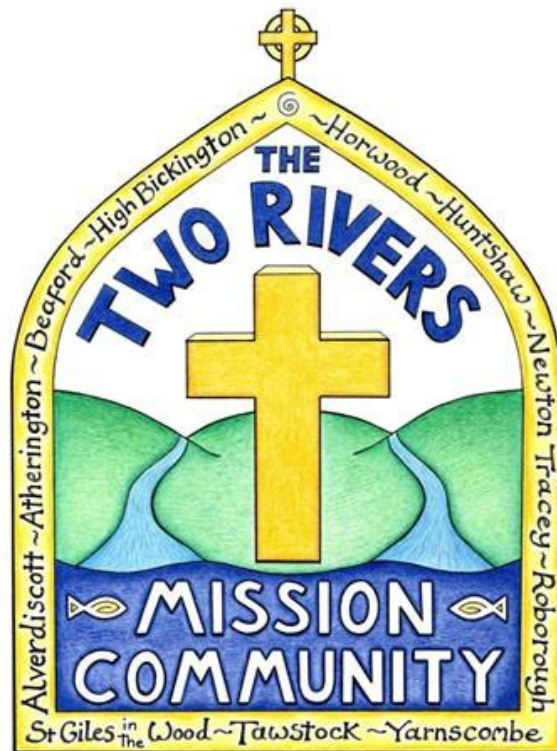


The Two Rivers Mission Community

Annual Report and Financial statements
of the Joint Council
for the year ended 31st December 2025



Rector: Reverend Gary Owen

Bankers: *Lloyds Bank*

Independent Examiner: *Ian Cornwell*

Website: www.tworiversmissioncommunity.org

The Mission Community Council is an Excepted Charity

A report on the activities of the Mission Community

There is much to celebrate as we look back on 2025 and we have seen growth in numbers regularly attending church, people growing in discipleship and ministry, and impact in our communities. We trust Jesus' promise that he will build his church and the gates of hell will not prevail against it (Matthew 16.18)

During the year we revised our 'bus journey' mission action plan (see appendix 1). Completed items, such as appointing an administrator were removed. New areas to focus on added, with a particular emphasis on clarity around the role of focal ministers and succession planning, with the aim of making our leadership more robust in the face of inevitable change. A sixth value, 'mission focus', was added to those of love, faith, Word and Spirit, generosity and joy. We added 'growing' to our expectation of what would characterise our churches.

Sundays remain the main focus for the life of each church as we seek to "build a Christian community in each village which will worship, pray, grow and reach out with the gospel". In Lent we started a weekly 8.00am communion service in Alverdiscott using the 1662 Book of Common Prayer, broadening our offering across the mission community and moving a step towards a service in every church at the same time, same place every week. Numbers attending have proved modest, around 8 in the summer and 4 in the winter. In the Autumn Horwood started a Celtic morning prayer service on Fridays in the week where they have no Sunday service. Again, this broadens our mission community offering and means that Horwood has a service every week. Attendance has averaged around eight. So, we ended the year with weekly Sunday services in 8 of our churches, weekly services (Sunday and mid-week) in Horwood, twice per month in Newton Tracey and monthly in Huntshaw. In 2025 our parish participant figures totalled 138.9, an increase of 0.9 on 2024.

Festivals have played an important part in our church year, giving us chance to engage with the wider community; the agricultural festivals of plough Sunday, rogation and harvest, as well as liturgical festivals. Christmas 2025 saw our largest ever offering of a wide variety of services and events, including two very successful Christmas tree festivals and three Christmas tree services.

In 2025 we conducted 8 baptisms; 7 children and 1 adult (4 in 2024), 9 weddings and 1 blessing (9 and 2 in 2024) and 29 funerals and burial of ashes (26 in 2024). 4 adults and 6 children were confirmed by the Bishop of Exeter at a deanery service in Great Torrington.

Four homegroups have met throughout the year in Atherington, High Bickington, Beaford and Newton Tracey, and other groups have met for shorter periods, often in Lent. These have helped people engage with Scripture, pray together and enjoy fellowship. The group in Atherington followed the Alpha course in the Autumn. There were two quiet days during the year and a summer pilgrimage to Bren Tor.

The churches continue to be active in their local communities, both to share the gospel and to bless the communities in Jesus' name. Clergy conduct collective worship in all four local primary schools and are involved as governor and/or on the ethics committee in three of them. The children's task group facilitated running Experience Easter in 3 of our schools. We gave a bible and Its Your Move booklet to every year 6 school leaver in our four local schools who wanted one. High Bickington run and after school club, Newton Tracey a youth club for those aged 8+ and a mission community youth group gathers children in school years 6 to 13 in Beaford village hall. Wild church meets monthly in High Bickington community wood, with the aim of drawing local families into Christian community and sharing the gospel. Opportunities to meet together abound at coffee mornings, soup lunches, breakfasts and pudding evenings. Fund raising events generally serve the twin purpose of raising money and providing valuable community socials. The Two Rivers choir met in the Autumn to prepare for Christmas services, and at several other points in the year to prepare for Easter and other occasions; membership being made up of both church attenders and other members of the community. At Halloween three churches opened their doors to offer hospitality, serve refreshments and give away treats and a booklet with a Christian message.

Rev Julia Halpin, our parish nurse-deacon, visits all the local toddler groups to offer baby weighing and health advice, as well as supporting the elderly, sick and their carers. She takes referrals from local statutory bodies and the wider community, as well as church contacts. With Julia due to retire as parish nurse in 2028 we have begun to explore how the service might continue longer term, possibly by employing someone part time. Ideally a new nurse would overlap with Julia to allow an efficient handover.

We have continued to seek to put prayer at the heart of everything we do, recognising that all we achieve is not by might or by power, but by God's Spirit (Zechariah 4.6). Our termly prayer days have morphed into a day of fasting followed by a day of prayer and feasting, recognising that we tend to do better at gathering people together when there is food involved. Each mission council meeting is preceded by a prayer meeting. Weekly prayer meetings take place in St Giles and High Bickington. We took part in the South West Awake prayer event, walking to Baggy Point to pray.

Each of our church buildings is open every day (except Alverdiscott which is open on Mondays, Wednesdays and Saturdays) so that visitors may come to pray, seek peace and space for reflection, or to enjoy the history and architecture. We endeavour to make our buildings attractive and speak of Jesus. Beaford and Yarnscombe churches have benefitted from creating small hospitality/meeting areas at the back of church and a new carpet in Beaford. Plans are progressing to provide heating and new lighting in Atherington and a toilet in Beaford. We maintain our churchyards as a valuable community resource. Several civil parish councils make a financial contribution towards this. Tawstock church has submitted a faculty to create an area for the burial of ashes in the northwest corner of the churchyard. High Bickington church has worked hard to make their churchyard a habitat for wildlife as part of the eco-church scheme, for which they have achieved bronze status.

Our leadership team has continued to develop. Jeremy Putnam, diocesan mission advisor, facilitated discussion in the leadership team about how we can work better together. The leadership team continues to meet weekly on Zoom for prayer and planning, and monthly in person for more 'big picture' planning. Sue Turner completed her LLM training and in September formally took on the role of focal minister in Horwood. She will work closely with Tim Overton, who will continue to focus on Newton Tracey. Instead of being licenced as LLM however, Sue embarked on the Exeter Ordination Pathway with a view to being ordained in June 2026. Jen Steele, our focal minister in St Giles has embarked on the pathway too. If both are ordained it will significantly increase the ordained ministry we have to call upon. However, Rev Ally Hope, our curate, as signed off as fit to practice in October and will take up an interim vicar post locally in Bishops Tawton and Newport at Easter 2026. We will miss Ally and she will leave a considerable gap, but she is ready to take on an incumbency. It's been a privilege to have her with us and we wish her well. In June we were joined by Rev Gary's godson for a week's work experience; perhaps making a contribution to ministry in the Church of England in the future?

The diocese is prepared to finance a house for duty priest to work in our mission community. We advertised this role numerous times early in the year but failed to attract any interest. The conclusion is surely that against the background of a national shortage of clergy and cost of living crisis, no one is prepared to move and work in north Devon in exchange for free housing but no income. We have given up trying to appoint and await conversations within the archdeaconry about the possibility of pastoral reorganisation and joining up part time jobs into full time ones.

In July 2026 Helen Melville took up the post of administrator and secretary to the Joint Council. Helen has settled in quickly and is providing valuable administrative support, despite only being contracted for 4 hours per week. We've failed to appoint a Joint Council treasurer which has necessitated Rev Gary fulfilling the role. While not onerous his has not been a good use of his time. We have also failed to appoint a mission community safeguarding officer, again with much of the work therefore falling on Rev Gary. It is essential that people are found to fulfil these roles as quickly as possible.

Financially, the churches are generally meeting running costs from income and all have paid their common fund in full in 2025. Capital expenditure is more difficult for those churches with no historic assets or endowments. The Friends groups in Tawstock, Alverdiscott and Atherington continue to provide invaluable assistance with building maintenance. 9 PCCs contribute £95 per month to mission community expenses, Hunthsaw made a one-off contribution of £450. The mission community account shows a small surplus for the year. A small deficit is expected for 2026, due to the employment of an administrator for the full 12 months; this deficit will be met from funds accumulated over the last 3 years.

Beyond the mission community, Rev Tracey Doyle continues to serve as rural dean, David Halpin as archdeaconry warden of licensed ministers. Rev Gary Owen as the vice-chair of Churches Together in Barnstaple, a committee member of the Diocesan Evangelical

Fellowship, and by virtue of his position as rector serves as a trustee of the alms houses in St Giles and Tawstock. He has also spoken about focal ministry to a CPAS young leaders' gathering. Rev Caroline Strudwick and Rev Julia Halpin act as chaplains in North Devon Hospital. The mission community is a member of Churches Together in Barnstaple and we were privileged to hold one of the monthly prayer breakfast in Tawstock. Increasingly churches are looking to support God's work in the wider world through giving and prayer; notable examples being Christmas shoe boxes, collections for local food banks and the Freedom Centre, special collections for various charities and mission organisations and at harvest many churches twinning their toilets (or toilets in the local community) through Tearfund. Churches are challenged to give away at least 10% to 'normal' income to Christian mission activities.

Finally, we thank everyone who plays their part in helping our churches and mission community to maintain our ministry and mission. It is the contribution of many, often unheralded and sometimes unseen, that makes the progress we have made this year possible.

Rev Gary (Rector)

Safeguarding

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

Despite repeated attempts it has been impossible to appoint a safeguarding officer. Rev Gary Owen has sought to ensure compliance with all safeguarding requirements. Costa Nassaris, Diocese of Exeter safeguarding officer is advertised as a point of contact for concerns.

Structure, Governance and Management

The Joint Council has the following membership:

- (a) The minister of each parish to which the scheme applies, ("minister" having the meaning specified in Rule 83(1) of the CRR).
- (b) Every clerk in Holy Orders who is beneficed or licensed in the participating parishes.
- (c) The designated 'focal minister(s)' of each parish as nominated by the Team Rector or Priest in Charge of the Benefice and agreed by the Joint Council
- (d) Two persons from each Parish being lay members on the electoral roll of that Parish. These shall include at least one Churchwarden of each parish church and one other lay representative (or in the absence of a churchwarden, an alternative lay representative) nominated or elected by the Annual Parochial Church Meeting of the relevant Parish.

(e) The Joint Council may also co-opt up to two additional members (who may be clergy or lay) if it considers that their particular skills or experience would be of benefit to the Joint Council.

The leadership team, consisting of all licensed and focal ministers, is a sub-committee of the Joint Council.

Chair: Rev Gary Owen

Vice-chair: David Smallridge

Treasurer: None

Secretary: Vacant until 30th June 2025. Helen Melville from 01.07.25

Administrative information

The correspondence address is The Rectory, High Bickington, Umberleigh, EX37 9AY.

The Joint Council is a body corporate and Section 3 of the Parochial Church Councils

(Powers) Measure 1956 apply as if the Joint Council were a Parochial Church Council (PCC).

THE TWO RIVERS MISSION COMMUNITY
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025
EXAMINER'S UNQUALIFIED REPORT

Independent Examiner's Report to the Joint Council of The Two Rivers Mission Community

This report on the Financial Statements of the Joint Council for the year ended 31 December 2025, which are set out on pages 6 to 8, is in respect of an examination carried out under s.43 of the Charities Act 1993.

Respective responsibilities of trustees and examiner

As members of the Joint Council you are responsible for the preparation of the accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of Regulation 7 of the Charities (Accounts and Reports) Regulations 1995.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the Joint Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosure 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, I do not express an audit opinion on the view given by the accounts.

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 41 of the Act;
 - and to prepare accounts which accord with the accounting records and to comply with the requirements of the Act.

have 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.

I.D. Cornwell
White Rose Cottage
Back Lane
High Bickington
Umberleigh
Devon, EX37 9EW



11 March 2026

Income and expenditure 2025

	2025	2024
General Fund		
Income		
Contribution from parishes	10710.00	5585
Donations	5669.60	5714
Gift Aid (inc interest)	2084.06	482.18
Other		471.45
Total Income	18,463.66	12252.63
Expenditure		
Ministry team expenses		
Transport for clergy	3593.85	3353.72
Telephone, broadband and Zoom	985.41	1158.48
Hospitality	120.84	267.89
Retreats/training	1366.50	1416.00
Other ministry team expenses	848.77	563.65
	6915.37	6759.74
Mission Community expenses		
Worship resources	587.58	91.47
Website	315.00	313.00
Insurance	225.33	225.05
Safeguarding	200.00	0.00
	1327.91	629.52
Administration		
printing and office supplies	698.29	645.88
Administrator	2055.27	3944.00
Other admin expenses	534.07	1117.63
	3287.63	5707.51
Mission and evangelism		
Mission and evangelism	754.09	258.25
Schools	1370.24	496.08
Children and youth	132.93	317.64
Rector's discretionary fund	10.00	0.00
Other	232.94	578.33
	2491.20	1650.30
Total expenditure	14,022.11	14747.07
Income less expenditure	4,441.55	(2494.44)
Parish nursing		
Donations	440	425
Expenses	928.20	595
Income less expenditure	(488.20)	(170)
Magazine account		
Paid in from Beaford, Roborough and St Giles	674.71	
Printing costs	198.22	
Income less expenditure	476.49	
Diocesan fees		
Received from parishes	8277.50	
Paid to diocese	8559.50	
Received less paid	(282)	

Statement of assets and liabilities 2025

	General Fund	Parish Nursing	Magazine Fund	Fees	Total
Brought forward	10532.91	148.79	0	0	10681.7
Excess of income over expenditure	441.55	(488.20)	476.49	(282.00) (a)	4147.84
Total on 31.12.25	14974.46	(339.41)	476.49	(282.00)	14829.54

Notes

(a) £282 paid in error to the diocese to be refunded in 2026

Budget 2026

	budget 2026		actual 2025	
General Fund				
Income				
Contribution from parishes	10260.00		10710.00	
Donations	4000.00		5669.60	
Gift Aid	600.00		2084.06	
Total Income		14,860.00		18,463.66
Expenditure				
Ministry team expenses				
Transport for clergy	3600.00		3593.85	
Telephone, broadband and Zoom	750.00		985.41	
Hospitality	250.00		120.84	
Retreats/training	1800.00		1366.76	
Other ministry team expenses	500.00	6,900.00	848.77	6915.37
Mission Community expenses				
Worship resources	500.00		587.58	
Website	350.00		315.00	
Insurance	250.00		225.33	
Safeguarding	250.00	1,350.00	200.00	1327.91
Administration				
printing and office supplies	1000.00		698.29	
Administrator	4000.00		2055.27	
Other admin expenses	500.00	5,500.00	534.07	3287.63
Mission and evangelism				
Mission and evangelism	1000.00		754.09	
Schools	1250.00		1370.24	
Children and youth	500.00		132.93	
Rector's discretionary fund	0.00		10.00	
Transfer to parish nursing	1250.00		0.00	
Other	500.00	4,500	232.94	2491.20
Total expenditure		18,250		14022.11
Income less expenditure		(3,390)		4,441.55

Budget 2026 (cont'd)

	Budget 2026	actual 2025
Parish nursing		
Income		
Transfer from general account	1250.00	
Donations		440.00
Expenses:		
Registration and mileage	1250.00	928.20
Income less expenditure	0.00	(488.20)
Magazine Account		
Income		
Transfer from churches	0.00	674.71
Expenses: Printing	200.00	198.22
Income less expenditure	(200.00)	476.49
Fees		
Income:		
Fees from parishes	0.00	8277.50
refund from diocese	282.00	0.00
Expenditure	0.00	
Paid to the diocese	0.00	8559.50
Income less expenditure	282.00	(282)

Mission Action Plan 2025

The Two Rivers Mission Community The journey ahead...

Values

- Love
- Faith
- Word and Spirit
- Generosity
- Joy
- Mission focus

What does the destination look like?

Growing, authentic, attractive, all-age Christian communities, doing life together.

People being converted to Christ, growing as disciples and equipped to live as whole life disciples, intentionally working to build God's kingdom.

Our communities and the wider world being transformed by the love of God, through Jesus in the power of the Spirit.

Finances, administration and buildings directed towards these goals.



This version created: 20.05.25

Which route do we need to take? What are the stops along the way?

Continue to work on the grid above to help us make and grow disciples



Develop preaching/teaching ministry on Sundays
Develop other opportunities for the spiritual growth of church members
We've largely splintered with churches doing their own thing on days they choose - is this the best use of resources?

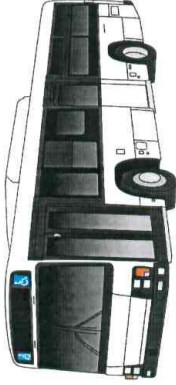
Children and youth: develop ministries on days other than Sunday
Possibly toddler church, messy church etc monthly in four churches, so people who wanted could go weekly. Develop work with parents and carers to enable children to integrate with church

Help congregation members develop the habit of regular planned generous giving

Churches develop missionary giving and action beyond the local parish
Think through our response to LLF and how we can prepare well for the future

Develop strategy for churches without a focal minister

Consider options for organising the mission community when Ally leaves if we can't appoint a team vicar.



**The sign on the front of our bus
We are called by God to build a Christian community in each village, which will worship, pray, grow and reach out with the Gospel..**

The bus and crew Next steps...

Develop local ministry teams. Intentional succession planning. Exit strategy for ministers

Develop teams for specific ministries

Appoint an administrator

Appoint a youth and children's worker?

Appoint Sue as focal minister for Horwood.
Support Sue and Jen re ordination.

Strategy for pastoral care when our parish nurse retires.