

Charity registration number: 1133947

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Annual Report and Financial Statements

for the Year Ended 31 December 2025

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Reference and Administrative Details

Trustees	Revd Dr Andrew Cinnamond, Parish Vicar Gareth Griffith, Curate (resigned 31 Mar 2025) Paul Cobb, Churchwarden Susan Holmes, Churchwarden Richard Akroyd, (retired 31 May 2025) Richard Bell Nigel Jones Denver Keegan, (retired 31 May 2025) David Corris, (retired 31 May 2025) Vicky Jones, Secretary Lynda Wright, Deanery Synod Samuel Ming, Deanery Synod Glenn Knight, (appointed 19 Mar 2025, resigned 24 Sept 2025)
Charity Registration Number	1133947
Principal Office	Church Cottage Market Place Lechlade Gloucestershire GL7 3AB
Independent Examiner	Just Audit & Assurance Ltd 37 Market Square Witney Oxfordshire OX28 6RE
Bankers	Lloyds Bank Faringdon Barclays Bank Leicester

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Objectives and activities

Objects and aims

St Lawrence Parochial Church Council (PCC) has the responsibility of co-operating with the Parish Vicar, the Revd. Andrew Cinnamond, promoting in the parish, the whole mission of the church, pastoral, evangelical and social. It also has maintenance responsibilities for the church building, Church Cottage, and the investment property.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Objectives, strategies and activities

VICAR'S REPORT

An annual report is a convenient time to both look back and give thanks to God for all the good things we have been blessed with, and to look forward in faith, asking our heavenly Father to help us a church family.

2025 was a year of planning and preparation for 'Project Inspire', our major restoration and reordering project for our church building. A hugely committed and dedicated team have spent many years planning for this, including detailed design work, applying for permissions, choosing architects and contractors, and fundraising through a wide variety of different events, grant applications, and generous giving through the church family and the local community. It is not surprising that given a project of this size and complexity, there have been many challenges, changes and obstacles to be overcome along the way. I am immensely grateful to all those who have persevered and have patiently and with good humour got us to the stage of starting building work. This represents a hugely significant and exciting moment in the life of St. Lawrence church. We look forward to having a refreshed church building as a focus for our mission and worship.

Every seven years clergy in the Diocese of Gloucester are allowed by the bishop to have an extended period of sabbatical leave. I was very grateful to be able to leave Easter services in the safe hands of Gareth Griffith our very capable curate, as I spent time on a study trip to Istanbul looking at Byzantine history, went on retreat to Devon, and enjoyed a family holiday in Italy during Holy Week. Gareth had an extended placement at St. David's church in Moreton on Marsh during their time of vacancy and we were so pleased when he was eventually chosen to become vicar of that parish. Sometimes we can see very clearly God's hand at work in situations and this new appointment was a case in point. In Lechlade we are honoured to be seen as a good training parish, a place where curates can come and prosper and try all manner of different ministry opportunities. We are pleased that another curate will be joining us in summer 2026.

On a personal note, a time of enforced and extended absence due to illness in the Autumn meant that I was humbled by the extra duties taken on by, among others, churchwardens, retired clergy and lay worship leaders. They did an excellent job of not just covering planned services, but also picking up pastoral concerns and using opportunities for outreach and mission. In times like those, it made me appreciate even more the culture of St. Lawrence church with people using their gifts and abilities in the service of God and not just leaving things to the few.

As a parish church in the UK we are mindful of the importance of our world Church links and in 2025 we were delighted to have Ram Prasad (ex Nepal), Harrison Mungai (Kenya) and Martin Thomas (from SAT-7) speak to us. These are important times to have an international perspective and to remember our brothers and sisters in Christ across the world. We are immensely enriched through these links.

Looking back over a busy year it is important to be thankful to God for all his provision for us. Many work so hard behind the scenes with no wish to be in the limelight or to seek public praise. Special mention must be given to our indefatigable churchwardens Susan Holmes and Paul Cobb who serve us all so well in the parish and often take on extra tasks, not least because we are still looking for a PCC treasurer. As vicar I want to publicly thank them and all those who serve in a myriad of ways in our church life. As Psalm 107 says, 'Give thanks to the LORD, for he is good; his love endures forever.'

Andrew Cinnamond

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

CHURCHWARDENS' REPORT

What a year 2025 has been! The headline is that Project Inspire, at year end, was about to see the builders move in and services take place at the Memorial Hall and Baptist Church. Although this is material for next year's report, we would acknowledge the huge effort made by a variety of people to enable the transition to occur; we are particularly grateful to the Trustees of the Memorial Hall for hanging on to dates for us pending closure of the church and for their great assistance making the church feel at home in the hall.

The workload of Project Inspire, as well as 'usual' functions, has been on top of another year in which the Church Wardens also acted as PCC Treasurer. Great assistance has been provided by Julie New who undertakes bookkeeping work for us but the role of Treasurer really does need to rest with an individual thoroughly competent in this field.

The PCC has continued to operate but as the APCM approaches there are several vacancies which we are seeking to fill with volunteers. This is important as the time out of church, in part, will be used to get more rigour into certain areas of stewardship of the parish. One key item is establishing a working group to see how the PCC can minimise costs and grow income recognising that parishioners have been very generous indeed not only towards Project Inspire but also to the General Fund. To a degree, our financial position reflects the changing demographic of the congregation but reinforces the need for maximisation of opportunities offered by the Parish Giving Scheme and Gift Aid, for example. We also need to return to the church building in a well organised and managed way so that adaptations to the 'new' environment are as painless as possible.

In the churchyard, our hardworking team - supplemented by occasional working parties of other parishioners - maintained the area very well this year and caught up with a few tasks that have been on the list of 'things to do' with limited resources. You may have noticed that the ashes area has received much attention and now is much better presented with two stone benches, reseeded areas and bulbs planted. The PCC is very grateful to a parishioner who arranged this work prompting many favourable comments. It also means that the PCC will no longer accept any donations of benches in the churchyard as these two are deemed sufficient. Problems have been noted such as neighbours dumping garden waste on the north side - this is wholly unacceptable and constitutes fly-tipping, a criminal offence. Again, at year end, the snowdrops have been prolific including some that were split last spring and transplanted on the south side.

Other maintenance work has continued almost unseen - bells, boilers, clock, cleaning, Sacristan items and so on. The reordered church is going to be a different matter as we get used to air source heat pumps, battery storage, PV cells and so on. We are grateful to all those who contribute time and effort in ways such as the churchyard, general maintenance, Bulletin editing, (un)locking, church cleaning, ministry including children's, bells, Sidesmen, refreshments, Church Watch, Sacristan, PCC, Project Inspire, fundraising, Gift Aid, flowers and music - we hope we have not missed anyone! To say "more of the same in 2026" will not be quite correct as things will be different when we return to the church though the core Christian message remains constant.

Paul Cobb and Susan Holmes
Church Wardens

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

SAFEGUARDING REPORT

The role of the Safeguarding Officer is to be the named person to whom volunteers and church members would report any disclosures relating to vulnerable adults or children. Any disclosures made will be dealt with and referred on where required. There were no disclosures in 2025.

Safeguarding is on the PCC agenda every month to ensure that as a church family we continue to understand and endorse its importance.

Why is Safeguarding so important? Psalm 82 verse 3 says 'Defend the weak and the fatherless, uphold the case of the poor and the oppressed. Rescue the weak and the needy and deliver them from the hand of the wicked.' As a church we want to ensure that children and vulnerable adults in our church family are protected, and we recognise our duty to love and care for the vulnerable and marginalised and to protect all from abuse.

At St Lawrence we want to ensure we have clear procedures in place and a culture where ensuring children and vulnerable adults are safe is a key priority and taken seriously. We want to ensure we are a church where people can speak out about any concerns they have and any concerns are dealt with transparently in a professional manner. All volunteers working with the youth and children require a DBS check prior to beginning their role, as indeed do many other volunteers PCC members, prayer ministers, lay worship leaders etc). Safeguarding training is also a requirement for many volunteering roles, not just for those working with children, the courses are easily accessed online but can also be attended in person. Regular safeguarding training ensures that we keep ourselves aware, both the training and DBS checks are renewed every three years.

It is important to remember that safeguarding is everyone's responsibility. Raising your concerns or seeking advice is rarely a bad idea. You may wonder 'what if I'm wrong' - but also ask yourself 'what if I'm right'. We can't assume that someone else has seen what we may have seen or will pass on concerns. Please contact the Safeguarding Officer via email on safeguarding@stlawrencelechlade.org.uk or speak to me (I'm usually at the 10am Sunday service, and this role is not part of my Parish Administrator role) or to the Vicar.

Lesley Uzzell (Safeguarding Officer)

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

CIRENCESTER DEANERY SYNOD

This year Deanery Synod has offered the opportunity to share good practice in our churches by focussing on important activities. At each Synod there was an emphasis on Safeguarding with members being urged to keep their PCCs up to date.

March - Celebrating Worship

June - Sustainable Church flowers

October - Church giving

November - Music and Spiritual Healing

Each Synod has been enjoyable as well as informative thanks to the brilliant organisation of Rosemary Bailey from Tetbury and Lay Chair George Collins.

In October our new Archdeacon, Katrina Scott joined us as we discussed Parish Share and our Deanery Strategic Pathway (Plan.) Our Deanery along with Wotton under Edge and Gloucester City have been given the go ahead to appoint a Deanery Operations Lead to support the administration involved in the Mission work led by our Area Deans and Clergy. Emma Anderson has been appointed and starts work on 8 December 2025. Her base will be in TODS Cirencester but she will be visiting each benefice to learn about the activities running in our churches.

March - Celebrating Worship

After a presentation by Yvonne Penn from Christian Aid Synod received talks from five people with experience of leading different types of worship.

Ian Richings, Lay Worship Leader from Elmstone Hardwick outlined a successful worship format of candlelit Celtic Prayer especially for Evensong or outside in summer.

Michele Maund, a Lay Funeral and bereavement minister works with elderly people in her day job. She gets to know them and their families. She began by chaperoning but now takes complete funerals. Her original concern about the lack of a dog collar was unfounded.

Rachel Jago explained what Cafe church is and how it can help mental health. Meeting round tables with coffee, pastries and fruit people can share opinions in a safe environment.

Pam Thorogood described the use of Interest tables by likening them to Nature Tables in primary school they provide an opportunity to bring The Bible up to date. For instance use the "I am" sayings of Jesus. 'I am the bread of life' leads to a rich display of types of bread and engages all the senses.

Gerald South talked about outdoor worship. Simply taking a church service out of doors, or leading a walk and worshipping on the way focussing on, for example, leaves. Publicity is important in advance and refreshments can be included e.g. a picnic. The biblical basis is the way Jesus preached outside using illustrations from his surroundings and feeding people.

June - Sustainable Church Flowers

Sustainable flower demonstration by Beth Bruce-Gardener and Helen

Beth is an Ambassador for Sustainable Church Flowers movement which started in Harpley, Worcestershire in 2019, <https://suschurchflowers.com>. They aim to make all church flower displays iodegradable, local, seasonal and foam free. Using aluminium wire coils and a flower arrangers

bucket Beth created a magnificent arrangement using local flowers from her garden and from a local grower, flowersfromthefarm.co.uk is a list of British growers she is explained the techniques we can use and asks us all to talk to our church flower teams and PCCs who can develop policies for church users who can also be sustainable not only for weddings but for funerals. farewellflowers.co.uk is a list of suppliers of sustainable funeral flowers.

October - Church Giving

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Trustees' Report (continued)

Archdeacon Katrina Scott made her debut at this Synod. Her presentation outlined the Parish Share allocation for 2026 which will be a 2.6% increase on the 2025 Parish Share. It is emphasised that this is a guide only, more can be given in a spirit of generosity or, if a Parish is struggling then less. By November, College Green needs a clear idea of how much money to reasonably expect so that a budget to support the ministry work across Our Diocese can be set. The money being invested in our Deanery Operation Leads is from the sale of the Leckhampton Glebe. By investing in Our Deanery Pathway the Diocese aims to reduce the need for dipping into reserves by more efficiency and better transparency giving Parishes confidence in contributing to Parish Share.

November - Music and Spiritual Healing

Rosemary Bailey introduced Rev Pauline Setterfield who gave an inspiring presentation about the role of music in spiritual healing with musical illustrations. Hard to describe in words but entirely uplifting, inspiring and much appreciated.

Synod also licensed our new Deanery Reader Warden, Liz Collins

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

CHURCH MISSION AND MINISTRY

1 PRAYER

Prayer is the fuel by which the Church Mission and ministry is achieved.

1.1 PRAYER MINISTRY

A team of trained people offer prayer ministry after most 10am Sunday services; prayer is offered for concerns that people share and this is in complete confidence. Every team member has been trained, checked via the DBS and completed the three safeguarding training courses - Basic; Foundations and Raising Awareness of Domestic Abuse. Each Sunday we meet with the clergy and worship leaders before the service to pray for them as they lead and for all those who are attending, particularly for people carrying heavy burdens that they may be ministered to in their need. Two new people have received training as prayer ministers and will be included on the rota from February.

Mary Bainbridge 30 January 2026

2 BIBLE STUDY GROUPS

2.1 MEN'S BIBLE STUDY

The men's bible study meets fortnightly on a Wednesday evening for fellowship, prayer and bible study. After a period looking at some lesser known Old Testament books, Jonah, Joel and Amos we moved back to the New Testament and are currently studying the Acts of the Apostles. The group is open to any men who would like to join us. Please speak to David Corris for more information.

2.2 EVENING STUDY AND FELLOWSHIP GROUP

Chancel Way house group

Having found previous courses produced by The Bible Society and 24-7 Prayer very helpful, we followed The Bible Series from the former over ten sessions. This gives an overview of the bible from Genesis to Revelation, examining themes running through the various books and letters. After the summer break we made a start on The Prayer Course 2 - Unanswered Prayer from 24-7 Prayer. Both series are excellent and led to many discussions. The materials and accompanying books are available online and we would recommend them to groups or individuals.

Our Group has roughly maintained it's number at around 12 people, welcoming some new members who have brought their life experience and their own perspectives on the issues we have been studying. We start with refreshments, giving us a chance to talk and catch up with each other before the main session by 8 p.m. The study tends to last about an hour, but some discussions can extend this by a few minutes after which we close with a short time of prayer.

There is no pressure to pray, or even talk, but we encourage everyone to share their views so that we can learn from each other as we seek to gain a better understanding of the bible and our faith.

Thursday Evening, Ladies Bible Study and fellowship group, Swans Nest, Swan Close - Lynda Wright

This is a relatively new house group, set up September 2024, to accommodate Ladies who cannot attend the current day time group. It is well attended weekly, and we have studied various books of the bible, as well as the prayer course, natural evangelism and lent courses. Our next study will be the Alive course, run by the bible society.

2.3 WOMEN'S BIBLE FELLOWSHIP

We continued to meet weekly for fellowship, Bible study and prayer, to help us grow in our faith. Our Bible studies have included what the Bible teaches about fellowship in our life as disciples of Jesus, and the Gospel of Luke. All ladies are welcome to join us on a Monday afternoon.

2.4 LENT GROUPS

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

This year six Lent groups were run in the lead up to Easter, culminating in a combined meeting/service in Lechlade Baptist Church during Holy Week. The groups met on different days of the week, during the evening and day time, and mainly involve people from St Lawrence and the Lechlade Baptist Church. This year we decided to focus on our core beliefs, following a course on The Creed. This took us week by week through the Apostles' Creed and looked at why changes were made in the Nicene Creed to counter various heresies and misinformation. We were challenged to consider how each statement of belief leads to a change in our own lives.

As in previous years, these Lent groups provided us all with an opportunity to discuss our faith and learn from each other in supportive small groups.

2.5 'Men Aloud Out'

'Men Aloud Out' - The Men Aloud Out group has continued to meet at the Trout most months with a varied programme of invited speakers, social meetings, or discussion on a topical matter of concern led by one of our members or an invited guest. Average attendance about 10 people, with more for when we had an invited speaker.

3 ST. LAWRENCE YOUTH AND CHILDREN'S MINISTRY

Ministry Amongst Children and Young People

Sunday morning children's activities are split between 3 groups: Sparks (ages 2 1/2 -5), Flares (6-11 primary school), The Grid (11-18 secondary school)

This year we have continued to use the 'Energize' material from Urban Saints and Sparks and Flares have focussed on Jesus' life and mission in the first half of the year and Biblical Characters in the second half of the year, as well as seasonal celebrations.

We are grateful for all the adults who help with the children' work week by week and have welcomed Louise Stott as a helper in Sparks since September and we thank Rosie Emmerson for her time with Flares, until she stepped up to The Grid when Sonia Griffiths moved on in June.

We continued to meet as an adult team once or twice every term and have accessed some training to help us review our teaching methods. All those who are in contact with the youngsters are DBS checked and undergo regular safeguarding training.

3.1 Community outreach and holiday club

'Explorers' afterschool club at St Lawrence School continues to see up to 30 children every week. Pupils from years 1 upwards meet weekly for Bible stories, songs, crafts and activities, building upon the excellent work done through 'Open the Book' and school worship. We are thankful for adults from the Church family who support both 'Explorers' and the 'Open the Book' initiatives.

During the year we have hosted several special occasions starting with a Easter Family Trail on Good Friday (2025) specifically aimed at younger children (preschoolers and key stage 1 children) - not very many attended but there was a positive informal atmosphere and good opportunity to chat to young families and to help them learn about the events of Holy Week and Easter in an interactive way, followed by an Easter Egg Hunt in the churchyard for all children on Easter Sunday.

We had a lovely Summer Family Outing and Picnic for the children's groups' families at Coles Hill with river dipping courtesy of the National Trust, which was good opportunity for children and parents to mix.

About eighty children and young people attended the 'Shipwrecked' Holiday Bible Club in August with over 30 members of the congregation working tirelessly to share their faith with the youngsters through the 'adventures of Jonah', as well as ensuring that they had a fun (and safe) time. The Holiday Bible Club was held in the Memorial Hall and provided a useful transition opportunity prior to the church closing.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

We held another community Pumpkin Trail, 'Light on a Dark Night', on 31st October, with large numbers of families visiting the Church for hot chocolate, popcorn, 'stained-glass' pumpkin making and Christian gift bags. Our annual, well-supported Christingle Service and workshop again marked the beginning of Advent and the community's preparations for Christmas, which climaxed with the Crib Service on Christmas Eve when there was standing room only in Church to see the children retell the Nativity Story.

We are encouraged to see that members of the Grid were involved in serving both on the team at Holiday Bible Club and other events, and also some of them have gone on to start serving as leaders on external Christian summer camps.

As the church family moves out of the church building, we have made plans for the children's work to continue both in the Memorial Hall and, on the first Sunday of the month when the Hall is not available at 10am, a new 'Church on the Move' 10am service for families, which will be mainly held outdoors, with activities and worship for the whole family.

We are so thankful for the way the Church family has enabled and supported these regular and outreach efforts. We are always on the lookout for more adult support, so do speak to the vicar if you would like to get involved.

Please pray for God to move in our community as we seek to faithfully share the Gospel with children and families in our midst.

Kate Cinnamond & Tessa Cobb

3.2 Little Lights. Pram service/ baby and toddler play group

We have continued to encourage parents to bring up their children in faith by running Little Lights and helping with Sunday School and Holiday Bible Club. We thank the Church for paying for our Little Lights at The Memorial Hall this year. MU provide the resources and refreshments.

Kathy Newton

4 SOUTH COTSWOLD TEAM YOUTH MINISTRY

It is a privilege to have access to all 9 primary schools in the SCT and support the pupils and staff in sharing the Christian message through word and action. In most of the smaller schools there is an established pattern of collective worship where I visit at least once per term in the schools where I don't run weekly clubs. Last year I delivered 4 weekly lunchtime clubs in 3 different schools as well as a regular contribution of class assemblies for y6s at all but the very smallest schools. At St Lawrence Primary School the lunchtime club is very well supported in both engagement and number (this year the core group is around 75% of the class). The y6 commitment was intensified everywhere during the summer term as the school emphasis shifted towards transition amongst y6 pupils. I was able to distribute over 160 copies of the excellent SU publication, It's Your Move, to help pupils consider the big step to secondary school and it has been a great privilege to see many of the same pupils at Farmors school and helps to give them a measure of continuity.

The new head teacher at Farmors has shown a positive interest in the clubs having attended and questioned the pupils on the appeal. The lunchtime clubs there have again been well attended with around 30 attending Cookie Jar each week this year after another 'strong year' last time and around 12 'ever presents' at Big Fish with another 15 or 20 making a fairly frequent appearance. Since the beginning of 2026, the (y11) pupils have requested, advertised and organised a Youth Alpha course which has been a very positive step of 'school acceptance'. I have supported these efforts (with our Big Fish pupils making up a good number of the 15-20 attendees) and already a few pupils have attended our evening youth groups as a direct result of positive conversations!

With a great deal of local support I was again able to provide over a dozen Christmas food hampers and gifts to needy families (Farmors school-identified). Support in providing the 'personal touch' came via The Bull Hotel (Fairford), a Farmors School tutor group, a parent previously supported plus a Lions Club donation. In addition this year, I added 4 extra hampers for families identified by the head teachers at two primary schools. Hopefully, this took a little pressure off those with financial hardships and allowed 'the church' to be seen as a positive, visible presence in a very practical and relevant way.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Sunday services

I endeavour to regularly visit churches from across the team, supporting clergy and updating congregations on our youth work through sharing encouragements, prayer needs and vision for the future. In addition, I take the opportunity to preach, lead prayers and chat to interested parties wherever possible. Once a month, I'm also committed to co-lead the Grid group in Lechlade where the youth of our team gather for bible study and discussion. Similarly I have supported the informal 'Gathering' at Poulton on a monthly basis and have provided a short thought designed to engage all ages.

Other youth work

Two faith-based discussion groups have continued to operate concurrently on a Tuesday evening though the make-up of the groups inevitably changes. As the older Quench members have moved on to young adulthood, our new group has been small (4-6) but very faithful in attendance. The younger version (Thirst) has again seen considerable changes too with around 6 to 12 attending through the year and we ran a residential at Macaroni Woods in autumn 2025 with a combined group of 16 attending as we considered God's Grace towards us. The Lechlade Holiday Club was again an excellent launchpad for weekly links with a new generation of youth about to enter secondary school, and these connections have been invaluable in drawing in around half a dozen new faces (to Thirst) again this school year. That number has since grown steadily with 20 attending our Pancake Special last week. We lost half our leadership group during the year (with one leader stepping back after 3 years and Gareth moving on to new pastures) but God has again provided faithful leaders to step in such that we are currently in a healthy place!

Elsewhere our youth & children's club in Kempsford has continued to serve the community faithfully. Our y6s have inevitably been keen to move from the younger to older group which has caused an imbalance in numbers but we are seeking to grow the younger version again. Leaders will be a big challenge this coming year with Rev Catie's departure not too far on the horizon!

This year we look forward to holiday clubs at Poulton, Lechlade and possibly Fairford along with a Thirst/Quench residential in the autumn.

While the search continues for more volunteers to support our work, I would like to close with a huge thank you to those volunteers who do give their time so sacrificially to stand alongside me in body and prayer to support and nurture these young lives in so many contexts. Together we lift them to the Lord who we trust will continue the good and lasting work in their hearts and minds.

Chris Saunders, 18th February 2026

5 ST. LAWRENCE SCHOOL

Our shared vision is to be a joyful and loving school community; rooted in clear Christian values, where every child participates, celebrates achievement and cares for the people and world around them.

We have had a period of some change with two of our teachers moving on and new members of staff starting. The numbers of children in our community is reducing in line with national birth rate figures, This puts an additional burden on school finances as we are funded on a 'per pupil' basis. Due to this we have had to reduce our number of classes down from seven to six this academic year. Despite this the school continues to thrive in our community.

Our Christian links remain strong and a clear feature of the school. We have recently enjoyed two days of Easter themed dance workshops delivered by a Christian dance company. Every child in school took part in the dances and parents were able to watch the result in a sharing event at the end. Whilst the work continues in the church building we are hosting our Easter service in school and will again welcome our wonderful 'Open the Book' team in to help with this.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Our children are amazing and give as much as they take in school. We have been pleased to see a number of children take the lead in organising events in school to help fundraise and promote causes where they see injustice in our world. This is such an encouraging feature of the school and something we welcome of all our children.

Mr Gordon Soutar
Headteacher, St Lawrence CE Primary School

5.1 Open the Book

As always, the OTB team has been made really welcome by both staff and children at St. Lawrence School, where we continue to lead regular Open the Book acts of worship based on stories from the Bible. At Easter the scene was set for the retelling of the Easter Story in St. Lawrence Church, to be enacted by year 6 and the OTB team. The church was full and the whole experience was really moving, both for the audience and the children taking part. During the next few months we continued in school, with the wonderful stories of Jesus, enacted by groups of children from Key Stage 2. We read the story to the children before choosing parts and putting on costumes. We then have a short rehearsal before the rest of the school comes into the hall. After a brief introduction, the OTB members narrate the story while the children, now dressed for their parts, act it out. We end with a short summary, linking the theme of the story to things the children may experience in their own daily life, followed by a prayer. We usually finish with a song and now have a small group of older children who have volunteered to come out to the front and demonstrate actions for some of the songs, which is very popular with the little ones. We look forward to continuing our journey through the retelling of some of the Bible stories from the Old Testament.

Sandra Gibbons

6 MOTHERS' UNION

During the last year our dear friends and loyal members Lizzie Banks, Sylvia Dennish and Diana Hitchman passed away. We helped when those ladies were ill, gave our sympathy to their families and support at their funerals. They will always be remembered. We will have 50 members when we enrol new ladies in March. As St. Lawrence Church is closed this year, that service will take place at St Mary's Fairford. Each month we have welcomed speakers to our monthly meetings at the Memorial Hall and at our quarterly evening meetings at my house. We always welcome supporters of our charity to come along to meetings and events.

We have tried to support the clergy and been of practical help within the community.

We have supported the homeless in Gloucester by collecting items for The Family Haven. Members have knit for the hospitals and produced blankets for the Salvation Army. Now, members are knitting Baptism Bears. We have raised money for worldwide MU projects, and we all have prayer diaries for everyday prayer. All we do is underpinned with prayer.

We have a committee of 7 and have a planned calendar of events for 2026. Some of us represent our branch at Gloucester MU Council meetings and I attended the Canterbury Province gathering in Oxford. MU is 150 years old this year. Some of us are attending the celebration service at St Paul's Cathedral in June.

Kathy Newton

7 MUSIC
Music Group

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

The Group has continued to provide support to the worship in the Informal Services during this past year. Kathryn Hubbard has been a great asset to us as part of the team, introducing us to new music and enabled us to reorganise our administrative systems behind the scenes, by facilitating a shared digital hub for our resources. Following a public invitation for new voices to join us, five people from the congregation stepped forward and have been integrated into the Music Group.

Once again on Palm Sunday the Music Group enjoyed working with the church choir to bring a different combined energy to the worship. We really should do it more!

Typically some 15-20 of us come together on a Sunday morning to help give a lead to traditional and more contemporary hymns and songs alike. We are getting used to our new space in The Memorial Hall and it feels great to be a little closer to the whole congregation.

A few more instrumentalists would be great. Simon on his electronic violin helps our music to soar and Sandra G is a star on the guitar. We feel sure there are friends out there in the St Lawrence Family who have vocal or instrumental skills to offer. We are on a mission to find them!

7.1 St Lawrence Church Choir Annual Report

In June, we were extremely sorry to hear that one of our much-loved choir members, Pat Scott had passed away. She was one of our longest serving choir members, and together with Luke, one of the first recipients of the Gold Award which she wore with pride. A keen supporter of the Choir and church music she was always encouraging of the younger choristers, and had a great sense of humour. We all miss her very much. During the summer, the choir was once again proud to be represented on the residential RSCM Bath Choral Course by two choristers. Hannah (13) returned as one of the Girl Choristers, having enjoyed attending the course so much in 2024, and following successful application, Tia returned for her third year as a member of staff having first enjoyed the course as a Scholar in 2022. I am delighted that they both had a fantastic week, culminating in singing services in Bath Abbey. Hannah enjoyed conducting, organ playing and liturgy workshops where she prepared sermons and prayers for a 'Voices of Hope' service, and came away with a glowing report from her House Tutor.

The Michaelmas term began with a valedictory choral evensong for our retiring Head Chorister, Sophie. We thanked her for her eleven years of committed service to the choir and musical life of St Lawrence at this special service where the music was chosen by Sophie herself. She has been a splendid Head Chorister and excellent role model for the younger choristers whom she has helped train and encourage. To build on this encouragement, she gifted the choir a Chorister Medal which is to be presented each term to the most improved chorister, who will then wear it for that term. She has supported the choir in all its activities, including Restoration Appeal concerts, weddings, services of thanksgiving, performed numerous solos and cantored at evensong as well as supervised choristers on fun activities such as surfing! After the service, a short photo presentation in 'This is your life' style was given of her time in the choir. She was presented with a card, gift and photobook of her time as a chorister, and we wish her much happiness and success at Exeter University where she will be studying Environmental Science.

A few weeks later we enjoyed admitting her successors at the 10am Parish Communion service: Lily (Head Chorister) and her deputy Hannah (St Lawrence Chorister). They and Alistair (who supports them as Librarian) are performing their new roles brilliantly. During the term, Jamie (who has been regularly attending choir practice and undergoing probationer training) started singing services with us as well. He is doing brilliantly and shows great potential. During the Michaelmas term, four of our choristers were successful in achieving their Light Blue Ribbons. Many congratulations to Lavinia and Alistair (who jointly scored the top mark of 94%), Jonathan and Kaitlyn. They all worked extremely hard for these medals, well done.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

We currently have twenty-five regular singers (14 sopranos which include past Head Choristers Charlotte and Isis who have come back to sing with us again, 4 altos, 4 tenors and 3 basses). At Christmas we enjoyed welcoming back six former Head Choristers. I really enjoy hearing them sing and it reminds me of how far they have come in their vocal development and musicianship over the years. They are a huge inspiration to our younger choristers and the rest of the choir who feed off their musicality. Two of them are continuing their singing at university: Tia sings with the Royal Holloway University Choir and as an active committee member is involved in organising concerts, events and European tours; and Annabelle is a member of Jesus College Chapel Choir, Oxford where she has had the challenge of singing choral evensong completely in Welsh for St David's Day! Highlights of our year were our candlelit Advent and Nine Lessons and Carols services. The standard of singing was superb with several strong solo performances. We were delighted to see so many in the congregation of all ages supporting these services and we were very grateful for your positive feedback afterwards. None of this would be possible without our hard-working organists: Geoff and Miranda, whom we thank most sincerely for their support and dedication to the musical life at St Lawrence Church

Rachel Bath
Choir Director

8 WORLD CHURCH COMMITTEE

World Church Links -

We welcomed a visit to Lechlade from the Bishop of Dornakal and his team in May; then Harrison Mungai in September; Ram and Keshari in October; and Martin Thomas from SAT-7 in November.

We continue to support, pray for and learn from Christians around the world. In December 2025 we allocated a total of £8,000 from the PCC to 5 of our World Church Links.

Our links are of two kinds:-

1. Links which we support in prayer and giving:

- National Mission Commission of Nepal - training and equipping missionaries for Nepal.
- Dornakal Diocese, South India - the Shriver Memorial School for the Deaf has now closed, so our focus now is the construction of a new English Medium School in Kothagudem.
- iServe Africa, in Nairobi, under Harrison Mungai - training young graduates for Christian ministry
- Gabriel Parra and his wife Rebecca leading a church in Valparaiso Chile, who are no longer supported by CMS, so we are sending donations direct to Gabriel..
- SAT-7 - satellite broadcasting of Christian teaching and worship programmes to isolated Christians in the Middle East and North Africa,

2. Links which we support in prayer only:-

- Scripture Union Pakistan - ministry to children and young people; supplying Bible reading notes.
- Ram Prasad and Keshari (from Nepal) - sharing their faith among ethnic minorities in Rochdale, UK. They had been on leave in Nepal, and returned in March to Rochdale for a second term.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

CHURCH SUPPORT TO MINISTRY

1 Project Inspire

Significant progress was made in 2025, although with some setbacks. Detailed design was completed although the tendered sums turned out to be significantly greater than the funding in place. We decided to progress with phase 1 of the project which comprised underfloor heating in a new raised limestone floor, air source heat pumps, solar panels, new seating, a kitchen and an all-ability toilet. A new audio-visual system, lighting and associated rewiring are also included.

We were successful in gaining a significant grant from the National Heritage Lottery Fund, the Church of England Net Zero Carbon Demonstration Project and other funders. We were very grateful to members of the church community in making pledges to the project. One setback was the cessation by the government of the Listed Places of Worship which reimbursed VAT on building works. We were able to claim a reduced amount before the scheme ended. We are most grateful to the generous further pledges from the church community in closing this funding gap.

This project is one of the largest being carried out in the diocese. We have the necessary Faculties and support from the Diocese and we are most grateful for their spiritual, technical and financial support.

We engaged a team of conservation architects, mechanical and electrical engineers, structural engineer, quantity surveyor and archaeologist for the design and implementation of the project.

We followed a further design and tender process for the phase 1 works and appointed JG Restoration as the contractor in December 2025. With work starting in February 2026 and hopefully no significant delays, we plan to re-open the church by Advent 2026.

Nigel Jones

2 ECO CHURCH GROUP

Eco Church - Eco Church is A Rocha UK's award scheme for churches in England and Wales who want to demonstrate that the gospel is good news for God's earth. It is designed to equip each church to express care for God's world in our worship and teaching; in how we look after our buildings and land; in how we engage with our local community and in global campaigns, and in the personal lifestyles of our congregation, so Eco Tips are published in the weekly Bulletin.

We got our Silver Award in May 2022, requiring 50% score in all the categories on the questionnaire. We have now set our sights on achieving the Gold award requiring a 75% score.

Our current Restoration and Reordering Project ("Project Inspire") has been successful in winning a grant through the Church Of England Demonstrator Churches Project which forms part of the Net Zero Carbon Programme aiming to help churches pay for items such as solar panels, heat pumps, insulation, secondary glazing and LED lighting. We are hoping that the completion of Project Inspire in 2026 will help us reach Gold standard.

Public benefit

For activities undertaken to further public benefit, see reports of PCC members and officers above

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Use of volunteers

The PCC wishes to express their gratitude to the many volunteers who help in so many ways in the various activities of the church and who provide support to the PCC.

Achievements and performance

Church Attendance

There were 126 parishioners on the Church Electoral roll

The average Sunday attendance was 115 adults and 20 children. Services have also been streamed live throughout the year from the church, and this will continue; an average of 20 people have viewed the whole service.

During the year, the church held services for 7 baptisms, 2 weddings and 13 funerals, with 3 funerals just at the crematorium.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Financial Review

The Accounts enclosed provide a detailed analysis of our financial position. The important features of these figures are summarised in this section for those unfamiliar with reading such financial documents.

Project Inspire is in a good place.

As set out in more detail elsewhere we have raised a phenomenal amount of money for this project. There remains work to do, in particular to repay the diocesan loan on very favourable terms, for the which the PCC is very grateful. The PCC would like to thank all donors for their generosity in enabling this major project to go ahead for the benefit of generations to come.

Day to running costs are not doing as well.

The PCC is concerned at the level of ongoing giving does not match what would be expected from a church of our size and demographics. **Our income in 2025 was around £8,000 lower than last year.** During 2025 we were unable to pay our full parish share. The PCC is aware this is a sizeable commitment and have been in ongoing discussion with the diocese and Cirencester deanery for some time to seek a more equitable allocation of these costs. Nevertheless, failing to pay the agreed amount should not be something that sits comfortably with PCC or the wider church membership.

The following headline figures exclude the income and expenditure associated with project Inspire and reflect our unrestricted general fund - in other words what might be considered 'normal church activities'.

We spent £986 more than our income in 2025 (despite not paying the full parish share)

We have only £15,490 left in working capital available to cover any shortfall in future. That is less than 6 weeks normal expenditure.

This is a very precarious position and the PCC would like to appeal to members of the church to seriously consider the appropriate level of regular giving they are currently making. The PCC is grateful for any and all donations, especially from those who are following the Biblical approach set out below, no matter what size of donation that results in. The fact remains that as a collective church family we are not taking our giving as seriously as we should. We cannot rely on a small number of large donors to keep funding the church, we all need to do our part. The parish giving scheme remains the most efficient and effective way to give to our church. Please talk to the vicar, church wardens or David Corris if you would like more information or support in this area.

The PCC is also committed to giving to the wider church and in 2025, with the guidance of the World Church Committee, the PCC donated £8,359 to our mission partners.

All is not doom and gloom though, God has provided for us and will continue to do so if we are obedient to His Word. We remain on course to deliver a major reordering project.

We are also grateful to the diocese for its understanding of our current situation with extra costs of running 'church away from church' and a slight reduction in donations from passing visitors to the building. In acknowledgement of this it has agreed to halve our Parish Share for 2026. This will provide us with some much needed financial breathing space.

Biblical approach to giving

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Part of who we are as Christians is that we worship God. We worship through our liturgy and through our singing, but we also worship through our financial giving. Jesus never shies away from talking about our attitude to money in the Gospels. The Apostle Paul spends a lot of his time encouraging newly planted churches to give graciously and generously towards other churches in real need. It is to be seen as their act of worship.

So, what are some of the principles we need to consider in seeing our financial giving as worship?

Grateful - we give, not out of guilt, but out of thankfulness for all that God has given us, especially in sending His only Son Jesus into this world to sacrifice everything for us.

Paul in 2 Corinthians 9: 6-7 says this, 'Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.'

Planned - giving only as and when we feel like it, is never a good idea! If we wait and see what is left at the end of the month, there may be nothing left! It is also very helpful for the church to have some idea of how much to expect is coming in every month and to plan accordingly. Thoughtfully and prayerfully planning our giving is part of our Christian discipleship.

Proportional - the principle is that we give as we have been given. The wealthier can afford to give more than the less well off. A tenth of what we earn is a good starting point. This comes from the Old Testament idea of tithing (e.g. Leviticus 27: 30, 'A tenth of the produce of the land, whether grain or fruit, is the Lord's, and is holy'. Or Deuteronomy 14:22, 'Be sure to set aside a tenth of all that your fields produce each year.')

Putting a £5 or £10 note in the offering plate is nice, but is it really being realistic in terms of our income? A monthly gift of £50 equates to 10% of an annual income of just £6,000.

Sacrificial - when we start to give a realistic amount we will notice it. It may mean putting off upgrading our car or not having that extra holiday. We are to be 'a living sacrifice, holy and pleasing to God-this is your true and proper worship' (Rom 12:1). Jesus' sacrifice for us is always our primary example to follow.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Project Inspire

The budgeted cost of Project Inspire was set at £1,257,600 including a contingency of £114,300. A contract was awarded to JG Restorations Ltd in December 2025 for the construction work for £955,000 plus a contract contingency of £28,000. In addition, fees for construction supervision are due to the architects, the Quantity Surveyor, electrical and mechanical engineering consultants, the archaeologist and the structural engineer. The estimated fees have risen significantly due to the stricter than anticipated requirements of the Diocese and our funders to ensure full compliance with the granted permissions. As a result of these additional costs, the project contingency has been reduced; this is tight and requires the careful management of the project to ensure that costs are kept within the budget. There are inevitable uncertainties from reordering a 15th Century building to current design standards.

The cost is funded by specific donations including:

- PCC reserves from past fund-raising, donations and bequests, held in accounts reserved for the restoration, maintenance, or improvement of the building
- Pledges and donations by parishioners received during the three appeals in July 2023, February 2025 and August 2025. The first appeal launched the project, the second appeal was in response to the curtailment of the Listed Places of Worship Grant Scheme by the Government which reduced our ability to reclaim VAT by some £115,000, and the third appeal was in response to the unexpectedly high tenders received for the construction work in July 2025. In total these pledges amount to £439,668 of which £210,252 had been received by the end of 2025, and the remaining £229,416 is expected by July 2027 when the final payments on the contract will be due.
- Grants from:
 - o The National Lottery Heritage Fund for £290,124
 - o The Benefact Trust for £48,500
 - o The Joseph Rank Trust for £35,000
 - o The Beatrice Laing Trust for £25,000
 - o The Listed Places of Worship Grant Scheme for £25,000
 - o Gloucestershire Historic Churches Trust for £10,000
 - o The Dyers Company for £10,000
 - o Emmanuel College, Cambridge for £1,000
 - o The Dove Trust for £500
- A grant from the Church of England Net Zero Carbon Demonstration Project of £86,000 to support St Lawrence becoming net zero carbon as a result of the installation of all electric heating together with solar panels. St Lawrence is the only church in the South West Midlands region to be selected for this scheme which is part of the C of E's objective to become net zero carbon by 2030.
- A loan facility from the Diocese of £200,000 which ensures that the project will have sufficient funds to be completed.
- An on-going programme of fund-raising events

In total the amount available in the PCC accounts at the end of 2025 for Project Inspire is over £500,000. It should be noted that all the costs leading up to the signing of the construction contracts - for design, for investigations, for planning permission, and for the legal costs of obtaining the Faculty, were funded from reserves. Adding the end of year reserve to the pledges, donations, grants, events and loan to be received by July 2027 produces funding for Project Inspire just in excess of the budgeted cost. It should also be noted that the Diocesan Loan is for 5 years at a low rate of interest. We have some pledges towards the repayment but further fund-raising (grants and events) and cost savings will be needed to service that loan.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Financial review (cont)

Policy on reserves

It is the policy of the PCC to invest reserves based on the timescale in which they are expected to be used.

Individual assets gifted to the PCC will be held in the form they are gifted unless it would be inappropriate to do so.

Assets not expected to be utilised in the next 5 years will be invested in a suitable investment vehicle, accepting a degree of investment risk in order to seek higher expected returns.

Assets not expected to be used in the next 3 years will be invested (until needed) in the CBF Church of England Deposit Fund. This will avoid short term investment risk while earning a higher rate of interest than is available via bank deposits.

Assets likely to be needed in less than three years will be held on deposit with a retail bank in order to provide maximum liquidity.

The PCC will seek to establish a prudent reserve balance in the general fund line with expected expenditure, with a target range of 3- 6 months of routine expenditure in addition to pre-funded, anticipated exceptional outgoings.

The PCC will also seek to build a prudent reserve in the Restoration and Maintenance Fund in line with the anticipated expenditure on a church building of the nature of St. Lawrence with suitable contingency for emergencies. Predicting expenditure following the reordering of Project Inspire makes it difficult to put a target figure on this objective, however given the costs of the project it is unlikely that the reserve will be restored to a satisfactory level that covers contingency for some time. Consideration of a suitable target will be given once some history of costs has been established, but in the meantime an objective of £50,000 - £100,000 is in place.

Going concern

The PCC have no reason to doubt that it can continue as a going concern. We are not aware of any risk that could give rise to material financial liabilities, our building is insured by a specialist insurer. Our income has been relatively stable for many years. Attendance numbers are trending (slightly) upwards and as Project Inspire funding requirements place less urgent strain on members' generosity it is reasonable to expect this to continue. While our income does not quite match our current expenditure, large parts of our expenditure are not strict liabilities. Most notably failure to pay our Parish share, over half our expenditure, would not lead to the diocese enforcing payment if it would cast doubt on our ability to operate as a going concern.

Structure, governance and management

Recruitment and appointment of trustees

Members of the PCC who are also trustees of the charity for the purposes of the Charities Act 2011 are either ex-officio or elected by the Annual Parochial Church Meeting, and in accordance with the Church Representation Rules are elected for a three-year period.

Organisational structure

The Standing Committee is the only committee required by law. It has the power to transact the business of the PCC between its meetings. It comprises the Vicar, Church Wardens, Treasurer and Secretary.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Trustees' Report (continued)

Major risks and management of those risks

The PCC actively reviews the major risks and challenges generated within the church by means of its regular meetings. Approval is required for all key operational and financial decisions.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 8 May 2026 and signed on its behalf by:



.....
Revd Dr Andrew Cinnamond
Trustee

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Independent Examiner's Report to the trustees of The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

I report to the trustees on my examination of the accounts of The Parochial Church Council of The Ecclesiastical Parish Of Lechlade for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of The Parochial Church Council of The Ecclesiastical Parish Of Lechlade 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 The Parochial Church Council of The Ecclesiastical Parish Of Lechlade'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.

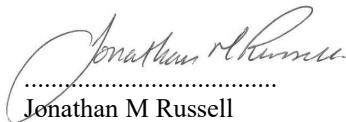
Independent examiner's statement

Since The Parochial Church Council of The Ecclesiastical Parish Of Lechlade's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of The Parochial Church Council of The Ecclesiastical Parish Of Lechlade as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.



.....

Jonathan M Russell
ICAEW

37 Market Square
Witney
Oxfordshire
OX28 6RE

8 May 2026

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £
Income and Endowments from:					
Donations and legacies		120,319	320,855	-	441,174
Other trading activities		4,298	4,070	-	8,368
Investment income	4	9,565	7,784	-	17,349
Total income		<u>134,182</u>	<u>332,709</u>	<u>-</u>	<u>466,891</u>
Expenditure on:					
Raising funds		(31)	(1,598)	-	(1,629)
Charitable activities		(130,962)	(109,343)	-	(240,305)
Governance costs		(4,175)	(1,380)	-	(5,555)
Total expenditure		<u>(135,168)</u>	<u>(112,321)</u>	<u>-</u>	<u>(247,489)</u>
Gains/losses on investment assets		<u>-</u>	<u>-</u>	<u>(176)</u>	<u>(176)</u>
Net (expenditure)/income		<u>(986)</u>	<u>220,388</u>	<u>(176)</u>	<u>219,226</u>
Net movement in funds		(986)	220,388	(176)	219,226
Reconciliation of funds					
Total funds brought forward		<u>591,476</u>	<u>336,107</u>	<u>6,567</u>	<u>934,150</u>
Total funds carried forward	20	<u><u>590,490</u></u>	<u><u>556,495</u></u>	<u><u>6,391</u></u>	<u><u>1,153,376</u></u>

The notes on pages 27 to 44 form an integral part of these financial statements.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Statement of Financial Activities for the Year Ended 31 December 2025 (continued)

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2024 £
Income and Endowments from:					
Donations and legacies		129,631	98,086	-	227,717
Other trading activities		3,100	26,522	-	29,622
Investment income	4	<u>9,334</u>	<u>10,799</u>	-	<u>20,133</u>
Total income		<u>142,065</u>	<u>135,407</u>	-	<u>277,472</u>
Expenditure on:					
Raising funds		(100)	(3,113)	-	(3,213)
Charitable activities		(140,362)	(34,938)	-	(175,300)
Governance costs		<u>(1,155)</u>	<u>(1,155)</u>	-	<u>(2,310)</u>
Total expenditure		(141,617)	(39,206)	-	(180,823)
Gains/losses on investment assets		<u>-</u>	<u>-</u>	<u>157</u>	<u>157</u>
Net income		<u>448</u>	<u>96,201</u>	<u>157</u>	<u>96,806</u>
Net movement in funds		448	96,201	157	96,806
Reconciliation of funds					
Total funds brought forward		<u>591,026</u>	<u>239,906</u>	<u>6,411</u>	<u>837,343</u>
Total funds carried forward	20	<u><u>591,474</u></u>	<u><u>336,107</u></u>	<u><u>6,568</u></u>	<u><u>934,149</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 20.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

**(Registration number: 1133947)
Balance Sheet as at 31 December 2025**

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	575,000	575,000
Investments	14	<u>6,391</u>	<u>6,567</u>
		<u>581,391</u>	<u>581,567</u>
Current assets			
Debtors	15	26,653	4,212
Cash at bank and in hand	16	<u>558,657</u>	<u>362,950</u>
		585,310	367,162
Creditors: Amounts falling due within one year	17	<u>(13,325)</u>	<u>(14,580)</u>
Net current assets		<u>571,985</u>	<u>352,582</u>
Net assets		<u>1,153,376</u>	<u>934,149</u>
Funds of the charity:			
Endowment funds		6,391	6,568
Restricted income funds			
Restricted funds		556,495	336,107
Unrestricted income funds			
Unrestricted funds		<u>590,490</u>	<u>591,474</u>
Total funds	20	<u>1,153,376</u>	<u>934,149</u>

The financial statements on pages 24 to 44 were approved by the trustees, and authorised for issue on 8 May 2026 and signed on their behalf by:



.....
Revd Dr Andrew Cinnamon
Trustee

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Consecrated land and benefice property is not included in the accounts in accordance with S.96(2)(a) of the Charities Act 2011. Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church inventory, which can be inspected at any reasonable time. For anything acquired prior to 2000, there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 accordingly all such expenditure has been written off when incurred.

Depreciation and amortisation

Equipment used within the church premises is depreciated on a straight line over 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	17,051	132,830	149,881
Gift aid reclaimed	22,412	32,113	54,525
Grants, including capital grants;			
Grants from other charities	1,500	155,362	156,862
Regular giving and capital donations	79,356	550	79,906
Total for 2025	<u>120,319</u>	<u>320,855</u>	<u>441,174</u>
Total for 2024	<u>129,631</u>	<u>98,086</u>	<u>227,717</u>

3 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Events income;			
Weddings and funerals	3,988	-	3,988
Other events income	310	4,070	4,380
Total for 2025	<u>4,298</u>	<u>4,070</u>	<u>8,368</u>
Total for 2024	<u>3,100</u>	<u>26,522</u>	<u>29,622</u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

4 Investment income

	Unrestricted funds General £	Restricted funds £	Total funds £
Other income from fixed asset investments	-	7,784	7,784
Income from rents	9,565	-	9,565
Total for 2025	<u>9,565</u>	<u>7,784</u>	<u>17,349</u>
Total for 2024	<u>9,334</u>	<u>10,799</u>	<u>20,133</u>

5 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Donations		31	1,598	1,629
Total for 2025		<u>31</u>	<u>1,598</u>	<u>1,629</u>
Total for 2024		<u>100</u>	<u>3,113</u>	<u>3,213</u>
				Total costs £

6 Expenditure on charitable activities

	Note	Unrestricted funds		Restricted funds £	Total funds £
		Designated £	General £		
Staff costs		-	10,340	-	10,340
Allocated support costs		-	120,028	109,343	229,371
Activities undertaken directly		-	594	-	594
Total for 2025		<u>-</u>	<u>130,962</u>	<u>109,343</u>	<u>240,305</u>
Total for 2024		<u>353</u>	<u>140,009</u>	<u>34,938</u>	<u>175,300</u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

			Total expenditure £
7 Analysis of governance and support costs			
Governance costs			
	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs			
Wages and salaries	2,495	-	2,495
Pension costs	90	-	90
Independent examiner fees			
Examination of the financial statements	1,590	1,380	2,970
Total for 2025	4,175	1,380	5,555
Total for 2024	1,155	1,155	2,310

8 Net incoming/outgoing resources

Net incoming resources for the year include:

**2025
£**

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

	2025	2024
	£	£
Staff costs during the year were:		
Wages and salaries	12,475	11,898
Pension costs	<u>450</u>	<u>452</u>
	<u><u>12,925</u></u>	<u><u>12,350</u></u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025	2024
	No	No
Administration	<u>1</u>	<u>1</u>

1 (2024 - 1) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £450 (2024 - £452).

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £12,475 (2024 - £11,898).

11 Independent examiner's remuneration

	2025	2024
	£	£
Examination of the financial statements	<u>2,970</u>	<u>2,310</u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Land and buildings £	Total £
Cost		
At 1 January 2025	<u>575,000</u>	<u>575,000</u>
At 31 December 2025	575,000	575,000
Depreciation		
At 31 December 2025	<u>-</u>	<u>-</u>
Net book value		
At 31 December 2025	<u>575,000</u>	<u>575,000</u>
At 31 December 2024	<u>575,000</u>	<u>575,000</u>

14 Fixed asset investments

	2025 £	2024 £
Other investments	<u>6,391</u>	<u>6,567</u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

Other investments

	Listed investments £	Total £
Cost or Valuation		
At 1 January 2025	6,391	6,391
At 31 December 2025	6,391	6,391
Net book value		
At 31 December 2025	6,391	6,391
At 31 December 2024	6,391	6,391

15 Debtors

	2025 £	2024 £
Trade debtors	26,653	4,212

16 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	558,657	362,950

17 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	13,325	14,579
Other creditors	-	1
	13,325	14,580

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £450 (2024 - £452).

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

19 Commitments

Other financial commitments

The PCC has received a donation of £12,000 towards the planned renovation of the church cottage, which is expected to cost approximately £19,000. A further donation of £7,000 is expected to fund the remainder of the costs.

At the year end, the PCC was progressing the development phase of a major church roof and building repair project.

The total estimated cost of the project, including amounts already incurred and the future construction phase, is £1.2756 million. As at the balance sheet date, the PCC had not yet entered into a binding construction contract, and therefore no capital commitment existed at the year end.

Funding for the project is expected to come from a combination of fundraising events, grants from external bodies, individual donor pledges, and loan finance available from the Diocese to cover any shortfall in funding.

On 2 February 2026, after the year end, the PCC entered into a formal construction contract for the project. Construction work commenced in February 2026 and is expected to complete in January 2027. This represents a non-adjusting post-balance-sheet event. No adjustment is required to the financial statements for this event, but it is disclosed due to its significance for the PCC's future financial commitments.

The total amount of other financial commitments not provided in the financial statements was £1,132,000 (2024 - £Nil).

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

20 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2025 £
Unrestricted funds						
General	590,629	134,182	(135,168)	(1,200)	-	588,443
Designated	847	-	-	1,200	-	2,047
Total unrestricted funds	591,476	134,182	(135,168)	-	-	590,490
Restricted funds	336,107	332,709	(112,321)	-	-	556,495
Endowment funds						
Permanent	6,567	-	-	-	(176)	6,391
Total funds	934,150	466,891	(247,489)	-	(176)	1,153,376
	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2025 £
Unrestricted funds						
<i>General</i>						
General	590,629	134,182	(135,168)	(1,200)	-	588,443
<i>Designated</i>						
Perrinsfield House	847	-	-	1,200	-	2,047

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2025 £
Total unrestricted funds	591,476	134,182	(135,168)	-	-	590,490
Restricted funds						
Project Inspire	183,356	314,498	(88,292)	-	-	409,562
Fabric Appeal	112,735	5,239	(8,817)	-	-	109,157
Restoration and Maintenance Fund	7,519	-	(14,582)	-	-	(7,063)
Audio/visual	5,737	-	-	-	-	5,737
Church Cottage Fund	-	12,000	-	-	-	12,000
Bells Appeal Fund	2,577	124	(252)	-	-	2,449
Choir Fund	2,441	500	(378)	-	-	2,563
Brownrigg Fund	19,131	-	-	-	-	19,131
Hardship Fund	1,112	-	-	-	-	1,112
H Arnold Memorial Fund	1,234	348	-	-	-	1,582
Lighting Fund	10	-	-	-	-	10
Reordering (West end) Fund	255	-	-	-	-	255
	336,107	332,709	(112,321)	-	-	556,495
Endowment funds						
<i>Permanent</i>						
H Arnold Memorial Fund	6,567	-	-	-	(176)	6,391
Total funds	934,150	466,891	(247,489)	-	(176)	1,153,376

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

Holiday Bible Club income and expenditure

During the year the PCC received £750 from Lechlade Education towards the Holiday Bible Club. Total expenditures on Bible Club activities were £1,200. As the amounts involved are not material in the context of the PCC's overall activities, the income and expenditure have been included within unrestricted funds. The PCC confirms that the restricted income received was applied in full for the purpose intended

Church clock income and expenditure

During the year the PCC received a grant of £750 from Lechlade Town Council towards maintenance of the church clock. Although no direct cash expenditure was incurred in the year, the clock requires regular and considerable maintenance which was undertaken by volunteers. The PCC is satisfied that the restricted purpose of the grant has been fully met through this maintenance activity and as the amounts involved are not material in the context of the PCC's overall activities, the income has been released from its' restricted purpose and included within unrestricted funds.

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
Unrestricted funds						
General	591,026	142,023	(141,222)	(1,200)	-	590,627
Designated	-	-	(353)	1,200	-	847
Total unrestricted funds	591,026	142,023	(141,575)	-	-	591,474
Restricted funds	239,906	135,407	(39,206)	-	-	336,107
Endowment funds						
Permanent	6,411	-	-	-	157	6,568
Total funds	837,343	277,430	(180,781)	-	157	934,149

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
Unrestricted funds						
<i>General</i>						
General	591,026	142,023	(141,222)	(1,200)	-	590,627
<i>Designated</i>						
Perrinsfield House	-	-	(353)	1,200	-	847
Total unrestricted funds	591,026	142,023	(141,575)	-	-	591,474
Restricted funds						
Project Inspire	77,275	127,509	(21,428)	-	-	183,356
Fabric Appeal	113,006	7,397	(7,668)	-	-	112,735
Restoration and Maintenance Fund	15,187	-	(7,668)	-	-	7,519
Audio/visual	5,737	-	-	-	-	5,737
Bells Appeal Fund	2,655	174	(252)	-	-	2,577
Choir Fund	2,441	-	-	-	-	2,441
Brownrigg Fund	19,131	-	-	-	-	19,131
Hardship Fund	2,112	-	(1,000)	-	-	1,112
H Arnold Memorial Fund	2,107	317	(1,190)	-	-	1,234
Lighting Fund	-	10	-	-	-	10
Reordering (Westend) Fund	255	-	-	-	-	255
	239,906	135,407	(39,206)	-	-	336,107
Endowment funds						
<i>Permanent</i>						
H Arnold Memorial Fund	6,411	-	-	-	157	6,568

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
Total funds	<u>837,343</u>	<u>277,430</u>	<u>(180,781)</u>	<u>-</u>	<u>157</u>	<u>934,149</u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

Restrictions

Audio Visual Fund

Established in 2018, to hold donations to fund the purchase and installation of audio-visual systems for the church.

Bells Fund

Established in 2007, to hold donations received to fund the restoration and maintenance of the church bells and their supporting structure.

Brownrigg Fund

Established in 2013, to hold a single donation to cover all or part of the for a number of specified purposes; such as:
- the provision of audio-visual equipment, improvement of church equipment, refurbishment of the vestry and provision of Furniture and fittings.

Choir Fund

Established in 2007, to hold donations received to fund the music and vestments used by the choir.

Church Cottage Fund

The charity received donations of £12,000 in Dec 2026 to fund renovations to the Church Cottage in 2027

Fabric Appeal Fund

Established in 1991, to raise funds for the repairs to the fabric of the church building, to include inter alia the walls, roof, doors and windows; but to exclude furnishings, services (electric and gas), and other equipment. Confirmed in the P.C.C. meeting held on 17 September 2014.

H Arnold Memorial Fund

A permanent endowment created in memory of Helen Arnold; the income from which can be used to pay for the attendance of young choristers at choir summer school.

Hardship Fund

Established in 2021 to hold donations received to alleviate hardship and poverty for those living in Lechlade and the immediate surrounds and to pass on and make donations to charitable organisations who support those in financial hardship. The P.C.C has initially identified Christians Against Poverty operating from an office in Highworth as such an organisation however, this can be extended to similar bodies offering support at the discretion of the P.C.C. The making of cash donations to individuals is specifically excluded from the purposes of this fund. This fund was extended on 16 March 2022 to include making donations to the British Red Cross to support those in need in Ukraine and Ukrainian Refugees.

Mission Fund

Established in 2021 to hold donations received, initially to support the Seeds of Faith Mission 2022, however this has been extended to allow contributions not used or subsequently raised to support holiday clubs or other outreach/missions in the future.

These funds are for the sole use of St Lawrence Church and are not to be passed on to other mission groups or organisations.

Restoration and Maintenance Fund

Established in 2015, to raise money for the restoration, maintenance and repair of the fabric of the church, including inter alia, the churchyard, memorials, boundary walls and the contents of the church including all services and equipment and audio-visual equipment held in trust by the P.C.C. and all professional fees and legal fees but excluding costs less than £100 (one hundred pounds) as approved by the P.C.C. at a meeting on 13 May 2015

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

Project Inspire Fund

Established in 2015, to raise money to fund the costs of remodelling and updating the interior of the church building and church cottage. The reordering work to include inter alia, furniture, fixtures and fittings, heating, lighting and power, water, audio-visual equipment and minor structural changes to the church building. This was approved by the P.C.C. at the meeting on 13 May 2015.

Re-Ordering West End Fund

Established in 2002, to fund the reordering of the interior of the west end of the church.

Services Fund

Established in 2006, to hold donations received to fund the purchase of items required for the use in services. In 2008, the purposes were extended to include work to refurbish the vestry.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

21 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Endowment funds Permanent	Total funds at 31 December 2025
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	575,000	-	-	-	575,000
Fixed asset investments	-	-	-	6,391	6,391
Current assets	20,199	2,047	563,064	-	585,310
Current liabilities	(6,755)	-	(6,570)	-	(13,325)
Total net assets	588,444	2,047	556,494	6,391	1,153,376

	Unrestricted funds		Restricted funds	Endowment funds Permanent	Total funds at 31 December 2024
	General	Designated			
	£	£	£	£	£
Tangible fixed assets	575,000	-	-	-	575,000
Fixed asset investments	-	-	-	6,567	6,567
Current assets	29,053	848	337,261	-	367,162
Current liabilities	(13,425)	-	(1,155)	-	(14,580)
Total net assets	590,628	848	336,106	6,567	934,149

22 Related party transactions

Members of the PCC and their families have made gifts to the work of the church and Project Inspire in their capacity as members of the congregation. This is mainly through the Parish Giving Scheme which includes anonymous donations. The total value of known gifts received from PCC members and their families is £50,670 (2024 - £40,025).

No members of PCC received any remuneration or were reimbursed for expenses incurred in the exercising of their duty as PCC members during the year.

Trustee indemnity insurance is provided for, but cannot be separately identified as it is part of a larger insurance premium.

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

Statement of Financial Activities by fund for the Year Ended 31 December 2025

	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	120,319	129,631
Other trading activities	4,298	3,100
Investment income	9,565	9,334
Total income	<u>134,182</u>	<u>142,065</u>
Expenditure on:		
Raising funds	(31)	(100)
Charitable activities	(130,962)	(140,362)
Governance costs	(4,175)	(1,155)
Total expenditure	<u>(135,168)</u>	<u>(141,617)</u>
Net (expenditure)/income	<u>(986)</u>	<u>448</u>
Net movement in funds	(986)	448
Reconciliation of funds		
Total funds brought forward	<u>591,476</u>	<u>591,026</u>
Total funds carried forward	<u><u>590,490</u></u>	<u><u>591,474</u></u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

**Statement of Financial Activities by fund for the Year Ended 31 December 2025
(continued)**

	Total Restricted Funds 2025 £	Total Restricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	320,855	98,086
Other trading activities	4,070	26,522
Investment income	7,784	10,799
Total income	<u>332,709</u>	<u>135,407</u>
Expenditure on:		
Raising funds	(1,598)	(3,113)
Charitable activities	(109,343)	(34,938)
Governance costs	(1,380)	(1,155)
Total expenditure	<u>(112,321)</u>	<u>(39,206)</u>
Net income	<u>220,388</u>	<u>96,201</u>
Net movement in funds	220,388	96,201
Reconciliation of funds		
Total funds brought forward	<u>336,107</u>	<u>239,906</u>
Total funds carried forward	<u><u>556,495</u></u>	<u><u>336,107</u></u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

**Statement of Financial Activities by fund for the Year Ended 31 December 2025
(continued)**

	Total Endowment Funds 2025 £	Total Endowment Funds 2024 £
Income and Endowments from:		
Expenditure on:		
Other recognised gains and losses	<u>(176)</u>	<u>157</u>
Net (expenditure)/income	(176)	157
Reconciliation of funds		
Total funds brought forward	<u>6,567</u>	<u>6,411</u>
Total funds carried forward	<u><u>6,391</u></u>	<u><u>6,568</u></u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

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

	Total 2025 £	Total 2024 £
Income and Endowments from:		
Donations and legacies (analysed below)	441,174	227,717
Other trading activities (analysed below)	8,368	29,622
Investment income (analysed below)	17,349	20,133
	<u>466,891</u>	<u>277,472</u>
Expenditure on:		
Raising funds (analysed below)	(1,629)	(3,213)
Charitable activities (analysed below)	(245,860)	(177,610)
	<u>(247,489)</u>	<u>(180,823)</u>
Total expenditure	(247,489)	(180,823)
Gains/losses on investment assets (analysed below)	(176)	157
	<u>(176)</u>	<u>157</u>
Net income	219,226	96,806
	<u>219,226</u>	<u>96,806</u>
Net movement in funds	219,226	96,806
Reconciliation of funds		
Total funds brought forward	934,150	837,343
	<u>934,150</u>	<u>837,343</u>
Total funds carried forward	1,153,376	934,149
	<u>1,153,376</u>	<u>934,149</u>

The Parochial Church Council of The Ecclesiastical Parish Of Lechlade

**Detailed Statement of Financial Activities for the Year Ended 31 December 2025
(continued)**

	Total 2025 £	Total 2024 £
<i>Donations and legacies</i>		
Donations from individuals	149,881	72,275
Legacies	-	1,120
Gift aid reclaimed	54,525	18,263
Grants, including capital grants	156,862	48,620
Regular giving and capital donations	79,906	87,439
	441,174	227,717
<i>Other trading activities</i>		
Weddings and funerals	3,988	3,008
Other events income	4,380	26,180
	8,368	29,188
<i>Investment income</i>		
Interest Receivable	7,784	10,841
Investment Income	9,565	9,292
	17,349	20,133
<i>Raising funds</i>		
Costs of generating donations and legacies	1,629	3,213
	1,629	3,213
<i>Charitable activities</i>		
Property costs	27,398	18,265
Administration costs	201,973	142,794
Wages and salaries	9,980	11,898
Pension costs	360	452
Staff costs	2,585	-
Independent Examiner's remuneration	2,970	2,310
Activities undertaken directly	594	1,891
	245,860	177,610

This page does not form part of the statutory financial statements.