

Trustees' Annual Report and Financial Report

The Parochial Church Council of

St Peter & Holy Cross Church, Wherwell

(An excepted Charity within the meaning of Section 30 of the Charities Act 2011)

For the year ended 31 December 2025

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St Peter & Holy Cross Church, Church Street, Wherwell, Hampshire. SP11 7JJ

Incumbent: Reverend Kevin Rogers

Independent Examiner: Mr David Etchells FCA

Bankers: National Westminster Bank PLC, 105 High Street, Winchester, Hampshire SO23 9AW

Parochial Church Council of St Peter & Holy Cross Church, Wherwell

Trustees' Annual Report for 2025

Structure, governance and management

The PCC is a charity, but is excepted from registering with the Charity Commission within the meaning of the section 30 of the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956.

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

Ex Officio Members

Incumbent: The Revd Kevin Rogers

Warden: Mrs Pamela Prince

Deanery Synod Member: Position vacant

Elected Members:

Mrs Susan Ansell

Mr Nigel Waters

Mr Kenneth Wilson

Secretary & Treasurer

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the incumbent/priest-in-charge, curate, lay readers licensed to officiate in the church, the churchwardens and members of the Deanery, Diocesan or General Synods and 6 members of the church who are elected at the Annual Parochial Church Meeting (APCM)). With only one Churchwarden at the present time and elected PCC member vacancies, villagers are warmly encouraged to stand for election to the PCC and we try to ensure a balance of skills and experience where possible.

Together with the Parishes of Chilbolton, Crawley, Littleton and Sparsholt, Wherwell is part of the wider Downs Benefice. Whilst each PCC is autonomous, there is a Benefice Council with 2 elected members from each PCC to discuss and agree areas of common interest. During 2025 Pamela Prince and Nigel Waters served as Wherwell's representatives.

Aim and purposes

The primary objective of St Peter & Holy Cross PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church pastoral, evangelistic social and ecumenical.

Achievements and performance

Review of the year

1. During 2025 the Benefice agreed a new future strategy which includes:
 - a) Creating a Worshipping Community for families & young children.
 - b) Provide fellowship by offering 'Bring & Share lunches' after each 5th Sunday Benefice Service.
 - c) Expand the current provision of Services.
 - d) Increase the number of House Groups across the Benefice
 - e) Establish a new Toddler Group.
 - f) Appoint a new Anna Chaplain initially for Littleton.
 - g) Reinvigorate and expand the existing Pastoral Teams.
 - h) Review and improve activities to welcome all new members of our villages.
 - i) Grow new Leaders across the Benefice.

Most of these objectives are at an early stage in their development although real progress has been made in others including the 'Bubble Church' established in Chilbolton and appointment of Kate Fletcher as Anna Chaplain in Littleton. Future progress is monitored by a Benefice Steering Group.

2. With reducing congregations, a lack of volunteers & dwindling financial resources the future of Wherwell Church is fragile and was discussed by Rev Kevin with our Archdeacon who remains keen for the Church to stay open if at all possible.

The PCC continues to look at ways to improve the situation but, unfortunately, Chilbolton PCC do not support a possible part or full merger as they feel their people and financial resources are already fully committed.

The next step is for a communication exercise with the Wherwell Village residents.

3. Five Joint PCC Meetings were held with Chilbolton PCC to discuss matters of joint interest relating to National, Diocese, Deanery and local matters.

In addition, Wherwell PCC met on four occasions during the year.

4. In the Autumn the PCC took the difficult decision to cease being the responsible body for running the fund-raising Christmas Fayre which was not held in 2025. The main reasons for this included the falling income and attendance seen in recent years, relatively onerous Health & Safety and Safeguarding considerations and the very few people within the Worshipping Community to help out.

Worship and Prayer

5. The PCC is keen to offer a range of services that our community find both beneficial and spiritually fulfilling. In line with the other Parishes in the Benefice, usual Sunday Services are one Morning Prayer and one Holy Communion Service each month.

The electronic distribution of 'Across the Downs' continued to Electoral Roll members.

Following the preparation of the 2025 new Roll, there were 20 names on the Church Electoral Roll at the end of the year, all of whom are resident within the Parish.

Using the Church of England and Winchester Diocese's definitions, the PCC determined a Wherwell 'Worshipping Community' of 7 at the end of the year. This is mainly made up of people who come to a Sunday service at least once a quarter.

Typical Sunday Services attracted a congregation of 12 (of which an average of 6 were Wherwell attendees) which is similar to 2024.

Deanery Synod

6. With no Deanery Synod Member, we are represented by Andrew Kent from Chilbolton PCC with updates provided at Joint PCC Meetings. The Deanery is an important link between the Parishes and the wider structures of the Church although there were no issues arising directly affecting Wherwell in 2025.

The new Bishop of Basingstoke, the Right Reverend Kelly Betteridge, was consecrated in October.

St Peter & Holy Cross Church

7. Our thanks to Rose Ayres & Ken Wilson who open and close the Church every day allowing visitors and worshippers access to our wonderful building.

Early in the year some twenty or so roof tiles were replaced, moss cleared from above the Chancel & Vestry and Smartwater re-applied to the roof lead.

Four Ash trees with die back were felled in February 2026 at a cost of £3,996 inclusive of VAT. The Archdeacon's permission for these works included a condition that each diseased Ash is replaced with a suitable native tree and the PCC have decided to plant four Yews each being at least 0.5 metres in height.

To solve the problem of the nesting bees in the external portals close to the apex of the Nave Gable gaining access to the Church through a crack in the internal plaster, the PCC has agreed for a firm of Steeplejacks, recommended by our Architect to:

a) block these 2 portals and 3 others with black mesh guards

b) replace a missing tile close to the roof ridge by the tower which is too high for normal roofers without using scaffolding.

These proposals are supported by our Architect as a cost effective solution and approved by our Archdeacon. The works were undertaken January 2026 at a cost of £2001.88 plus VAT which the PCC hopes will be recoverable. In addition, the PCC has Diocesan grant funding of £500 approved towards the cost.

Apart from a few minor items, all other planned repairs arising from the 2024 Quinquennial Report have been completed. The one exception to this is the boundary wall with The Priory at the south western corner of the Churchyard which needs repair. Over 10 years ago this was considered too expensive for PCC resources and the area remains staked off.

Health & Safety

8. The following documents were approved for a further year by the PCC on 9th July:

The Emergency Plan & Fire Evacuation Instructions
Health & Safety Policy document

Safeguarding

9. The PCC has continued to adopt the House of Bishops' Safeguarding Policy and supporting notices are placed on the internal and external notice boards.

The three yearly PCC Member DBS (Disclosure & Barring Service) checks were completed during 2025.

Mrs Prince has reported that no Safeguarding concerns have been raised during the year.

Financial Review

1. Overall, the General Fund evidenced a shortfall of £1,786 (2024 – surplus £3,572) which was expected as the 2024 figures included the biennial Auction of Promises surplus of over £5,000 which was used for expenditure in 2024 and 2025.

There remains a shortfall in income to meet the Diocese's Common Mission Fund request which resulted in the PCC only being able to pay £4,000 towards the total 2025 Common Mission Fund due of £8,440.85. The CMF request continues to fall in line with our reducing Worshipping Community and is a voluntary payment not a legal requirement.

2. The total receipts for general unrestricted funds received were £15,466 (2024 – £23,031) and are detailed in the Financial Report.
3. Planned Giving through the Parish Giving Direct Debit Scheme and banker's orders totalled £6,718 (2024 - £6,982). Collections at Services increased to £2,513 (2024 - £1,931).

Our grateful thanks to everyone who contributed financially, including Wherwell Parish Council for their Grant of £750 and the Village Magazine organisers for the contribution of £750.

4. With continued falls in Planned Giving and no plans for future Summer Fetes or Auctions of Promises, the PCC's finances remain precarious even by only paying a small proportion of the Common Mission Fund due. However, by careful management of resources and providing there is no unforeseen large expenditure, it is hoped that the General and other Fund reserves will be sufficient to continue Church operations in the short term.

Reserves Policy

General Fund

It is the PCC's aim to maintain a balance on the General Fund of c £6,000 which equates to approximately two/three months' worth of unrestricted payments as contingency against unforeseen situations.

The No 1 Building Fund (Unrestricted)

This Designated Fund is in place as a reserve to meet the costs of maintaining the Church Fabric and, in particular, works identified in Quinquennial reports. In an ideal world the PCC would wish to build funds of between £10,000 & £15,000 during each 5 year cycle.

Whilst earmarked for Church building works the fund is unrestricted and, at the PCC's discretion, may be used for other/general purposes.

The No 2 Building Fund (Restricted)

This was established in 2021 and is used for legacies and donations which are specifically given for Wherwell Church. These ringfenced funds will be restricted to the ongoing improvement, restoration and maintenance of Wherwell Church and Churchyard.

Contribution to Church life

Finally, thank you to all the volunteers who freely donate time, money and effort to the Church without which the PCC would be unable to continue the long tradition of worship in our historic village.

This Trustees' Annual Report was **approved** by the PCC and signed on their behalf by Rev Kevin Rogers, Rector

.....
K Rogers

Date..... 11/3/2026

PAROCHIAL CHURCH COUNCIL OF ST PETER & HOLY CROSS, WHERWELL

Statement of Financial Activities

Receipts and Payments Summary

For the period from 1 January 2025 to 31 December 2025

	<i>Unrestricted</i>		<i>Restricted</i>	<i>Endowed</i>	<i>Total</i>	<i>Total</i>	<i>Notes</i>
	<u>General</u>	<u>Designated</u>	<u>Funds</u>	<u>Funds</u>	<u>All Funds</u>	<u>All Funds</u>	
	<u>Fund</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2025</u>	<u>2024</u>	
	£	£	£	£	£	£	
Income and endowments from:							
Voluntary Receipts	13,434	-	-	-	13,434	13,951	
Activities for Generating Funds	-	-	-	-	-	6,858	
Investment Income	431	-	-	-	431	559	
Income from Church Activities	1,601	-	-	-	1,601	1,488	
Other Incoming Resources	-	-	-	-	-	1,479	
Total received	15,466	-	-	-	15,466	24,335	
Expenditure on:							
Church Activities:	17,114	-	-	-	17,114	19,333	
Cost of Generating Funds	138	-	-	-	138	775	
Capital Expenditure	-	-	-	-	-	9,921	
Total paid	17,252	-	-	-	17,252	30,029	
Reconciliation of funds:							7
Excess of Receipts over Payments	(1,786)	-	-	-	(1,786)	(5,694)	
Transfers between funds	-	-	-	-	-	-	
Net movement in funds	(1,786)	-	-	-	(1,786)	(5,694)	
Bank Balance b/f at 1 January 2025	11,768	11,000	4,006	-	26,774	32,468	
Bank Balance c/f at 31 December 2025	£9,982	£11,000	£4,006	-	£24,988	£26,774	

PAROCHIAL CHURCH COUNCIL OF ST PETER & HOLY CROSS, WHERWELL

Statement of Financial Activities

Statement of Assets and Liabilities

As at 31 December 2025

	Unrestricted		Restricted Funds	Endowed Funds	Total All Funds 2025	Total All Funds 2024	Note
	General Fund	Designated Funds					
ASSETS	£	£	£	£	£	£	
Bank current account	9,875	-	-	-	9,875	9,288	
Bank deposit account	107	11,000	4,006	-	15,113	17,486	
Bank and deposit accounts	£9,982	£11,000	£4,006	-	£24,988	£26,774	
Investment assets	-	-	-	-	-	-	
Total assets	£9,982	£11,000	£4,006	-	£24,988	£26,774	
LIABILITIES	-	-	-	-	-	-	
Total liabilities	-	-	-	-	-	-	

Represented by :	£	£	£	£	£
Unrestricted - General Fund	9,982			9,982	8,196
Designated - No 1 Building Fund		£11,000		11,000	11,000
Restricted - Gordon-Creed Fund			-	-	9,266
Restricted - No 2 Building Fund			4,006	4,006	4,006
	£9,982	£11,000	£4,006	-	£32,468

This Financial Report for the year ended 31st December 2025, including the notes following, was approved by the PCC and signed by Rev Kevin Rogers, Rector.

..... *K Rogers*

Date 11/3/2026

PAROCHIAL CHURCH COUNCIL OF ST PETER & HOLY CROSS, WHERWELL

Financial statements for the year ended 31 December 2025

Receipts & Payments Account Analysis

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
RECEIPTS						
Voluntary Receipts						
Planned giving		6,718	-	-	6,718	6,982
Collections at services		2,513	-	-	2,513	1,931
Other giving / voluntary receipts	9a	2,090	-	-	2,090	2,320
Gift aid and GASDS recovered		2,113	-	-	2,113	2,718
		13,434	-	-	13,434	13,951
Activities for Generating Funds						
Biennial Auction of Promises		-	-	-	-	5,927
Christmas Fayre		-	-	-	-	931
Fundraising other		-	-	-	-	-
		-	-	-	-	6,858
Investment Income						
Interest received		431	-	-	431	559
Income from Church Activities						
Fees received		1,601	-	-	1,601	1,488
Other Incoming Resources						
VAT recovery		-	-	-	-	1,479
TOTAL RECEIPTS		15,466	-	-	15,466	24,335
PAYMENTS						
Church Activities:						
Diocesan parish common mission fund		4,000	-	-	4,000	2,500
Clergy costs		304	-	-	304	496
Church running expenses	9b	9,507	-	-	9,507	11,777
Church management & administration	9c	3,076	-	-	3,076	4,343
Mission giving and donations	13	227	-	-	227	217
		17,114	-	-	17,114	19,333
Cost of Generating Funds						
Biennial Auction of Promises		94	-	-	94	358
Christmas Fayre		44	-	-	44	417
		138	-	-	138	775
Capital Expenditure						
New Building work to Church		-	-	-	-	9,921
TOTAL PAYMENTS		17,252	-	-	17,252	30,029
Excess of Receipts over Payments		(1,786)	-	-	(1,786)	(5,694)
Transfers between funds		-	-	-	-	-
Net movement in funds		(1,786)	-	-	(1,786)	(5,694)
Balance b/f at 1 January 2025		11,768	11,000	4,006	26,774	32,468
Balance c/f at 31 December 2025		£9,982	£11,000	£4,006	£24,988	£26,774

PAROCHIAL CHURCH COUNCIL OF ST PETER & HOLY CROSS, WHERWELL

Notes to the Annual Financial Report for the year ending 31 December 2025

Accounting Policies

- 1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2016 and the Charities Act 2011, using the Receipts and Payments basis.
- 2 The accounts include monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliations to another body, nor those which are informal gatherings of church members.
- 3 Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.
- 4 No value is placed on moveable church furnishings held by the Church wardens on trust for the PCC.

Funds

- 5 Unrestricted funds of the PCC are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These can also include designated funds where the PCC has set aside funds from it's unrestricted funds for a particular project.
- 6 Restricted funds are funds subject to specific trusts (for example a letter from the donor at the time of the gift, or by the terms of public appeal), which can only be used for the purposes set out in the trust.

7 Statement of funds

	Balances b/fwd 1 Jan 2025 £	Income £	Expenditure £	Transfers, other gains and losses £	Balances c/fwd 31 Dec 2025 £
Endowed Funds	-	-	-	-	-
Restricted Funds					
Gordon-Creed Fund	-	-	-	-	-
No 2 Building Fund	4,006	-	-	-	4,006
	4,006	-	-	-	4,006
Unrestricted Funds					
General Fund	11,768	15,466	(17,252)	-	9,982
Designated - No 1 Building Fund	11,000	-	-	-	11,000
	22,768	15,466	(17,252)	-	20,982
Total funds	£26,774	£15,466	£(17,252)	-	£24,988

- 8 The No 1 Building Fund is classified as a designated unrestricted fund which is a reserve to meet the costs of maintaining the fabric of the Church and Churchyard, including those works identified in Quinquennial reports, the latest of which was undertaken in 2024.

Parochial Church Council of St Peter & Holy Cross, Wherwell

NOTES (Continued) for the year ending 31 December 2025

9 Further Analysis of Receipts and Payments

Receipts	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a All Other Giving/Voluntary Receipts				
Other collections / donations	419	-	419	574
Wall safe	171	-	171	246
Wherwell & Chilbolton magazine donation	750	-	750	750
Wherwell Parish Council Grant	750	-	750	750
	2,090	-	2,090	2,320
Payments				
b Church Running Expenses				
Upkeep of services	405	-	405	856
Upkeep of churchyard	1,982	-	1,982	2,855
Cleaning	900	-	900	975
Insurance	3,312	-	3,312	3,263
Electricity & water	1,276	-	1,276	1,464
Church repairs and maintenance	1,632	-	1,632	2,364
	9,507	-	9,507	11,777
c Church Management & Administration				
Share of benefice administration	2,742	-	2,742	4,035
Sundries	334	-	334	308
	3,076	-	3,076	4,343

- 10 No payments were made to PCC members in the year other than for reimbursement of expenses incurred on behalf of the PCC.
- 11 There were no transactions in the year with persons related to PCC members.
- 12 There have been no related party transactions in the reporting period.
- 13 The donations of £227 shown on Page 9 were represented by:-
£85 to Origin Farms from the net proceeds from the Easter Lillies collection, plus £50 to Karis Kids and £92 to Andover Food Bank (£75 in 2024) from the Harvest Festival collection.
- 14 The year-end current account balance of £9,875 was significantly higher than planned due to the delayed tree and portal works which were undertaken and paid for in early 2026.

The Independent Examiner's Report

To the members and trustees of the Parochial Church Council of St Peter & Holy Cross Church, Wherwell.

I report on the accounts of the PCC for the year ended 31 December 2025, which are set out on the preceding pages.

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Church Accounting Regulations 2016 and section 144(2) of the Charities Act 2011 (*the 2011 Act*) do not apply.

It is my responsibility to:

- Examine the accounts under the Church Accounting Regulations and section 145 of the 2011 Act;
- To follow the procedures laid down in the general directions of the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.....

Date.....

Mr David Etchells FCA