19	8,645.00
Other trading activities			
Other funds generated		22.00	-
Fete, Christow Show, Harvest etc.		1,537.45	1,306.40
Total Other trading activities		1,559.45	1,306.40
Investments			
Bank and building society interest		670.13	937.68
Total Investments		670.13	937.68
Other income			
Fees for weddings and funerals		774.00	179.00
Total Other income		774.00	179.00
Total Income and endowments from:		15,761.77	11,068.08

Expenditure on:		
Raising funds		
Costs of fetes & other events	576.90	626.34
Total Raising funds	576.90	626.34
Expenditure on charitable activities		
Giving - relief and development agencies	218.90	258.19
Total Expenditure on charitable activities	218.90	258.19
Other expenditure		
Computer Software and Support	284.99	-
Ministry parish share etc	8,713.00	7,617.00
Bank Charges	62.87	-
Payment Of Licence Fees	97.00	-
Church running - insurance	2,929.69	2,891.79
Organ / piano tuning	228.00	216.00
Church maintenance	568.99	1,018.63
Cleaning	80.00	-
Administration	197.83	608.40
Church running - electric	441.28	580.00
Church running - water	398.60	313.58
Church running - oil	734.48	785.42
Governance costs examination/audit fee	100.00	75.00
Total Other expenditure	14,836.73	14,105.82
Total Expenditure on:	15,632.53	14,990.35
Excess of Income and endowments over Expenditure	129.24	(3,922.27)
Brought forward balance	25,747.15	29,273.33
Total carried forward balance	25,876.39	29,273.33

Balance Sheet (Summary)

	As at 31/12/2025	As at 31/12/2024
Fixed assets		

	-	-
Current assets		
Cash At Bank And In Hand	25,838.10	25,755.85
	<u>25,838.10</u>	<u>25,755.85</u>
Liabilities		
	-	-
Net current assets less current liabilities	<u>25,838.10</u>	<u>25,755.85</u>
Total assets less current liabilities	<u>25,838.10</u>	<u>25,755.85</u>
Liabilities		
	-	-
Total net assets less liabilities	<u>25,838.10</u>	<u>25,755.85</u>
Represented by		
Unrestricted		
Unrestricted - General Funds	25,829.40	25,747.15
Designated		
Restricted		
Restricted - Church Fabric and Churchyard	8.70	8.70
Fund Totals	<u>25,838.10</u>	<u>25,755.85</u>

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
6501: HSBC	10,920.24	-	8.70	-	10,928.94	6,516.82
6510: CCLA (CBF) deposit account	14,909.16	-	-	-	14,909.16	19,239.03
Total	<u>25,829.40</u>	-	8.70	-	<u>25,838.10</u>	<u>25,755.85</u>
Net total assets	<u>25,829.40</u>	-	8.70	-	<u>25,838.10</u>	<u>25,755.85</u>
Represented by						

General (Unrestricted)	25,829.40	-	-	-	25,829.40	25,747.15
Restricted - fabric	-	-	8.70	-	8.70	8.70
Total	25,829.40	-	8.70	-	25,838.10	25,755.85

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
fabric							
Restricted	8.70	-	-	-	-	-	8.70
Sub-totals	8.70	-	-	-	-	-	8.70
General							
Unrestricted	25,747.15	15,761.77	15,679.52	-	-	-	25,829.40
Sub-totals	25,747.15	15,761.77	15,679.52	-	-	-	25,829.40
Totals	25,755.85	15,761.77	15,679.52	-	-	-	25,838.10

Analysis of income and expenditure

	Total					
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

INCOME AND ENDOWMENTS FROM:

Donations and legacies

0101 - Gift Aid - Bank	4,852.00	-	-	-	4,852.00	4,612.00
0110 - Gift Aid - Envelopes	837.97	-	-	-	837.97	787.60
0201 - Other planned giving	90.00	-	-	-	90.00	369.80
0301 - Loose plate collections	2,351.78	-	-	-	2,351.78	1,524.05
0401 - Regular gift days	-	-	-	-	-	-
0410 - Alms Box	77.38	-	-	-	77.38	71.66
0501 - One-off Gift Aid gifts	-	-	-	-	-	-
0550 - Donations appeals etc	1,054.25	-	-	-	1,054.25	1,279.89
0601 - Tax recoverable on Gift Aid	3,494.81	-	-	-	3,494.81	-

0701 - Legacies	-	-	-	-	-	-
08A1 - Non-recurring one-off grants	-	-	-	-	-	-
Donations and legacies Totals	12,758.19	-	-	-	- 12,758.19	8,645.00
Income from charitable activities						
Income from charitable activities Totals	-	-	-	-	-	-
Other trading activities						
0901 - Other funds generated	22.00	-	-	-	22.00	-
0910 - Fete, Christow Show, Harvest etc.	1,537.45	-	-	-	1,537.45	1,306.40
Other trading activities Totals	1,559.45	-	-	-	- 1,559.45	1,306.40
Investments						
1020 - Bank and building society interest	670.13	-	-	-	670.13	937.68
Investments Totals	670.13	-	-	-	- 670.13	937.68
Other income						
1101 - Fees for weddings and funerals	774.00	-	-	-	774.00	580.00
1310 - Insurance claims	-	-	-	-	-	-
1320 - Surplus - sales of fixed assets	-	-	-	-	-	-
Other income Totals	774.00	-	-	-	- 774.00	580.00
Income and endowments Grand totals	15,761.77	-	-	-	- 15,761.77	11,469.08

EXPENDITURE ON:**Raising funds**

1701 - Fees paid to fund raisers	-	-	-	-	-	-
1710 - Costs of applying for grants	-	-	-	-	-	-
1730 - Costs of fetes & other events	590.90	-	-	-	590.90	626.34
Raising funds Totals	590.90	-	-	-	- 590.90	626.34

Expenditure on charitable activities

1801 - Giving to missionary societies	-	-	-	-	-	-
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1830 - Giving - relief and development agencies	218.90	-	-	-	218.90	258.19
1850 - Home mission	-	-	-	-	-	-
1870 - Secular charities	-	-	-	-	-	-
Expenditure on charitable activities Totals	218.90	-	-	-	218.90	258.19
Other expenditure						
1901 - Computer Software and Support	317.98	-	-	-	317.98	-
1910 - Ministry parish share etc	8,713.00	-	-	-	8,713.00	7,617.00
2001 - Organist	-	-	-	-	-	-
2050 - Salary of parish administrator	-	-	-	-	-	-
2101 - Working expenses of incumbent	-	-	-	-	-	-
2120 - Bank Charges	62.87	-	-	-	62.87	-
2130 - Altar Requisites	-	-	-	-	-	-
2150 - Payment Of Licence Fees	97.00	-	-	-	97.00	-
2170 - Education	-	-	-	-	-	-
2201 - Parish training and mission	-	-	-	-	-	-
2301 - Church running - insurance	2,929.69	-	-	-	2,929.69	2,891.79
2320 - Organ / piano tuning	228.00	-	-	-	228.00	216.00
2330 - Church maintenance	568.99	-	-	-	568.99	1,018.63
2331 - Cleaning	80.00	-	-	-	80.00	-
2340 - Upkeep of services	-	-	-	-	-	-
2350 - Upkeep of churchyard	-	-	-	-	-	-
2360 - Administration	197.83	-	-	-	197.83	613.31
2401 - Church running - electric	441.28	-	-	-	441.28	580.00
2420 - Church running - water	398.60	-	-	-	398.60	313.58
2430 - Church running - oil	734.48	-	-	-	734.48	785.42
2501 - Magazine expenses	-	-	-	-	-	-
2601 - Governance costs examination/audit fee	100.00	-	-	-	100.00	75.00
2701 - Church major repairs - structure	-	-	-	-	-	-

2710 - Church major repairs - installation	-	-	-	-	-	-
2720 - Church interior and exterior decorating	-	-	-	-	-	-
Other expenditure Totals	14,869.72	-	-	-	14,869.72	14,110.73
Expenditure Grand totals	15,679.52	-	-	-	15,679.52	14,995.26

ADDENDUM TO ACCOUNTS FOR YEAR END 31.12.25

It has come to light that there is an error with the Data Developments program with regards to any items posted on the 31.12.25.

Any items posted on this date have been included within the bank balances and therefore reconciled. However they have been excluded from the Receipts and Payments account.

There is one debit of £46.99 posted on the 31.12.25 which has been affected by this.

Under the heading of Other Expenditure. The line Computer Software and Support should read £317.98 (£284.99) and the line Costs of Fetes and Other events should read £590.90 (£576.90).

The surplus for the year is therefore now £82.25 (£129.24).

This is currently still under investigation at Data Developments.