

Trustees Annual Report and Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

HOLY TRINITY Church, Bembridge

HOLY TRINITY Church, The Cloisters, Church Road, Bembridge, Isle of Wight,
PO35 5NA

For the year ended 31st December 2025

Incumbent: The Revd Steve Daughtery
The Vicarage, Church Road
Bembridge, Isle of Wight. PO355NA

Independent Examiner: Salina Ali, FCCA
University of Portsmouth, Richmond Building, Portland St., Portsmouth
PO1 2DE

HOLY TRINITY Church, Bembridge

Trustees Annual Report for 2025

Our Aims and Purposes as a Charity

The PCC has the responsibility of co-operating with the incumbent, the Ven Steve Daughtery, in:

- the promotion of the gospel of the Lord Jesus Christ according to the doctrines and practices of the Church of England;
- promoting in the parish the whole mission of the church, pastoral, social, evangelistic and, ecumenical;
- practical support and care for people in the parish, from the youngest to the oldest, irrespective of level of need or, ability to pay; and
- providing financial support to those in need and, to other organisations with similar objectives.

Our Vision: to be a deeper, vibrant and growing community in Jesus.

Our deepest desire is to strengthen our relationship with God and to be firmly rooted in his love and the life of his Spirit. We believe that as our relationship with God grows, so the fruit of that will develop in us, in our church and in our community. The fruit of the Spirit of God is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. These qualities must have a practical outworking in our community life so that we become a blessing for our village and for our world

If we attend to deepening our life and faith in Jesus then his Spirit will transform the way we live and the way we experience church. Our hope is to grow in God's love with others joining us.

Our Purpose: to whole-heartedly love God, our world and each other.

To be a disciple of Jesus is to seek to become more like him. He has called us to be people who love whole-heartedly, and this impacts our whole life. To love whole-heartedly is to love up, and out, and in, and down – to love God, to love others, to love our community and to love our world.

We believe that God offers life-transforming good news. To know God and his love, purpose and future for our lives, is the reason we are made. To want to keep this to ourselves, not only seems odd, but irreconcilably selfish. Therefore, part of who we are, is to be a people who want to reach out with God's love to others, that they may know God too. Jesus has called us to be, and to invite others to be, his disciples.

Our Values reflect the nature of God's Trinity

We believe that God speaks – the Word of the Father

We believe that God spoke the world into being, that he has spoken to us by sending Jesus, and that he still speaks today through the pages of the Bible. While we can know some things about God through creation, community and experiences, God primarily reveals his character, story and love for us through his word. We study the Bible because we want to hear God speak to us and change us

We believe that God loves – the Cross of Jesus

The central event in the whole of history is the death of Jesus Christ on the cross. We can know God only because God, in Jesus, came to bring us into a relationship with himself. On the cross, Jesus pays the price for the consequences of our rejection of God, and offers us a new start. The cross is our motivation for living out our faith. As we consider God's incredible sacrifice for us in Jesus, so we respond by seeking to live as Jesus lived, and love as he loves

We believe that God transforms – lives empowered by the Spirit

Jesus died on Good Friday. On Easter Sunday he was raised to life by the Holy Spirit. This same Spirit is given to us today to transform our lives and to be our strength, our guide and our constant companion. The Christian life is joining in with what God is doing within us and in the world. It is impossible to live life to the full without reliance upon God the Holy Spirit

Looking Back to 2025

When planning our activities for the year, the Vicar and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. **This has been a particularly encouraging year in the life of our church.** Our activities fall into five broad categories:

Preaching and Teaching

We continue to prioritise the preaching of God's Word in all our services, to deepen our faith, nurture our relationship with God, and strengthen our understanding of his purposes for us. We want God's Word to be central to who we are, so that those who are hungry for a deep and thoughtful faith may be fed and stretched. We have also significantly developed our life together by adding **two new small groups** and introducing new study groups (such as Christianity Explored). These provide valuable opportunities for people to connect, grow in faith, build friendships, and explore life together.

Our Audio Visual system continues to enhance our learning by highlighting key points of the sermon, showing supporting Bible texts, as well as playing film clips and showing relevant illustrations.

We have had the joy of seeing people come to a new and living faith and join our church. We have continued on the third Sunday of each month to run our Sunday Service for families called Sunday Church Mice. It is a delight, to come together, young and old, at the end of each of our services and worship for a moment together.

Worship and Prayer

During 2025, we continued with our established Sunday pattern of services and our blend of worship styles, including both modern and traditional expressions, with choir- and band-led musical worship. We have sought to foster a community that is open, inclusive, warm, and engaging, particularly for those who are new to church, both at Holy Trinity and St Luke's.

We also began a **new multi-generational worshipping community in our primary school** (see Outreach). Alongside this, we agreed a renewed vision for musical worship at Holy Trinity, aimed at strengthening and growing both our traditional and contemporary provision. **We advertised nationally for a half-time/full-time Musical Worship Leader**, but did not appoint, as we were unable to find a suitable candidate.

In the meantime, we have further integrated our band and choir, creating a more cohesive rehearsal pattern involving the choir, band, and sound team. We have been greatly encouraged by the introduction of **an experimental monthly contemporary worship service**, which has drawn a multi-generational congregation of over 50 people on Sunday afternoons, with the hope that it may develop into a new congregation in its own right.

We have recognised the importance of **surrounding these new initiatives in prayer**, and have begun a monthly church prayer meeting.

Our audio-visual system has also proved invaluable in producing a more balanced and engaging sound across the church. **We removed all the pews in the south aisle** to create a more flexible space, a more comfortable experience and the right environment to support our contemporary worship service.

As the year has progressed, we have been privileged to welcome new people into our congregations, while continuing to treasure and value those who are long-standing members of our church family. As a result, our average

Sunday attendance has grown. In December 2025, our Electoral Roll stood at 218, and our average Sunday attendance was approximately 135 (including the new Sunday afternoon service).

Fellowship and Pastoral Care

Loving relationships are the heart of any Christian community. We have noticed more and more people staying for coffee in the Cloisters after the service, and sometimes it is standing-room only. We did consider trialling refreshment in church. However, the logistics involved was too daunting, especially as there is no preparation or washing up area in church.

Pastoral Care is one of the most important areas of our ministry. The role of our Vicar has been supplemented by the Diocese making provision for a ½ day a week clergy visitor. **We are deeply grateful to Rev Bevaly Rackett for her support here.** The Pastoral Care team visits people at home, takes services in care homes, remembers and prays for those who are ill and sends tokens of love and support.

Outreach and Social Justice

One of the key highlights of 2025 was the work of our new Flourish Worker, who has **deepened the already strong Christian distinctiveness of Bembridge Primary School.** They have established a new worshipping community of children, parents, and church, expressed through age-appropriate activities including songs, craft, games, Bible stories, talks, quiet spaces, and school assemblies. **This community has grown** so that the main monthly gathering now has a regular congregation of 50–60 people, supported by a number of smaller groups meeting during the week. The pastoral presence of our Flourish Worker has been incredibly well received by the school, and it has been a joy to see these connections strengthen and deepen. The school has also supported our invitations to Alpha—something highly unusual, and **a testament to the confidence the school has in us** and the closeness of our working relationship.

Wednesday Church Mice continues to be a most wonderful and supportive way of connecting with our wider village community. It is a joy to see many families finding friendship, exploring their faith and some bringing their children to be baptised. We have increased the team leading assemblies at our Primary School and hosting festival services to include our Flourish worker.

Although our primary focus as a church is, of course, our village and local community, we are also very aware of the wider world and its many needs beyond our parish. As part of our desire to love and serve that wider world, we have partnered with four organisations that share our sense of purpose, are able to work in areas we cannot, and with whom we can build meaningful relationships. Our PCC has chosen Needs and Seeds in Ryde, A Rocha UK (where, last year, we celebrated the attainment of a Silver Eco Church Award), David and Faith Paterson working with Yes Uganda, and Jan Dyer and Nigel Watson working with Hope in Ukraine. These are known as our Mission Partners. At our Christmas services, we were able to give our collections in support of these organisations, and additional funds were given to each of our partners.

We were delighted with the results of the redevelopment of the entrance to Holy Trinity. By **introducing beautiful glass doors, creating new ambient lighting and heating**, and redecorating the walls, the space has been transformed. This has significantly enhanced the sense of openness, welcome, and vibrancy in the life of the church.

Serving and Giving

Following a period of discernment, our Vicar stepped down as Archdeacon due to the demands of the role and a shared sense that the mission of the church was not developing as quickly as we would hope. He has continued in his role as Lead for Strategy Development. **As a result, the Diocese of Portsmouth also continued to fund 2½ days** of additional support (alongside the existing ½ day of clergy pastoral support), comprising two days per week for parish administration (Margaret Jones) and ½ day per week for bookkeeping (Karen Silvester).

The Friends of Holy Trinity Bembridge are an outstanding blessing to our church, and we record here our deep appreciation. The Friends are a group of people (not all of whom are members of our congregation) who support our

work and help us care for our beautiful building. In 2025, among other things, they have contributed to significant tower and west wall external repairs, the internal repair of the tower steps, the porch renovation and glass doors, replacement of the boiler room roof, and multiple interior stonework repairs. **We are enormously grateful for their practical support, which has amounted to around £45,000 this year.** Similarly, Weaver Brothers have carried out numerous maintenance and improvement works at St Luke's Chapel, not least the **beautiful paved path** from the road to the entrance. This generous support, goodwill, and can-do spirit from our village community continue to be a major encouragement in the life of our church.

2025 was another economically challenging year for our country. Despite this, through God's grace and the generosity of our growing membership, we have maintained a **broadly break-even position** in our operations. I would like to thank everyone who supports our ministry so faithfully and generously.

We are also grateful for the legacies we have received through people's wills, which enhance our ability to build God's kingdom. Even as we have expanded our missional investments, **we are now in a stronger financial position** than at any point in our recent history.

As in previous years, many people from our fellowship have been involved in numerous different 'serving roles' across HTB. These range from making coffee to preaching, from helping friends by giving lifts to church to helping in our Children's Sunday Club, from singing in the choir to helping someone to go shopping. **This breadth of voluntary service reflects a healthy and engaged church, where many people are actively contributing to our shared life and mission** (eg. pastoral care, gardening, refreshments, reading etc). The Bible shows us that service offered to Him in this way is worship.

2025 has seen the wholesale redevelopment of our website and supporting database management system, using the Hubb platform. This has enabled us to create a much more attractive and accessible online presence, while also significantly improving how we manage our internal life as a church. The new system is not simply a website, but the front end of a more integrated way of working. It allows us to manage communication, events, rotas, and pastoral connections in a more coherent and streamlined way. It is easier to maintain, reduces administrative burden, and enables more people to be involved in the life of the church with clarity and confidence. Over time, we anticipate that this will support stronger connections within our congregation and provide a clearer and more welcoming pathway for those exploring church for the first time.

Alongside this, we have also **registered as a charity in our own right**. This is an important step forward in strengthening our governance and enabling our future mission. Charitable status brings a number of significant benefits: it provides a clear and recognised legal structure, increases transparency and accountability, and builds confidence among donors and supporters. We are seeking to grow a culture of shared leadership, where responsibility is increasingly owned across the whole church.

I honour all those in our church who give of themselves to God to bless others.

I commend to you our separate Finance Report, Buildings Report, Safeguarding Report, Health and Safety Report, Deanery Synod Report and Electoral Role Report.

Attendance at worship

The church family welcomes visitors from within and beyond the parish, and it is our great pleasure to welcome people from all walks of life to take part in the life of the church. We believe that our activities provide clear public benefit through worship, pastoral care, community engagement, and support for those in need.

Looking Ahead: 2026 – A Year of Preparation and Purpose

In early 2026, our Vicar announced his intention to retire at the end of July. This means that 2026 becomes, for us, a year of consolidation and stability—ensuring that we are as well prepared, as healthy, and as attractive as possible for the next chapter in our life together.

At the same time, it is imperative that we do not lose our missional momentum. This is not a time to pause, but a time to deepen what God is already doing among us, and to surround the whole period—both the transition and the discernment process—in prayer. Above all, we seek to discern what God is doing among us, and to join in with his purposes.

This will involve sustaining and investing in our established congregations at 8:00am and 10:30am, while continuing to develop both our Flourish congregation and our emerging contemporary congregation. We aim to move to two services per month by May for the contemporary gathering, with the intention of exploring a weekly pattern in due course.

Taken together, the development of four distinct but connected congregations—ranging from a traditional Book of Common Prayer service, through a blended main service, to all-age and contemporary expressions of worship—places us in a strong and strategically significant position within the life of the Island. It also makes a compelling case for the appointment of a full-time Vicar and strengthens our ability to seek ongoing diocesan support, particularly for the Flourish ministry.

A key priority for the year ahead is the integration of our children’s ministry, particularly across pre-school and primary age groups, into a single, coherent vision. Our desire is to see clear and connected pathways of discipleship, enabling children and families to grow in faith in a way that is relational, consistent, and sustainable.

Alongside this, we will give careful attention to the development of a strong and attractive parish profile. In a context where experienced clergy are in high demand, it is essential that we are clear about who we are and what we are called to be. The PCC will therefore set aside dedicated time to discern the kind of church we believe God is calling us to be in this next season, and the character, gifts, spirituality, churchmanship, and experience we are seeking in our next Incumbent.

During the vacancy, clear and supportive leadership will be essential. We are confident in the strength of our churchwardens, PCC, and ministry teams, and will work closely with the Diocese to ensure continuity, good oversight, and a healthy environment in which the church can continue to flourish.

We also enter this season in a much stronger organisational position. The redevelopment of our website and database systems (through Hubb), together with our registration as an independent charity, has given us clearer structures, improved communication, and greater operational effectiveness. Together, these developments position us as a church that is not only spiritually active, but also well-governed, well-organised, and ready for future growth.

Financially, we aim to continue investing in mission while maintaining a healthy capital position, both within the PCC and in partnership with the Friends of Holy Trinity. The PCC has agreed to explore a number of potential projects, including stonework repairs, the introduction of a free-standing noticeboard, the digitisation of the organ, and repairs to the lychgate. Each of these will be carefully evaluated before any proposals are brought forward to the wider church. Larger building projects have been intentionally deferred to 2027, allowing us to focus our energy and resources on this period of transition.

Underlying all of this is a commitment to being a church that is prayerful, outward-looking, relational, and willing to change for the sake of the gospel. We believe that God has been preparing us for this next season, and we look forward with hope to the person whom God is calling to lead us into it.

Risk and Safeguarding

The PCC confirms that the major risks to which the council has been exposed have been identified by risk analysis exercises. These have been reviewed and systems and procedures continue to be developed and refined to manage the risks.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults. All members of the church who have significant contact with children and vulnerable adults have been DBS checked as appropriate. We regularly attend Diocesan training as and when necessary, including "safer church" and "safer recruitment". Our church is registered with the Churches' Child Protection Advisory Service and safeguarding is embedded in our culture and is regularly reviewed by the PCC.

Administrative Information

Holy Trinity Church is situated in Church Road, Bembridge, and St. Luke's Mission Church is situated in Lane End Road, Bembridge. They are part of the Diocese of Portsmouth within the Church of England. All correspondence should be addressed to the Incumbent, the Venerable Steve Daughtery at:

The Vicarage, Church Road, Bembridge.
Isle of Wight. PO35 5NA.

The Parochial Church Council (PCC) is registered with the Charity Commission- number 1214385

The Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church. During the year the following served as members of the PCC:

Incumbent:	Ven Stephen Daughtery	Chair
Curate	Rev Clare King	
Churchwardens:	Toni Swann Andrew Larpent	
Reader:	Tim Woodward	
Deanery Synod Reps:	Fran Weil Toni Swann	until 2026 until 2026
Elected Members:	Dell Bailey Geoff Green Alison Kinsella Trevor Meadows Tracey Vallance Alan Dibdin Sally Holt Sally Davies Margaret Jones Rosie Oppe Jos Coad (vice-chair) Christine Behan Michael Gidley Andy Hough Barbara Arthure Nigel Rawlence	until 2028 (stepped down) until 2028 until 2028 until 2028 until 2028 until 2027 until 2027 (stepped down) until 2027 until 2027 (stepped down) until 2027 until 2026 until 2026 until 2026 until 2026 until 2026 until 2026 (co-opt)

Structure, governance and management of the charity

Parochial Church Council:

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the clergy and lay reader); 2 churchwardens, 2 members of the Deanery Synod and 15 members of the church who are elected at the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and we try to ensure a balance of skills and experience.

The PCC's responsibilities include:

- Pursuing the church's **Vision** and **Mission**
- Being Charity **Trustees**
- fulfilling the responsibilities of an **employer** for the well-being and management of its employees in accordance with current legislation
- releasing **financial** resources, setting budgets and agreeing expenditure in pursuing the vision of the church
- managing **risk** – ensuring that all employees, volunteers and visitors are kept safe
- **Safeguarding** children, young people and vulnerable adults
- **Stewarding** our resources of buildings (ie Holy Trinity, Church Road, St. Luke's Church, Lane End Road and the Cloisters in High Street) and equipment
- Agreeing **Policy**.

The Churchwardens, Secretary, Safeguarding Officer and Treasurer are each invited to attend courses run by the Diocese on their particular work. Regular mailings from the Diocese keep these officers up to date with changes in church regulations, best practice and financial procedures and these are reported to the PCC as appropriate.

The PCC appointed Christine Behan as our Safeguarding Officer for 2025. This will ensure that all appropriate DBS (Disclosure and Barring Service) checks and safeguarding procedures are conducted on all those who work with children and vulnerable adults in the church.

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church as at the balance sheet date and of its incoming resources and application of resources including income and expenditure for the financial year. In preparing those financial statements, the PCC is required to:

- select suitable accounting policies and then apply them consistently; and
- make judgments and estimates that are reasonable and prudent; and
- state whether applicable accounting standards have been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the Church will continue on that basis.

The PCC is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005). This Trustees' Annual Report was approved by the PCC and signed on their behalf by The Rev. Steve Daughtery, PCC Chairman



Dated 24 03 2026

The PCC of Holy Trinity Church

Bembridge

End of Year Financial Statements

Year Ending 31st December 2025

Introduction and Treasurers Report

These accounts for the PCC of Holy Trinity Bembridge reflect financial activity for the year ending 31st December 2025 and incorporate my report on the finances of the organisation.

The Church recorded a surplus of income over expenditure of £71,078 for the year. This is entirely due to some very generous legacies over the past year, and the income/expenditure is broadly balanced otherwise. While this is a healthy surplus, we should not rely on legacies to meet our commitments.

The administration of the accounts have been handed over from Karen Silvester to myself between November and January. Karen Silvester has administered the accounts for nearly two years, and deserves our gratitude for undertaking the task. There were a few issues with the previous years' reporting which are gradually being resolved.

Yellow envelopes are now separated from Loose collections. This has been done as far as possible for 2025, and there has been a change in the paying in sheets to enable this breakdown. Thanks to Geoff Green and the team of bankers for implementing this so quickly. Giving this year is very close to that for last year.

Interest on our CCLA accounts was double booked last year, so an adjustment was made this year. In fact interest is about the same in 2025 as 2024, around £2200.

Church Hall lettings includes income from coffee mornings, church mice, bereavement triangle, hire of the church and the summer fair proceeds. The total allocated to church hall lettings has increased from 2024 to £10,898 (£7,852 in 2024).

There have been a lot of church improvements and building works this year, almost entirely supported by the Friends. The church should also be congratulated for securing £9,800 in grants as well as VAT relief, which also helped to cover these costs. Funding from the Friends is in the "other funds generated" account, which explains most of the increase, but there was also a refund of around £3500 in electric costs which were booked to that account.

The principal expenditure continues to be the parish share payable to the Portsmouth Diocese of £71,456 (2024 - £68,054). We do receive a lot for our money - payment of salaries of vicar, administrator, flourish worker and pastoral support. The diocese also submit our gift aid claim and support the parish in many other ways. The parish share will rise each year, so it is important that we anticipate this.

The building costs have already been mentioned, but these were considerable and we are very fortunate to have the Friends support in meeting these costs.

The costs attributed to Administration have increased this year, this is mainly due to the website. Next year the administration account will be broken down as it covers a wide range of other costs such as expenses.

Charities are the other expense worth mention. The 2024 Christmas collections went straight to the charities, and most of the charity collections and donations do not show up in the accounts. They are processed through a collection account, which hides the generosity of the parish, both individually and collectively. In 2025 almost £35,000 was

donated to SOWF - not all from our parish, but the parish is very generous in its charitable giving. Nevertheless, the church has been keeping the gift aid on these donations, and while there were administrative reasons for this, the PCC voted unanimously to change this in 2026. This will reduce the church's gift aid net income by around £5000. This will put more pressure on our finances, as ideally we should be aiming for our income to exceed our expenditure. If we remove the legacies we fail to achieve this in 2025. On a more positive note, we have been under-claiming for Gift Aid, this is being rectified and an increase is expected next year.

The balance sheet is strong, and we hold substantial reserves which have increased by over £70,000 this year. We need to transfer at least £50,000 to the CCLA deposit account. The £1065.81 in the Cloisters account will be merged with the main account in 2026. The Agency collections account is a liability, and includes funds due to be paid to charities, salary payments from PDBF and funeral and wedding fees payable to PDBF. Two liabilities and one asset all mixed in the same account. Next year these will be run separately, and the balance should be close to zero - they should only be non-zero because of timing of payments, but in fact there have been historic errors in administering this account.

Thanks to all the finance team for their support, and for our retiring treasurer Jos Coad for his work over the years, which will continue on the Finance Committee and the PCC. Trevor Meadows is taking on the Treasurer role for 2026.

Mike Gidley
Assistant Treasurer

Holy Trinity Bembridge
Statement of Financial Activities
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	226,718			226,718	105,780
Activities for generating funds	10,898			10,898	7,853
Investment income	9			9	4,635
Incoming resources from charitable activities	6,912			6,912	6,534
Total income	244,537			244,537	124,801
Resources used					
Cost of generating funds					
Cost of generating voluntary income	3,428			3,428	2,540
Charitable activities	169,292			169,292	113,795
Other resources used	739			739	3,165
Total expenditure	173,459			173,459	119,500
Net income / (expenditure) resources before transfer	71,078			71,078	5,301
Transfers:					
Gross transfers between funds - in	1,000			1,000	126,114
Gross transfers between funds - out			-1,000	-1,000	-126,114
Net movement in funds	72,078		-1,000	71,078	5,301
Reconciliation of funds					
Total funds brought forward	81,099	103,560	-1,071	183,588	178,287
Total funds carried forward	153,177	103,560	-2,071	254,666	183,588
Represented by					
Unrestricted					
General fund	153,177			153,177	81,099
Designated					
Fixed Assets		100,000		100,000	100,000
General Fund Des		3,560		3,560	3,560
Restricted					
Agency collection			-2,071	-2,071	-2,071
Restricted Capital Projects					1,000

There may be minor discrepancies in the totals if the pence are not being shown

Holy Trinity Bembridge

Balance Sheet detailed

	As at 31/12/2025	As at 31/12/2024	
Fixed assets			
6430: Historic fixed asset (not used)	-	-	
6440: The Cloisters	100,000	100,000	
Total Fixed assets	100,000	100,000	
Current assets			
6501: Bank current account	80,636	39,963	
6505: Bank deposit account	-	-	
6510: CCLA (CBF) deposit account	69,997	49,988	
6520: Cloisters account	1,066	1,066	
6590: Cash in hand	-	-	
Accounts Receivable	8,136	-1,990	
Total Current assets	159,835	89,026	
Liabilities			
6699: Agency collections	4,736	5,438	
Accounts Payable	432	-	
Total Liabilities	5,169	5,438	
Net Asset surplus (deficit)	254,666	183,588	
Reserves			
Excess/(deficit) to date	71,078	5,301	
Starting balances	183,588	178,287	
Total Reserves	254,666	183,588	
Represented by Funds			
	General (Unrestricted)	153,177	81,099
	Designated	103,560	103,560
	Restricted	-2,071	-1,071
	Total	254,666	183,588

Holy Trinity Bembridge

Statement of Assets and Liabilities (by code)

As at: 31 December 2025

Class and nominal code	General (Unrestricted)	Designated	Restricted	Total	Last year
Fixed Asset - Tangible Assets					
6440: The Cloisters	-	100,000	-	100,000	100,000
Total	-	100,000	-	100,000	100,000
Current Asset - Cash At Bank And In Hand					
6501: Bank current account	101,370	-	-20,735	80,636	39,963
6510: CCLA (CBF) deposit account	46,437	3,560	20,000	69,997	49,988
6520: Cloisters account	1,066	-	-	1,066	1,066
Total	148,873	3,560	-735	151,698	91,016
Current Asset - Debtors					
Accounts Receivable	6,146	-	1,990	8,136	-1,990
Total	6,146	-	1,990	8,136	-1,990
Liability - Agency Accounts					
6699: Agency collections	1,410	-	3,326	4,736	5,438
Total	1,410	-	3,326	4,736	5,438
Liability - Creditors: Amounts Falling Due In One Year					
Accounts Payable	432	-	-	432	-
Total	432	-	-	432	-
Net total assets	153,177	103,560	-2,071	254,666	183,588

Represented by					
General (Unrestricted)	153,177	-	-	153,177	81,099
Designated - Fixed Assets	-	100,000	-	100,000	100,000
Designated - General Fund Designated	-	3,560	-	3,560	3,560
Restricted - None	-	-	-2,071	-2,071	-2,071
Restricted - RCP (Clock repair)	-	-	-	-	1,000
Total	153,177	103,560	-2,071	254,666	183,588

Holy Trinity Bembridge
Fund movement summary
Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
FA - Fixed Assets	100,000				100,000
GFD - General Fund Des	3,560				3,560
RCP - Restricted Capital Projects	1,000			-1,000	
General - General fund	81,099	244,537	173,459	1,000	153,177
Totals	185,659	244,537	173,459		256,737

Holy Trinity Bembridge

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	Total This year	Total Last year
Incoming resources		
Incoming resources from generated funds		
0101 - Gift Aid - Bank	61,116	61,976
0110 - Gift Aid - Envelopes	4,770	-
0301 - Loose plate collections	14,128	19,263
0550 - Donations appeals etc	3,115	2,092
0601 - Tax recoverable on Gift Aid	12,249	17,983
0701 - Legacies	72,333	3,048
08A1 - Non-recurring one-off grants	9,800	-
0901 - Other funds generated	49,207	1,418
1240 - Church hall lettings	10,898	7,853
1020 - Bank and building society interest	9	4,635
Incoming resources from generated funds Totals	237,625	118,267
Incoming resources from charitable activities		
1101 - Fees for weddings and funerals	6,912	6,024
1402 - Organist Fees Weddings & Funerals		510
Incoming resources from charitable activities Totals	6,912	6,534
Incoming resources Grand totals	244,537	124,801

Resources used		
Cost of generating funds		
1730 - Costs of fetes & other events	1,543	1,518
2321 - Vergers Fees	1,885	1,023
Cost of generating funds Totals	3,428	2,540

Charitable activities		
1801 - Giving to missionary societies	900	3,007
1830 - Giving - relief and development agencies	2,000	520
1850 - Home mission	2,674	260
1901 - Parish Share	71,456	68,054
2001 - Curate Working Expenses		100
2101 - Working expenses of incumbent	600	600
2140 - Water rates - vicarage	872	1,150
2170 - Education	1,145	
2201 - Parish training and mission	514	
2301 - Church running - insurance	3,512	3,176
2302 - St Lukes - Insurance	444	361
2310 - Church office - telephone	521	529
2320 - Organist	4,461	7,077
2330 - Church maintenance	4,521	1,950
2331 - Cleaning	1,862	1,477
2340 - Upkeep of services	580	452
2350 - Upkeep of churchyard	1,190	1,400
2360 - Administration	6,372	4,952
2361 - Bank Charges	517	411
2362 - Stationery	1,454	
2402 - St Lukes - electricity	1,022	723
2420 - Church running - water	164	191
2440 - Church running - heating and lighting	6,598	9,656
2501 - Magazine expenses		1,635
2560 - Hall running - maintenance	1,555	1,710
2580 - Hall running - water	671	547
2590 - Hall running - heating and lighting	1,638	1,919
2701 - Church major repairs - structure	38,946	1,938
2710 - Church major repairs - installation	12,825	
2720 - Church interior and exterior decorating	233	
2830 - Hall + interior and exterior decorating	45	
Charitable activities Totals	169,292	113,795
Other resources used		
3000 - Music and Choir Expenditure	739	3,165
Other resources used Totals	739	3,165
Resources used Grand totals	173,459	119,500
Net	71,078	5,301

Statement of Charity Accounts

The Church manages two further accounts for which the Priest in charge and the Churchwardens are Trustees. The income is derived from interest received on historical investments as detailed below. These accounts provide the income for gifts the churchwardens make each Christmas.

1. Le Mesurier Charity (Account 07249658)

The Charity is designed to support the widows of Bembridge and the Portsmouth Diocesan Board of Education. As of 31stDecember 2025 the Charity held 1797 units within the CCLA with an approximate value of £34,731

2025 Receipts and Payments

Opening balance £3091

Receipts £1045

Payments £800

C/Fwd to 2026 £3336

2. Churchwardens Charity Fund (Account 07082672)

The Churchwardens fund is derived from investment income from the following charities:

HC Priddle (18 units); J Dennett (41 units); L Dennett (84 units); WP Winter (182 units); Widows (109 units); Col. The Hon AFJ Moreton (134 units); J Matthews-Goodall (41 units); WAN Tabuteau (105 units); BE Ellis (158 units); Lady HM Lockhart de Robeck (162 units)

The charity is designed to support the poor and needy in Bembridge and the Isle of Wight in time of hardship. As of 31stDecember 2025 the charities held 1034 units within the CCLA fund with an approximate investment value of £19,979

2025 Receipts and Payments

Opening balance £250

Receipts £590

Payments £0

C/Fwd to 2026 £840

Notes to the Accounts

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2016 together with applicable accounting standards.

Staff Costs

During the year the Church employed a part time administrator, and part time pastoral support for the Vicar, and a Flourish worker, though these costs were reimbursed by the Diocese

Fixed Assets

Tangible Fixed Assets

The Cloisters, High Street, Bembridge, (Freehold Land and Buildings)

Insured for £250,000

Value at 01 January 2025 £100,000

Value at 31 December 2025 £100,000

The Cloisters Accounts

The Accounts for the Cloisters are now run alongside those for the PCC and are reflected within the main PCC account.

The Cloisters bank account balance at 31st December 2025 was £1066. This will be closed in 2026.

Approved by PCC

This report dated: 3rd February 2026, revised 28th March 2026