



St Mary's Eaton Socon
THE CHURCH ON THE GREEN

**The Parochial Church Council of the
Ecclesiastical Parish of St Mary's,
Eaton Socon (Eaton Socon PCC)
Charity 1130537**

Report & Accounts

Financial Year Ending 31/12/2025

Contents

Section	Page
Legal & Administrative Details	2
Trustees' Report	3
Independent Examiner's Report	10
Statement of Financial Activities	11
Statement of Financial Position	12
Notes to the Accounts	14

St Mary's Eaton Socon – Annual Report and Accounts 2025

Legal & Administrative Details

Charity Name:	The Parochial Church Council of the Ecclesiastical Parish of St Mary's, Eaton Socon (Eaton Socon PCC)	
Charity Number:	1130537	
Governance:	The PCC is a body corporate (PCC Powers Measure 1956 as amended, Church Representation Rules 2006). The trustees are the members of the Parochial Church Council, which comprises the Vicar, the elected Churchwardens, and other members elected by those on the Church Electoral Roll.	
Charity Address:	St Mary's Church Great North Road Eaton Socon St Neots PE19 8EJ	
Website:	www.eatonsocon.org	
Trustees: (during 2025 and until the date this report was approved)	Vicar:	Rev Timothy Robb (died 07/01/2026)
	Churchwardens:	Mr David Gill (appointed 11/01/2026) Mr Edward Jarvis
	Deanery Synod:	Mrs Jane Gogarty (also Diocesan Synod) Mr Edward Jarvis
	Elected members:	Mrs Teresa Bryant Mr Gavin Chapman Mrs Julia Chapman Mr Scott Grace (appointed 06/04/2025) Dr Anthony Harris Mrs Jessica Mephram Mrs Debbie Phillips Mr Peter Salkield (resigned 06/04/2025) Mr Tom Salkield (resigned 06/04/2025)
	Co-opted members:	Rev George Cobb Rev Ray Porter (resigned 06/04/2025, and co-opted again 26/2/26)
Primary Banker:	Barclays Bank UK plc Leicester LE87 2BB	
Independent Examiner:	Malcolm Crawford CPFA 20 Rycroft Avenue St Neots PE19 1DT	

Trustees' Report

Aim and purpose

St Mary's Eaton Socon Parochial Church Council (PCC) is responsible for co-operating with the Vicar in promoting in the parish the whole mission of the church – pastoral, evangelistic, social and ecumenical.

The PCC is committed to enabling as many people as possible to know God through his Son, Jesus Christ, and to live in the power of his Spirit both in the church and in their lives in the wider community.

It does this by providing:

- regular diverse public worship open to all
- sacred space for personal prayer and contemplation
- teaching in accordance with the Scriptures and the Church of England, through sermons, courses and small groups
- pastoral care, including visiting the sick and bereaved
- promoting the whole mission of the church through activities for people of all ages.

Many of these activities depend on the Church and Church Hall which the PCC is responsible for maintaining. The Church is Grade II* listed.

Public Benefit

The incumbent and the PCC are mindful of the Charity Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. All are welcome to our activities, where we seek to know God better, and work out the implications in our lives. We are very conscious that as a church we exist more for the benefit of those outside the church than those within.

Church Leadership

It has been a hard year for the church as Rev'd Tim Robb, the Vicar, suffered from failing health through the year. While he continued to provide leadership in many ways, he was increasingly unable to be physically present until his death on 7 January 2026.

Fortunately part of Tim's legacy to this church was to establish a strong team to ensure the continued running of the church in his absence. The eldership team who assist the vicar in the spiritual oversight of the church and support the various ministry areas of the church continued in their role. Our youth and children's worker also took on additional duties.

Tim also built up a team of three retired clergy, a Reader and five Licensed Lay Leaders of Worship and others who helped to prepare, lead and preach at services, and fulfilled many other roles of spiritual leadership.

Worship and Evangelism

The PCC is committed to provide services that the congregation and the wider community find both beneficial and spiritually fulfilling. Two main services each Sunday follow different styles of worship, one being more structured and liturgical, while the other is less structured, with a more modern style of music. Further opportunities for relevant worship are provided at the major Christian festivals.

All are welcome to attend our regular activities. During the year the average weekly attendance was around 98 for the Sunday morning services, and 18 for a Wednesday morning communion service.

As well as our regular services we enable the community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, both physical and spiritual.

St Mary's Eaton Socon – Annual Report and Accounts 2025

In marriage public vows are exchanged with prayer for God's blessing, and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. During the year the church celebrated two infant baptisms and four adult baptisms by full immersion. Seven marriages were celebrated in the church, and one wedding blessing. Seventeen funerals were conducted in the church building, while clergy attended a further seven burials or cremations. Each of these events includes pastoral care and support for the people and families involved.

Prayer plays a very important part of the life of the church. Prayer meetings are held on two mornings during the week, with opportunity for extempore prayer by those present. A prayer chain alerts church members to specific needs within the church community.

Other Church Activities

Other activities take place in the church or hall on Sundays or during the week with discipleship and outreach objectives. These include:

- Crèche on Sunday mornings
- Children's (Sunday School) and young people's (Reactors) worship and teaching on Sundays
- HIVE - for children with additional needs or disabilities and their families on Sunday afternoons
- 'Learning together' – theology on Sunday evenings
- 'Café-on-the-Green' – an open café on Monday mornings
- Craft Group on Tuesday mornings
- 'Little Stars' – a toddlers' group on Wednesday mornings
- The bell ringers meet for practice on Wednesday evenings, ring regularly on Sunday mornings and also celebrate special occasions
- 'Fusion' – an open youth club on Friday evenings

Several Family events were held during the year, including an Easter Extravaganza, Light Night (alternative to Halloween) and a Christingle service.

The annual Holiday Club was held at the start of the school summer break when we welcomed some ninety primary-aged children for five mornings of fun, singing, games and discussion around how amazingly God made our bodies.

In the lead-up to Christmas the church hosted eight carol services for local nurseries and schools.

There were also monthly Wildlife Walks and churchyard working parties for appreciating and caring for God's creation, and two litter-picks when we showed practical care for the paths and streets around the church.

While ESCA (Eatons Community Association) held its annual May Day celebration on the neighbouring green, the church provided shelter, lunches, refreshments and toilets for the stallholders and hundreds of attendees.

In November, the church held its Christmas Fayre welcoming all for sales of crafts, gifts, toys, second-hand books and jigsaws, cakes, family photos etc as well as offering lunches and refreshments.

Other Organisations

Other charitable and community organisations also make regular use of the church premises including:

- Weekly after-school Youth Café on Mondays in term-time (run by Youth for Christ)
- Two weekly AA groups on Monday and Wednesday evenings (Alcoholics Anonymous)

St Mary's Eaton Socon – Annual Report and Accounts 2025

- Rainbows on Wednesdays, and Brownies on Thursdays
- Foodbank on Mondays and Fridays (St Neots Food Bank)
- Ladies' Choir on Fridays (until July)

St Neots Sinfonia, St Neots Choral Society and Riverside Theatre used the church for public performances on half a dozen occasions last year.

Global Mission

Helping those in need, whether physical or spiritual, is a demonstration of our faith. During 2025, we continued to support long-term mission partners working in Sri Lanka, Uganda and the UK. This included support for the local branch of Youth for Christ. Support is expressed in prayer and correspondence as well as financially. In 2025 5.5% of our overall expenditure was given to mission causes.

Inter-Church activities

St Mary's is a member of Churches Together for St Neots, but that group has sadly become inactive. The St Neots Food Bank trustees represent different churches across the town, and we make an active contribution to its work.

We partner actively with the local branch of Youth for Christ. One of their after-school cafes across the town is hosted and supported by St Mary's. We also partner with YfC, Open Door and River Church in taking a joint party of young people to camp at the annual Newday Festival in Norfolk.

Staff

In addition to the stipendiary Vicar, the PCC employs four part-time staff: a Children and Families Worker, Church Administrator, Vicar's PA and a Caretaker/Cleaner. Together they represent 1.3 full-time-equivalent posts.

St Mary's depends on volunteers for almost all other governance, organisation, leading of worship and pastoral care, stewarding and catering for activities. The church could not operate without the willing support of so many church members who serve God through the church in this way.

Buildings & Grounds

The church buildings have not required major attention over the year, though we have repaired some crumbling stonework and flashings over the South Porch, and installed CCTV cameras to oversee vulnerable areas where the Church and Hall meet.

The grounds are a closed churchyard, and are therefore maintained by the Town Council. The Creation Care Team is active in developing and maintaining the flower beds within the churchyard. They also provide planting and features that are beneficial to wildlife, with signs to inform the many members of the public who pass through the churchyard every day.

Safeguarding

Our Safeguarding policies for children and vulnerable adults are reviewed annually and there are approval procedures for all who work with children and young people including the obtaining of Disclosure and Barring Service clearances.

The PCC has complied, under section 5 of the Clergy Safeguarding and Discipline Measure (2016), in its duty concerning the House of Bishop's guidance in safeguarding children and vulnerable adults.

St Mary's Eaton Socon – Annual Report and Accounts 2025

Plans for 2026

The principal concern of the coming year will be continuing to operate a full program with no full-time Vicar. The Churchwardens have assumed the legal responsibility of running the church, and we are in the process of seeking to appoint a new Vicar. We look forward to the next phase of St Mary's life.

Concerning the fabric of the church, we hope to replace the ageing carpet in the church nave and chancel. We are also concerned at the state of the wooden doors and windows of the Hall building and are seeking quotations and grants to enable us to renew them.

Financial Review

General Fund

The General fund carries most of the regular income and expenditure of the Church, and we aim for it to roughly break even each year. The figures are shown below. Total income for 2025 was £146,198 (2024 £141,010) and total payments £145,999 (2024 £138,821), giving a small surplus of £199 (2024 £2,189).

Income and Expenditure Summary - General Fund

General Fund :-	2025	2024	Change
INCOME			
Planned giving	89,822	87,061	2,761
Offerings & donations	11,940	13,898	-1,958
Gift Day (w/o Gift Aid)	7,009	6,497	512
Gift Aid	24,004	23,055	949
Other Income	13,423	10,499	2,924
TOTAL INCOME	146,198	141,010	5,188
SPEND			
Parish share	72,000	67,400	4,600
Ministry - Services	2,881	4,064	-1,183
Ministry - 0-18	1,596	1,620	-24
Ministry - Fellowship	473	428	45
Global/Local mission	8,110	5,491	2,619
People costs	36,429	34,232	2,197
Buildings	17,556	19,549	-1,993
Printing & publicity	4,249	3,999	250
Office & admin	2,705	2,038	667
TOTAL SPEND	145,999	138,821	7,178
Surplus / deficit	199	2,189	-1,990

Note that with the introduction of a new Treasurer and systems, some income and spend categories have been changed between 2024 and 2025. The 2024 figures have been restated where necessary according to the 2025 classification, but comparisons are not all exact.

Nearly three quarters of income comes from planned giving (with its attendant Gift Aid) – regular donations made by Church members. The remainder comes from offerings, the Gift Day and from miscellaneous sources – mostly from hiring out the buildings or from the charges we have to make for weddings and funerals. Overall, income increased from 2024 by a welcome £5,188.

St Mary's Eaton Socon – Annual Report and Accounts 2025

Expenditure though also increased, mainly because of deliberate decisions by the PCC to give more money away. We decided to increase our mission giving from 5% to 7.5% of expected planned giving, and to increase from last year our contribution to the Diocese through the Parish Share. People costs, mostly pay for our invaluable part-time staff, increased in line with the increase in the Real Living Wage. We were fortunate that we didn't need any expensive building work to be done.

But our break-even depended on our underpaying the Parish Share relative to the Diocese's request. In 2024 we underpaid by £13,480, and in 2025 by £8,586. The PCC wants to pay the Parish Share in full, but had little alternative over the last two years.

Designated Funds

Summary information on each of the designated and restricted funds is given in Notes 14 to 16 towards the end of this document.

The Children, Youth, Events and Catering funds have been separated out because they receive donations or entry charges for various activities. By separating them the respective leaders can manage their own income and spend. The Children and Youth funds are expected to break even year-on-year. (Those activities also have a modest budget from the General Fund.) The Events (Mayday and Christmas Fayre) and Catering funds make a profit which is transferred out each year to benefit other Church funds. (The figures in Notes 14 and 15 show two years' worth of transfers, as the 2024 transfers were made at the start of 2025.)

Last year the PCC agreed a reserves policy, which aims to keep at least £35,000 in our General and designated funds. We renamed the Legacy fund to Reserves fund, and we would hold there the amount needed to keep the General and designated funds up to the required level. We also created a Development fund to hold any surplus amount, representing the money available for the PCC to spend at its discretion.

About the same time as we agreed this reserves policy we received an unexpected anonymous donation of £15,000. The PCC decided that this generous donation should be used to achieve the minimum required by our reserves policy. It hasn't been used to fulfil a tangible project, but behind the scenes we are very grateful that it has put our financial position on a firm foundation.

Restricted Funds

During the year we decided that the larger restricted funds, which contribute to the amount we can put into our deposit account, should receive a share of our interest income, as described in Note 1.13.

In May we received a bequest from the estate of Wendy Piercy, a former Tower Captain, 'for the bells at the Church'. The bequest, of just over £12,000, has been put into a new restricted fund.

The Worship and Tower clock funds have been fully used and were closed at the year end.

During the year the PCC reviewed the Boiler-flues fund. It had originated in an appeal for a Boiler fund in 2018, and the 'flues' were added in 2021 to reflect concern at the time. The original appeal wording allows the fund to be used on any work to maintain or replace the Church heating system. Accordingly the name was changed to Church heating fund to better reflect the scope of the appeal.

Looking Ahead

Our expected income for 2026 has been boosted by the increase in planned giving that we have seen and also the pledges made at the Gift Day. Our budgeted income, not including a Gift Day, is about £500 more than last year's actual income.

On the other hand, our expected spend is about £5,700 above our actual spending last year. This increase is driven mostly by inflation including a 7% rise in staff pay (based on the Real Living Wage) and some additional hours. Overall our General fund budget expects a loss of £5,000. The PCC believes this is a reasonable challenge in the circumstances.

St Mary's Eaton Socon – Annual Report and Accounts 2025

Since we set the budget, the picture is less certain with the loss of Tim Robb, our Vicar, and a period of Vacancy. But we pray that God will continue to use St Mary's in the work of his Kingdom, and that Church members will continue to support it.

Reserves Policy

The charity aims to hold a minimum of £35,000 (which is approximately three months of expenditure) as unrestricted cash, so that the charity has time to adapt should income decrease or, for example, an expensive building repair be required. At the year end, the charity held unrestricted cash of £48,378.

Investments Policy

Funds not required for day-to-day operations are held in a CCLA CBF Church of England Deposit Fund, which has clear environmental, social and governance criteria for its investments. There are no other investments.

Responsibilities of Trustees under charity law

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

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity 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 these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 and the Charity (Accounts and Reports) Regulations 2008. They 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.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name

Signature

Date

Independent Examiner's Report

I report to the trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Mary's, Eaton Socon (Eaton Socon PCC) ('the charity') for the year ended 31/12/2025.

Responsibilities and Basis of Report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 Act.

Independent Examiners Qualification

I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Public Finance and Accountancy, which is one of the listed bodies.

Independent Examiner's Statement

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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner's Details

Name: Malcolm Crawford CPFA

Address: 20 Rycroft Avenue
St Neots
PE19 1DT

Signature

Date

Statement of Financial Activities

	Note	Unrestricted	Restricted	Total	Prior Year
Incoming Resources					
Donations & Legacies	2	152,660	18,387	171,047	141,179
Charitable Activities	2	12,275	520	12,795	6,944
Investments	2	1,811	493	2,305	1,707
Trading Activities	2	9,751	936	10,687	12,403
Total incoming resources		176,497	20,336	196,834	162,232
Resources Used					
Charitable Activities	3	155,137	7,786	162,923	165,449
Raising Funds	3	554	89	643	1,442
Governance Costs	3	318	0	318	0
Total resources used		156,009	7,875	163,884	166,891
Net Incoming / Outgoing Resources (before transfers)		20,488	12,461	32,949	-4,659
Fund Transfers In	15	13,417	406	13,823	3,616
Fund Transfers Out	15	13,583	240	13,823	3,616
Net Incoming / Outgoing Resources (before gains/losses)		20,322	12,627	32,949	-4,659
Investment Gains (or Losses)		0	0	0	0
Net Incoming / Outgoing Resources (before Asset Revaluation)		20,322	12,627	32,949	-4,659
Asset Revaluation		0	0	0	0
Net Movement of Funds		20,322	12,627	32,949	-4,659
Total Funds Brought Forward		28,416	13,873	42,289	46,948
Total Funds Carried Forward		48,738	26,500	75,238	42,289

Prior year adjustments – see Note 10.

Statement of Financial Position (Balance Sheet)

	Note	Unrestricted	Restricted	Total	Prior Year
Current Assets					
Cash	11	47,373	26,674	74,047	44,418
Accounts Receivable	12	1,906	26	1,932	1,417
Prepayments	12	1,055	0	1,055	68
Total		50,333	26,700	77,034	45,902
Non-Current Assets					
Fixed Assets	1.9	0	0	0	0
Investments		0	0	0	0
Total		0	0	0	0
Non-Current Assets					
Accounts Payable	13	1,284	200	1,484	3,327
Deferred Income	13	312	0	312	286
Total		1,596	200	1,796	3,613
Non-Current Liabilities					
Long Term Loan / Mortgage		0	0	0	0
Total		0	0	0	0
Total Net Assets (Assets Minus Liabilities)		48,738	26,500	75,238	42,289
Represented by Funds					
General		15,434	0	15,434	15,235
Reserve (previously Legacy)		18,237	0	18,237	3,000
Development		12,719	0	12,719	0
Events		0	0	0	4,818
Catering		344	0	344	2,727
Children's events		1,083	0	1,083	1,577
Youth events		921	0	921	1,059
Church heating (previously Boiler-Flues)		0	8,338	8,338	8,742
Buildings net zero		0	456	456	216
Church lighting		0	329	329	360
Worship		0	0	0	63
Hymnal		0	2,516	2,516	1,660
Tower clock		0	0	0	491
Utility		0	835	835	835
Craft group		0	100	100	100
Creation Care		0	134	134	157
Children's work		0	274	274	250
Newday		0	267	267	0
Youth work		0	714	714	1,000
Pastoral care team		0	113	113	0
Church bells		0	12,425	12,425	0
Total Funds		48,738	26,500	75,238	42,289

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name

Signature

Date

Notes to the Accounts

1 Accounting Policies

1.1 Basis of Preparation

These financial statements have been prepared in accordance with 'SORP2019' (the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011). The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out in the accounting policies below.

1.2 Going Concern

The Trustees consider St Mary's Eaton Socon PCC to be a going concern at the date of approving the accounts. There are no material uncertainties that the charity can continue as a going concern for the next year.

1.3 Key Risks & Uncertainties

The charity is exposed to various risks, including operational, financial and reputational risks. The trustees are developing a Risk Management Policy and Procedures.

1.4 Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the terms of a specific appeal. Further explanation of the nature and purpose of each fund is included in the Note 16.

1.5 Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

- All voluntary income from members of the charity is recognised as donations and are included in full, with associated Gift Aid receivable, in the Statement of Financial Activities.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up.
- Donated services and facilities, and gifts in kind, are included at the value to the charity where this can be quantified.
- Gifts for onward sale are accounted for at the time of sale at the amount actually realised.
- Volunteer time, the value of voluntary support for the work of the charity, is not included in the accounts but is described in the Trustees Annual Report.
- Investment Income is included in the accounts when receivable

1.6 Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

1.7 Governance Costs

Governance costs include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity. Governance costs are shown within Note 3.

1.8 Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

1.9 Tangible Fixed Assets

Fixed Assets have not been identified as the practice is that expenditure on assets with a useful life of more than one year is charged to the year of purchase and not spread across more than one year.

The deeds to the Church and its curtilage are held by The St Albans Diocesan Board of Finance (Charity 248887) as custodian trustee.

1.10 Pensions

The charity operates a defined contribution pension scheme through Nest Pensions. Employer contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

1.11 Taxation

The charity is exempt from tax on its charitable activities.

1.12 Judgements and Key Sources of Estimation

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

1.13 Allocation of Interest

From each interest payment, the rate received is applied to that part of any restricted fund that has been above £2,000 for the whole of the interest period. The remainder is applied to the General fund.

1.14 Acting as Agent

On occasion the charity receives money on behalf of others, which it banks and then pays out. Most of these payments are for weddings and funerals which include statutory and other fees due to the PCC, but also statutory fees to the Diocese and payments to clergy and others. This income is received as agent and the income, and the related payments, are excluded from these accounts; any money that has not been distributed by the year end is recognised as a creditor.

The total of such transactions in 2025 was £11,828. At the year-end there were accounts payable of £200 (2024: £500), being deposits received against future weddings.

St Mary's Eaton Socon – Annual Report and Accounts 2025

2 Analysis of Income

	Current Year 2025			Prior Year 2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Donations & Legacies						
Donations	125,763	3,632	129,395	111,553	1,835	113,388
Gift Aid	24,397	338	24,735	23,268	73	23,341
Grants	0	2,200	2,200	800	1,650	2,450
Legacies	2,500	12,216	14,716	2,000	0	2,000
Total Donations & Legacies	152,660	18,387	171,047	137,621	3,558	141,179
Charitable Activities						
Event charges	4,660	510	5,170	1,390	0	1,390
Sales	970	10	980	1,333	0	1,333
Wedding, funeral fees	6,646	0	6,646	4,221	0	4,221
Total Charitable Activities	12,275	520	12,795	6,944	0	6,944
Investments						
Bank Interest	1,811	493	2,305	1,707	0	1,707
Total Investments	1,811	493	2,305	1,707	0	1,707
Trading Activities						
Fundraising events	4,978	936	5,914	7,832	0	7,832
Rental Income	4,773	0	4,773	4,571	0	4,571
Total Trading Activities	9,751	936	10,687	12,403	0	12,403
Total incoming resources	176,497	20,336	196,833	158,675	3,558	162,233

Prior year adjustments – see Note 10.

3 Analysis of Expenditure

	Current Year 2025			Prior Year 2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Charitable Activities						
Admin	3,419	0	3,419	9,223	0	9,223
Advertising	4,249	0	4,249	0	0	0
Bank Charges	92	4	96	0	0	0
Buildings and grounds	17,556	3,269	20,825	19,549	14,132	33,681
Children & Youth	5,609	4,131	9,739	7,007	0	7,007
Depreciation	0	0	0	0	0	0
Ministry	7,011	383	7,393	6,506	1,339	7,845
Mission & charitable giving	8,100	0	8,100	5,491	0	5,491
Parish share	72,000	0	72,000	67,400	0	67,400
People Costs	37,102	0	37,102	34,802	0	34,802
Total Charitable Activities	155,137	7,786	162,923	149,978	15,471	165,449
Raising Funds						
Event costs	554	89	643	1,442	0	1,442
Total Raising Funds	554	89	643	1442	0	1442
Governance Costs						
Governance Costs	318	0	318	0	0	0
Total Governance Costs	318	0	318	0	0	0
Total resources used	156,009	7,875	163,884	151,420	15,471	166,891

Prior year adjustments – see Note 10.

4 Staff Costs

The total staff employment costs for the reporting period are analysed as follows:

Description	Current year	Prior year
Gross wages and salaries:	£34,653	£30,970
Employers NI costs:	£0	£0
Employers Pension costs:	£344	£281

The average number of employees during the year was 4 (prior year 4). Average full-time equivalent was 1.3. No employees received salaries at a rate of more than £60,000 per annum.

5 Independent Examination Fees

The Independent Examiner kindly provides his services free of charge. The Independent Examiner for the prior year also gave his services free of charge.

6 Trustee Remuneration

None of the trustees serving during 2025 have been paid any remuneration or received any other benefits from employment with the charity or a related entity.

7 Trustee Expenses

During the year one trustee incurred out-of-pocket expenses totalling £1,135. All expenses were incurred for the day-to-day running of the charity's activities.

This excludes repayments for items or services bought by trustees as agent for the PCC.

8 Trustee Donations

During the year the total aggregated donations made to the charity by the trustees or people closely connected to them was £33,270. £150 of this amount was to the Tower Clock (restricted) fund and £180 was to the Worship (restricted) fund; there were no other conditions attached to the donations. (Total aggregate donations from prior year were £28,116.)

9 Transactions with Related Parties

There were no transactions with related parties during the accounting period.

10 Prior Period Adjustment

With the introduction of a new Treasurer and systems, some income and spend categories have been changed between 2024 and 2025. The 2024 figures have been restated where necessary according to the 2025 classification, but comparisons are not all exact.

St Mary's Eaton Socon – Annual Report and Accounts 2025

11 Cash at Bank and in hand

Cash Analysis

Description	Amount
Barclays Business Account	6,085
CCLA Deposit Account	66,554
Payment processors etc	1,163
Cash	245
Total	74,047

Payment processors includes Parish Giving Scheme and card payment processors.

12 Debtors

Accounts Receivable

Description	Amount
Gift Aid	1,802
Trade Debtors	130
Total	1,932

Prepayments

Description	Amount
Deposit for new utility account	212
Prepayments	843
Total	1,055

13 Creditors

Accounts Payable

Description	Amount
Accruals	0
Deposits held	200
Finance Lease Liabilities	0
Tax & Social Security	0
Trade Creditors	1,284
Total	1,484

Deferred Income

Description	Amount
Advance payment	312
Total	312

St Mary's Eaton Socon – Annual Report and Accounts 2025

14 Analysis of Charitable Funds

	Current Year 2025					Prior Year 2024				
Fund Name	Opening Balance	Income	Spend	Fund Transfers	Closing Balance	Opening Balance	Income	Spend	Fund Transfers	Closing Balance
Unrestricted funds										
General fund	15,235	146,198	145,999	0	15,434	13,046	141,010	138,821	0	15,235
Designated funds										
Reserve (previously Legacy)	3,000	15,000	2,063	2,300	18,237	1,000	2,000	0	0	3,000
Development	0	2,500	898	11,117	12,719	0	0	0	0	0
Events	4,818	4,853	554	-9,117	0	6,813	3,875	3,270	-2,600	4,818
Catering	2,727	3,445	1,828	-4,000	344	817	4,250	2,980	640	2,727
Children's events	1,577	3,280	3,474	-300	1,083	781	4,386	3,966	376	1,577
Youth events	1,059	1,221	1,193	-166	921	289	3,153	2,383	0	1,059
Designated Total	13,181	30,299	10,010	-166	33,304	9,700	17,664	12,599	-1,584	13,181
Unrestricted Total	28,416	176,497	156,009	-166	48,738	22,746	158,674	151,420	-1,584	28,416
Restricted funds										
Church heating (previously Boiler-Flues)	8,742	278	682	0	8,338	12,984	0	4,242	0	8,742
Vestry	0	0	0	0	0	7,000		9,600	2600	0
Buildings net zero	216	0	0	240	456	0	216	0	0	216
Church lighting	360	0	31	0	329	360	0	0	0	360
Worship	63	225	288	0	0	63	0	0	0	63
Hymnal	1,660	856	0	0	2,516	1,460	200	0	0	1,660
Tower clock	491	1,988	2,479	0	0	0	491	0	0	491
Utility	835	0	0	0	835	985	0	150	0	835
Craft group	100	0	0	0	100	0	100	0	0	100
Creation Care	157	255	38	-240	134	229	218	290	0	157
Children's work	250	1,900	1,876	0	274	0	250	0	0	250
Newday	0	1,859	1,758	166	267	0	0	0	0	0
Youth work	1,000	300	586	0	714	0	1,000	0	0	1,000
Wednesday Welcome	0	0	0	0	0	105	1084	1189		0
Outreach groups	0	0	0	0	0	1016			-1016	0
Pastoral care team	0	250	137	0	113	0	0	0	0	0
Church bells	0	12,425	0	0	12,425	0	0	0	0	0
Restricted Total	13,874	20,336	7,875	166	26,501	24,202	3,559	15,471	1,584	13,874
TOTAL	42,289	196,833	163,884	0	75,238	46,948	162,232	166,891	0	42,289

St Mary's Eaton Socon – Annual Report and Accounts 2025

15 Fund Transfers

Description	From	To	Amount
Move Newday balance into new restricted fund (start of year)	Youth events	Newday	166
Little Stars surplus (start of year)	Children's events	Reserve (previously Legacy)	300
Catering surplus (start of year)	Catering	Reserve (previously Legacy)	2,000
Zero Events at start of year	Events	Development	4,818
May Day net profit	Events	Development	1,621
Carbon offset for 2024	Creation Care	Buildings net zero	240
Christmas Fayre net profit	Events	Development	2,678
Annual transfer of catering profits (close of year)	Catering	Development	2,000

16 Fund Descriptions

Name	Description
General	General Fund
Reserve (previously Legacy)	Holds funds needed to keep total unrestricted funds to reserve target.
Development	Holds funds above reserve level, and therefore represents the amount that can be used for one-off projects such as significant building work
Events	Operating fund for May Day, Christmas Fayre etc
Catering	Operating fund for catering and meals
Children's events	Operating fund for children's activities
Youth events	Operating fund for youth activities
Church heating (previously Boiler-Flues)	Work on Church heating system
Buildings net zero	Expenditure to reduce buildings' carbon footprint
Church lighting	Church lighting
Worship	Music equipment for 10:30 service
Hymnal	To maintain or replace 'Jason' music hardware
Tower clock	Repair of tower clock
Utility	To relieve individual cases of fuel poverty, at Vicar's discretion
Craft group	Craft group
Creation Care	Creation Care Group
Children's work	Grants and donations for children's work
Newday	Towards costs of Newday youth festival
Youth work	Grants and donations for youth work
Pastoral care team	Donations for pastoral care
Church bells	Bequest to PCC 'for the bells at the Church'