



**The Parochial Church Council of**  
**The Ecclesiastical Parish**  
**of**  
**St Mary's, Haddenham, Buckinghamshire**

**Report and Financial Statements**  
**For the year ended 31<sup>st</sup> December 2025**

**Registered Charity Number 1132319**

**The Parochial Church Council of the Ecclesiastical Parish**  
**of St. Mary's Haddenham**  
**Annual report and financial statements for the year ended 31<sup>st</sup> December 2025**

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**The Parochial Church Council of the Ecclesiastical Parish**  
**of St. Mary's Haddenham**

**Annual report for the year ended 31<sup>st</sup> December 2025**

The Trustees present their report and the independently examined financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

## Public Benefit Statement

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary the Virgin and St. Mary's Centre.

## Aims and Purposes

St. Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St. Mary's Centre and the Old School House, Station Road, Haddenham.

## Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary the Virgin and St. Mary's Centre.

## Achievements and Performance

### 1. Electoral Roll

This year there was the usual revision of the electoral roll. The number on the roll is now 112 as of May 2025 (May 2024: 122). Anyone who wishes to join the electoral roll can complete a form and go on the roll from the day of the APCM. The electoral roll officer is Jan Lemos.

### 2. Trustees' Report

#### Rector's Report

The Wychert Vale Benefice is made up of five parishes with six churches. These parishes mainly function independently, serving their different communities, but there are some activities that are carried out on a benefice-wide basis. We have benefited from some beautiful seasonal services being hosted in different churches in the benefice. There are various teams across the benefice, like the ministry team, safeguarding team, finance team and musicians who work across the benefice and share ideas and support on specific aspects in the lives of our churches.

Our Benefice Office offers administrative support to our churches. Enquiries and all the paperwork for occasional services (baptisms, weddings and funerals) are ably dealt with by Jan in the benefice office.

At St. Mary's, we begin this year's report by giving thanks to God for the way our church has grown in 2025. It has been a delight to welcome many new people to our church family, and particularly those who are new to following the way of Jesus. Many of the new people have brought gifts and skills to share, and it has been good to see new members on our PCC, worship team, finance team, events team, and pastoral care team.

This influx of people has enabled us to test our value of 'extravagant welcome', and I am pleased to say that the feedback from people's experience has been excellent. Part of our approach this year has been to ensure good processes for welcome, sharing information about St. Mary's through leaflets, a welcome team, follow up email sent by our churchwardens, a visit by one of the ministry team and some suggestions about how people can serve within St. Mary's and in the community.

We have seen evidence of the Quiet Revival at St. Mary's with people arriving in church who are new to faith and describe a sense of wanting to go to church. This has been a delight and encouragement to the whole church. It has meant that we have had to review our discipleship offering to ensure there is suitable support for those wanting to grow in faith. This year, we have run a Start course with our friends at Haddenham Baptist Church and a Practising the Way course. We have continued with our regular offering of seasonal courses at Lent, this year with a course on Salvation. Our home groups have continued to thrive this year, and some are now at capacity. Start the week offers a daytime group drawn from different churches in the village studying Christian books and courses. Our children and young people groups now offer a range of ways for our younger members to be disciplined.

As part of our strategic plan, we welcomed a new associate minister, Sue Hughes, in July to lead on developing missional outreach to the new estates in the village and support Cassa in the ministry work at St. Mary's. Sue has had an amazing impact in a short time, and we have seen a new relationship with Haddenham Park Residential Home with a weekly prayer time and Christmas Carol Service, a Pop-up Café in the Airfield pavilion running fortnightly offering companionship and community on Tuesday lunchtimes, and she is working with a team on plans to start Bubble Church in the pavilion after Easter.

St. Mary's has continued to serve our community in many ways; through our schools' work to all three schools in the village with the Churches Together Open the Book team; our Lighthouse Haddenham holiday club, Pitter Patter toddler group and Monday Club for seniors. We continue with local mission partnerships with Sharing Life Food Bank and Hope into Action, the homeless housing charity. We continue to support partners in the wider world such as the Malachi Project in Malawi, which continues to have a significant impact on education in that country and DHF Cambodia which also helps with charitable work including education.

St. Mary's is a family of people, made brothers and sisters in Jesus, sharing life together following in His Way. We are a team of people in Christ who give huge amounts of time and

energy to support God's mission in our community. I never cease to be amazed by all that a group of people seeking to make the love of Jesus known in their community can do. Well done and thank you all, all (big and small) that you do is much appreciated and makes an enormous difference.

Rev. Cassa Messervy (Rector)

### 3. Financial Review

As Treasurer I am pleased to report a strong performance for St. Mary's PCC for the year ended 31<sup>st</sup> December 2025, with steady income and a robust Balance Sheet.

Expenditures continue to increase, although we remain in a strong position. Since July 2025, we have initiated a programme of investing surplus funds for the benefit of the parish community, in line with our plans. This is reflected in the figures, and we must remain mindful of further cost increases in the coming year. We are continuing to encourage our growing Church family to review their donations.

Total income for the year was £183,030 (2024: £246,355), consisting of unrestricted income of £157,910 (2024: £157,134), designated fund income of £9,946 (2024: £76,300), and restricted fund income of £15,174 (2024: £12,921), of which £3,868 (2024: £6,136) was from the Friends of St. Mary's (FOSM).

The PCC did not receive any goods or services, other than volunteers' time, free of charge or at a discounted rate.

Total expenditure for the year was £215,476 (2024: £174,926), consisting of unrestricted expenditure of £149,284 (2024: £137,546), designated fund expenditure of £47,584 (2024: £30,456), and restricted fund expenditure of £18,608 (2024: £6,924).

There was a net loss of £32,446 for the year (2024: net income of £71,429) which reflects the investments, primarily due to employing an Associate Minister for a three-year period to support the development of our projects. Income from regular donors, our activities and investments continued to grow.

The cash balance for the unrestricted fund as of 31<sup>st</sup> December 2025 was £96,930 (2024: £94,032).

### 4. Reserves

The PCC's policy is to keep reserves equal to at least three months' operating expenses, as well as holding enough cash reserves to cover any unexpected repairs that inevitably occur with the ownership of old properties.

The free reserves as at 31<sup>st</sup> December 2025 were £101,872.

The PCC recognises that it is holding funds above the reserves policy amount and is now advancing its plans to utilise those funds for the public good. The PCC aims to strengthen the spiritual life of the Parish of Haddenham as well as providing support to those in the Parish who are suffering hardship.

The PCC also has a duty to maintain St Mary's Church, a very old Grade 1 listed building, as well as two other historic buildings, namely St Mary's Centre and Old School House.

## 5. Structure, Governance and Management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956. Appointment of PCC members is set out in the Church Representation Rules 2020. The charity is administered by its trustees, the PCC members.

## 6. Administrative Information

St. Mary's Church meets at St Mary's Church, Church End, Haddenham, Buckinghamshire HP17 8AJ.

The Church is the biggest Church in the Wychert Vale Benefice and forms part of the ministry in the Diocese of Oxford.

The PCC is registered with the Charity Commission, registered number 1132319

The address for correspondence for St Mary's Church is:

St Mary's Church,  
St Mary's Centre,  
Church End,  
Haddenham,  
Buckinghamshire,  
HP17 8AJ.

The PCC gratefully acknowledges that the operation of the Church is heavily dependent on the commitment of the volunteers within the congregation in order to fulfil all its activities.

## 7. Other Relevant Organisations

Banks:

Redwood Bank, Letchworth Garden City, SG6 3TA

C.A.F. Bank Ltd, West Malling, Kent ME19 4JQ

Charity Bank, Tonbridge TN9 1BE

Skipton Building Society, Taunton, TA1 3LG

Lloyds Bank (Covenant Account)

Barclays Bank (F.O.S.M.)

Independent Examiners: Miller & Co, 5 Imperial Court, Laporte Way, Luton, LU4 8FE



## 8. PCC Members

PCC members who have served during the year 2025: -

Ex officio: -

Rev. Cassandra Messervy Rector (Chair)

Rev. Philip Neil Groves Vicar

Rev. Jonathan Desmond Hawkins Assistant Minister

Rev. Trish Mander Assistant Minister

Rev. Sue Hughes Associate Minister (Appointed 08.07.2025)

Christine Pamela Headlong Churchwarden

Valerie Walker Churchwarden

Deanery Synod representative: -

Christopher Nurse FRSA

Elected members: -

Timothy Eric Shaw

Dr Thomas William Elston

Vanessa Elston

Peter Goves

Julie Fell

Howard Charles Roberts

Gordon Douglas McCallum Lawson

Paul Princep Smith

Loraine Anne Milmer

Dianne Brackley BSC

Paul Hulcoop

Alison Joyce Bisset

Frank Pitkin (Appointed 20.05.2025)

Martin Andrew (Co-opted 15.07.2025)

Elections to the PCC follows the Church representation rules published by the Church of England and a conscious effort is made to ensure it is both balanced and inclusive of the larger congregation.

This report was approved by the PCC on 7th April 2026 and signed on its behalf:



Rev. Jonathan Hawkins  
Trustee and Area Dean



Simon Barratt  
Treasurer



**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025**

|                                    | Notes | Unrestricted   | Designated      | Restricted     | Total 2025      | Total 2024     |
|------------------------------------|-------|----------------|-----------------|----------------|-----------------|----------------|
| <b>INCOME</b>                      |       |                |                 |                |                 |                |
| Voluntary income                   | 2     | 98,237         | 346             | 13,542         | 112,125         | 169,973        |
| Income from charitable activities  | 3     | 11,991         | 9,600           | 1,390          | 22,981          | 29,954         |
| Income from investments            |       | 5,779          | -               | 242            | 6,021           | 5,524          |
| Income from Church activities      | 4     | 41,903         | -               | -              | 41,903          | 40,904         |
| <b>Total Income</b>                |       | <b>157,910</b> | <b>9,946</b>    | <b>15,174</b>  | <b>183,030</b>  | <b>246,355</b> |
| <b>EXPENDITURE</b>                 |       |                |                 |                |                 |                |
| Church activities                  | 6     | 149,284        | 47,584          | 18,608         | 215,476         | 174,926        |
| <b>Total Expenditure</b>           |       | <b>149,284</b> | <b>47,584</b>   | <b>18,608</b>  | <b>215,476</b>  | <b>174,926</b> |
| <b>Net Income / (Expenditure)</b>  |       | <b>8,626</b>   | <b>(37,638)</b> | <b>(3,434)</b> | <b>(32,446)</b> | <b>71,429</b>  |
| <b>Transfer between Funds</b>      | 14    | <b>(9,824)</b> | <b>9,824</b>    | <b>-</b>       | <b>-</b>        | <b>-</b>       |
| <b>NET MOVEMENT IN FUNDS</b>       |       | <b>(1,198)</b> | <b>(27,814)</b> | <b>(3,434)</b> | <b>(32,446)</b> | <b>71,429</b>  |
| <b>RECONCILIATION OF FUNDS</b>     |       |                |                 |                |                 |                |
| <b>Total Funds brought forward</b> | 14    | <b>211,036</b> | <b>106,782</b>  | <b>53,755</b>  | <b>371,573</b>  | <b>300,144</b> |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <b>209,838</b> | <b>78,968</b>   | <b>50,321</b>  | <b>339,127</b>  | <b>371,573</b> |

All income and expenditure derive from continuing activities.

Any small differences are due to rounding.

**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's Haddenham  
Haddenham**

**BALANCE SHEET FOR THE YEAR ENDED 31ST DECEMBER 2025**

|  | Notes | Unrestricted   | Designated    | Restricted    | Total 2025     | Total 2024     |
|--|-------|----------------|---------------|---------------|----------------|----------------|
| <b>FIXED ASSETS</b>                            |       |                |               |               |                |                |
| Tangible assets                                | 10    | 107,966        | -             | -             | 107,966        | 107,966        |
| <b>CURRENT ASSETS</b>                          |       |                |               |               |                |                |
| Debtors  | 12    | 20,768         | -             | 891           | 21,659         | 19,943         |
| Cash at bank and in hand                       | 11    | 96,930         | 78,968        | 49,430        | 225,328        | 254,040        |
|  |       | <u>117,698</u> | <u>78,968</u> | <u>50,321</u> | <u>246,987</u> | <u>273,983</u> |
| <b>LIABILITIES</b>                             |       |                |               |               |                |                |
| Creditors: amounts falling due within one year | 13    | 15,826         | -             | -             | 15,826         | 10,376         |
| <b>NET CURRENT ASSETS</b>                      |       | 101,872        | 78,968        | 50,321        | 231,161        | 263,607        |
| <b>NET ASSETS</b>                              |       | <u>209,838</u> | <u>78,968</u> | <u>50,321</u> | <u>339,127</u> | <u>371,573</u> |
| <b>CHARITY FUNDS</b>                           |       |                |               |               |                |                |
| Unrestricted funds                             | 14    | 209,838        | -             | -             | 209,838        | 211,036        |
| Designated funds                               | 14    | -              | 78,968        | -             | 78,968         | 106,782        |
| Restricted funds                               | 14    | -              | -             | 50,321        | 50,321         | 53,755         |
| <b>TOTAL CHARITY FUNDS</b>                     |       | <u>209,838</u> | <u>78,968</u> | <u>50,321</u> | <u>339,127</u> | <u>371,573</u> |

The financial statements were approved by the PCC on 7th April 2026 and signed on its behalf by:



Jonathan Hawkins - Trustee and Area Dean



Simon Barratt - Treasurer

**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025**

**1 Accounting policies**

**1.1 General information and basis of preparation**

The PCC is a body corporate and a charity registered with the Charities Commission. The address of the registered office is given in the administrative details section of the trustees annual report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements have been prepared in accordance with Accounting and Reporting by Charities - the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, UK Generally Accepted Accounting Practice and comply with the PCC's governing document and the Church Accounting Regulations 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in pounds sterling and rounded to the nearest pound.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

**Thursday Morning Collections.**

The St Mary's Thursday Morning communion services are held in the Catholic Church.

Cash collections go into our General Fund which helps support our quarterly donation of £50 to the Catholic Church.

**1.2 Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025**

**1 Accounting policies (continued)**

**1.3 Income**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income, the amount can be measured reliably and it is probable that the income will be received. Voluntary income is recognised only when received by or on behalf of the PCC. Planned giving receivable under covenant or gift aid is recognised only when received and income tax recoverable on donations is recognised when the related donation is recognised. Grants and legacies are accounted for at the point the resources pass under the control of the PCC. Rental income from the letting of premises is recognised when the rental is due. Interest on bank accounts is recognised when receivable. All other income is recognised on an accrual basis.

**1.4 Expenditure**

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

All grants and donations made by the church are approved by the PCC or made within guidelines laid down by the PCC. "Tithe", now known as "Love in Action", payments of up to 10% are allocated out of donated income.

This amount is accrued for in the period in which the income is brought into account.

The parish share of Diocesan central costs is accounted for when payable.

**1.5 Fixed assets**

Consecrated land and beneficed property is excluded from the accounts by the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.

*Other Fixtures, Fittings and Office Equipment.*

Expenditure on 'other fixtures, fittings and office equipment' is written off when the assets are acquired.

*Freehold Property.*

Freehold property represents St. Mary's Centre and The Old School House and is carried in the balance sheet at cost as it is a mixed-use asset. A formal valuation has not been made, however, the market value is considered to be not less than cost. Depreciation is charged at 2% on cost less estimated residual value of each asset on a systematic basis over their expected useful lives. As the estimated residual values are not less than cost, no depreciation is provided for.

**1.6 Financial Instruments**

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

**1.7 Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025**

|                           | Unrestricted  | Designated | Restricted    | Total 2025     | Total 2024     |
|---------------------------|---------------|------------|---------------|----------------|----------------|
|                           | £             | £          | £             | £              | £              |
| <b>2 Voluntary Income</b> |               |            |               |                |                |
| Planned Giving            | 64,758        | -          | -             | 64,758         | 62,275         |
| Income Tax Recoverable    | 17,635        | -          | 997           | 18,632         | 17,055         |
| Other Collections/Giving  | 15,844        | -          | 3,526         | 19,370         | 20,811         |
| Grants                    | -             | -          | -             | -              | -              |
| Donations                 | -             | 346        | 9,019         | 9,365          | 69,832         |
|                           | <b>98,237</b> | <b>346</b> | <b>13,542</b> | <b>112,125</b> | <b>169,973</b> |

Voluntary income in 2024 was £169,973 of which £11,517 was attributable to restricted funds, £60,000 attributable to designated funds and £98,456 was attributable to unrestricted funds.

|   |               |              |              |               |               |
|---|---------------|--------------|--------------|---------------|---------------|
| <b>3 Income from Charitable Activities</b>                  |               |              |              |               |               |
| Rent from letting of Old School House                       | -             | 9,600        | -            | 9,600         | 16,300        |
| Subscriptions - Friends of St Mary's                        | -             | -            | 1,390        | 1,390         | 1,400         |
| Other, incl admin costs repayable by other Parishes/Diocese | 11,991        | -            | -            | 11,991        | 12,254        |
|   | <b>11,991</b> | <b>9,600</b> | <b>1,390</b> | <b>22,981</b> | <b>29,954</b> |

Income from activities for generating funds in 2024 was £29,954 of which £1,400 was attributable to restricted funds, £16,300 attributable to designated funds and £12,254 was attributable to unrestricted funds.

|  |               |          |          |               |               |
|--|---------------|----------|----------|---------------|---------------|
| <b>4 Income from Church Activities</b>     |               |          |          |               |               |
| Fees for Weddings and Funerals etc         | 23,760        | -        | -        | 23,760        | 26,475        |
| Income from Church Hire                    | 800           | -        | -        | 800           | 885           |
| Income from St Mary's Centre Hire          | 17,004        | -        | -        | 17,004        | 13,038        |
| Income from Outreach & Pastoral Activities | 339           | -        | -        | 339           | 506           |
|  | <b>41,903</b> | <b>-</b> | <b>-</b> | <b>41,903</b> | <b>40,904</b> |

Income from church activities in 2024 was £40,904 which was all attributable to unrestricted funds.

**5 Non-Church Income**

As per the Church of England Guide to Accounting and Reporting, non-church monies are excluded from the accounts. During the year £2,565 was collected on behalf of other organisations and reimbursed to them.

**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025**

|  | Unrestricted   | Designated    | Restricted    | Total 2025     | Total 2024     |
|--|----------------|---------------|---------------|----------------|----------------|
|  | £              | £             | £             | £              | £              |
| <b>6 Expenditure on church activities</b>            |                |               |               |                |                |
| Mission giving and donations:                        |                |               |               |                |                |
| Charitable donations                                 | 200            | -             | 4,223         | 4,423          | 4,800          |
| Love in Action (formerly Tithe) payments             | -              | 10,235        | -             | 10,235         | 11,525         |
| Diocesan parish share                                | 58,183         | -             | -             | 58,183         | 57,222         |
| Clergy and staffing costs:                           |                |               |               |                |                |
| Associate Minister costs                             | 11,839         | 16,484        | -             | 28,323         | -              |
| Staff costs  | 17,437         | -             | -             | 17,437         | 17,216         |
| Clergy expenses                                      | 5,300          | -             | -             | 5,300          | 6,437          |
| Leaving gifts  | -              | -             | 1,845         | 1,845          | -              |
| Church expenses:                                     |                |               |               |                |                |
| Church running expenses                              | 9,240          | -             | -             | 9,240          | 7,081          |
| Church services running expenses                     | 3,108          | -             | -             | 3,108          | 3,752          |
| Churchyard maintenance                               | -              | -             | -             | -              | 156            |
| Insurance  | 5,239          | -             | -             | 5,239          | 5,123          |
| Outreach   | 707            | -             | -             | 707            | 930            |
| Pastoral expenses                                    | 2,031          | -             | 2,423         | 4,454          | 1,245          |
| Training courses                                     | -              | -             | -             | -              | 1,820          |
| Other professional services                          | -              | -             | -             | -              | 810            |
| Other office/general administrative expenses         | 4,564          | -             | -             | 4,564          | 5,925          |
| Children and youth work                              | -              | -             | 5,540         | 5,540          | 1,464          |
| Church repairs and maintenance:                      |                |               |               |                |                |
| Church building                                      | -              | 923           | -             | 923            | 660            |
| Audio visual equipment                               | -              | 9,454         | 4,577         | 14,031         | 9,738          |
| Old School House expenses, repairs and maintenance   | -              | 9,042         | -             | 9,042          | 1,309          |
| St Mary's Centre expenses, repairs and maintenance   | 11,507         | 1,446         | -             | 12,953         | 14,983         |
| Wedding and funeral expenses including Diocesan fees | 19,022         | -             | -             | 19,022         | 21,980         |
| Governance - Independent examiner's remuneration     | 830            | -             | -             | 830            | 750            |
| Other Parishes (reimbursed)                          | 77             | -             | -             | 77             | -              |
|  | <b>149,284</b> | <b>47,584</b> | <b>18,608</b> | <b>215,476</b> | <b>174,926</b> |

Expenditure on church activities in 2024 was £174,926 of which £6,924 was attributable to restricted funds, £30,456 attributable to designated funds and £137,546 was attributable to unrestricted funds.

**7 Trustees' and key management personnel remuneration and expenses**

The trustees neither received nor waived any remuneration during the year (2024: same). The trustees did not have any expenses reimbursed during the year except that sometimes trustees act as agents for the PCC and make approved purchases on its behalf and are reimbursed for this expenditure. On no occasion has that reimbursement been personal to the Trustee concerned (2024: same).

Ordained members of the clergy receive their stipends directly from the Church of England. All out of pocket expenses paid to our clergy are shown in Note 6 above

**8 Independent examiner's remuneration**

|                            | 2025       | 2024       |
|----------------------------|------------|------------|
|                            | £          | £          |
| Independent Examiner's fee | 830        | 750        |
|                            | <b>830</b> | <b>750</b> |



**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025**

|           |  |                |                |
|-----------|--|----------------|----------------|
| <b>9</b>  | <b>Staff Costs</b>   | <b>2025</b>    | <b>2024</b>    |
|           |  | £              | £              |
|           | Gross Salaries   | 17,111         | 16,894         |
|           | Employer's National Insurance  | -              | -              |
|           | Employer's Pension Contributions   | 326            | 322            |
|           | <b>Total</b>   | <b>17,437</b>  | <b>17,216</b>  |
|           | Average number of Employees  | 0.74           | 0.74           |
|           | No employees received total employee benefits (excluding employer pension costs) of more than £60,000. |                |                |
| <b>10</b> | <b>Tangible fixed assets</b>   | <b>2025</b>    | <b>2024</b>    |
|           |  | £              | £              |
|           | Land and buildings   |                |                |
|           | Cost at 1 January 2025   | 107,966        | 107,966        |
|           | Cost at 31 December 2025   | <b>107,966</b> | <b>107,966</b> |
| <b>11</b> | <b>Cash at Bank and in Hand</b>  | <b>2025</b>    | <b>2024</b>    |
|           |  | £              | £              |
|           | CAF Current Account  | 9,140          | 7,077          |
|           | CAF Business cards   | 410            | 988            |
|           | CAF Deposit Account  | 22,648         | 62,285         |
|           | Charity Bank   | 54,926         | 53,309         |
|           | Covenant Account (Lloyds)  | 7,263          | 5,933          |
|           | Skipton Building Society   | 87,247         | 84,978         |
|           | Redwood 1 Year Bond  | 20,000         | 20,000         |
|           | Petty Cash   | 80             | 75             |
|           | Monday Club Cash   | 87             | -              |
|           | Friends of St Mary's Current (Barclays) (also see Note 17)   | 2,279          | 1,391          |
|           | Friends of St Mary's Deposit (Barclays) (also see Note 17)   | 21,246         | 18,004         |
|           | <b>Total</b>   | <b>225,328</b> | <b>254,040</b> |
| <b>12</b> | <b>Debtors</b>   | <b>2025</b>    | <b>2024</b>    |
|           |  | £              | £              |
|           | Trade Debtors  | 11,371         | 10,815         |
|           | HMRC (Gift Aid)  | 3,847          | 4,235          |
|           | HMRC (Gift Aid Restricted)   | 625            | 529            |
|           | FOSM (Restricted)  | 266            | -              |
|           | Other Debtors  | 2,761          | 583            |
|           | Prepayments  | 2,789          | 3,781          |
|           | <b>Total</b>   | <b>21,659</b>  | <b>19,943</b>  |
| <b>13</b> | <b>Creditors: amounts falling due within one year</b>  | <b>2025</b>    | <b>2024</b>    |
|           |  | £              | £              |
|           | Trade Creditors  | 9,645          | 2,230          |
|           | Accruals   | 4,025          | 5,896          |
|           | Other Creditors  | 1,335          | 1,456          |
|           | Payroll Clearing   | 821            | 794            |
|           | <b>Total</b>   | <b>15,826</b>  | <b>10,376</b>  |

**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025**

**14 Fund reconciliation**

|   | Balance at<br>31/12/2024<br>£ | Income<br>£    | Expenditure<br>£ | Transfers<br>£ | Balance at<br>31/12/2025<br>£ |
|---|-------------------------------|----------------|------------------|----------------|-------------------------------|
| <b>Unrestricted funds</b>                       |                               |                |                  |                |                               |
| General funds                                   | 211,036                       | 157,910        | (149,284)        | (9,824)        | 209,838                       |
|   | <b>211,036</b>                | <b>157,910</b> | <b>(149,284)</b> | <b>(9,824)</b> | <b>209,838</b>                |
| <b>Designated funds</b>                         |                               |                |                  |                |                               |
| Church Furnishings Fund (Altar Frontal Repairs) | 500                           | -              | -                | -              | 500                           |
| Love In Action (formerly Tithe Unspent)         | 10,945                        | 154            | (10,235)         | 9,824          | 10,688                        |
| Resources Designated Fund                       | 35,337                        | 9,792          | (27,349)         | -              | 17,780                        |
| Mission Fund                                    | 60,000                        | -              | (10,000)         | -              | 50,000                        |
|   | <b>106,782</b>                | <b>9,946</b>   | <b>(47,584)</b>  | <b>9,824</b>   | <b>78,968</b>                 |
| <b>Restricted funds</b>                         |                               |                |                  |                |                               |
| Children and Young People (CYP)                 | 20,290                        | 3,125          | (5,539)          | -              | 17,876                        |
| Hardship Fund                                   | 1,744                         | 268            | (1,088)          | -              | 924                           |
| Leaving Collections                             | -                             | 1,845          | (1,845)          | -              | -                             |
| Christmas Tree Festival                         | -                             | 2,810          | (2,810)          | -              | -                             |
| Christmas/Other Services Special Collections    | -                             | 1,413          | (1,413)          | -              | -                             |
| Bruce Clark Aperitif Recital Organ Fund         | 3,160                         | -              | -                | -              | 3,160                         |
| Welcome Packs Deanery Grant                     | 134                           | -              | -                | -              | 134                           |
| Church Enhancement (Prev. Millennium) Fund      | 4,577                         | -              | (4,577)          | -              | -                             |
| Weekend Away Fund                               | 3,925                         | -              | -                | -              | 3,925                         |
| FOSM  | 19,925                        | 3,868          | -                | -              | 23,793                        |
| Monday Club                                     | -                             | 1,845          | (1,336)          | -              | 509                           |
|   | <b>53,755</b>                 | <b>15,174</b>  | <b>(18,608)</b>  | <b>-</b>       | <b>50,321</b>                 |
|   | <b>371,573</b>                | <b>183,030</b> | <b>(215,476)</b> | <b>-</b>       | <b>339,127</b>                |

**Fund descriptions**

**Unrestricted funds**

All transactions relating to the general ecclesiastical and charitable activities of St. Mary's Haddenham, are contained in this fund.

**Designated funds**

**Church Furnishings Fund (Altar Frontal Repairs)**

This fund contains a specific donation of £500 for Altar Frontal Repairs with the balance after PCC approval being transferred to the General Fund.

**Love in Action (formerly Tithe Unspent)**

In 2024 the PCC agreed to rename this Fund. It is to be used to support Mission and Relief efforts locally, nationally and internationally. Decisions are made by the PCC as appropriate, and currently 10% of Unrestricted Voluntary Income is set aside for this.

Donations over £500 were as follows:

|                               | 2025         | 2024          |
|-------------------------------|--------------|---------------|
| Hope into Action              | 1,500        | 685           |
| DHF Cambodia                  | 2,000        | 2,000         |
| Sharing Life Trust            | 3,000        | 2,000         |
| Teach Beyond                  | 3,000        | 3,000         |
| Tearfund (Middle East Appeal) | -            | 2,000         |
| Haddenham Baptist Church      | -            | 1,000         |
|                               | <b>9,500</b> | <b>10,685</b> |

**The Parochial Church Council of the Ecclesiastical Parish of St. Mary's  
Haddenham**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025**

**14 Fund reconciliation (continued)**

***Designated funds cont'd***

**Resources Designated Fund**

This fund is maintained at a reasonable level to cover maintenance and repair costs for the Church, Old School House and St Mary's Centre. All our buildings are rather old and it is PCC decision to hold these funds to cover unforeseen costs so often associated with older buildings. It is funded from the rent received from letting the Old School House.  
The PCC has also agreed that this Fund is to be used to support the Associate Minister's Housing Allowance.

**Mission Fund**

As a result of two special gifts in 2024, arising from Legacies and given for the general Mission of the Church, the PCC has agreed this new Designated Fund. The PCC has agreed that the funds will be used towards the costs of the Associate Minister's employment over the 3 year contract period.

***Restricted funds***

**Children and Young People (CYP)**

This balance is made up of specific donations where the donors have stressed that the monies are to be used for activities suitable for children and young people.

**Hardship Fund**

This fund has been set aside specifically to help those people in our Parish who need some temporary financial assistance. The fund is administered by the Rector.

**Christmas Tree Festival and Christmas/Other Services Special Collections**

These Funds are used for the collection of monies and donations which are then paid out to nominated charities.

**Bruce Clark Aperitif Recital Organ Fund**

These funds were raised for the maintenance of the Church organ and are in memory of the late Bruce Clark, an organist who organised recitals in Church for several years.

**Welcome Packs Deanery Grant**

A self explanatory fund which pays for each family, moving into our parish, to have a pack of useful local information about our Church and other Village activities.

**Church Enhancement (Prev. Millennium) Fund**

This fund is the balance of substantial donations received in 2000 for Church fabric enhancement.

**Weekend Away Fund**

Surplus balance from participants in 2012 Parish weekend away.

**F.O.S.M.**

Friends of St Mary's fund which raises money at various events that is used solely for the upkeep of the Church building.

**Monday Club**

This group is for retired people meeting on Monday afternoons at St Mary's Centre, they have a varied programme of activities and speakers. They previously controlled their own finances but these were brought into the PCC accounts in 2025.

|   | Balance at<br>31/12/2023<br>£ | Income<br>£    | Expenditure<br>£ | Transfers<br>£ | Balance at<br>31/12/2024<br>£ |
|---|-------------------------------|----------------|------------------|----------------|-------------------------------|
| <b>Unrestricted funds</b>                       |                               |                |                  |                |                               |
| General funds                                   | 201,294                       | 157,134        | (137,546)        | (9,846)        | 211,036                       |
|   | <b>201,294</b>                | <b>157,134</b> | <b>(137,546)</b> | <b>(9,846)</b> | <b>211,036</b>                |
| <b>Designated funds</b>                         |                               |                |                  |                |                               |
| Church Furnishings Fund (Alter Frontal Repairs) | 500                           | -              | -                | -              | 500                           |
| Love in Action (formerly Tithe Unspent)         | 12,624                        | -              | (11,525)         | 9,846          | 10,945                        |
| General Resources Designated Fund               | 37,968                        | 16,300         | (18,931)         | -              | 35,337                        |
| Mission Fund                                    | -                             | 60,000         | -                | -              | 60,000                        |
|   | <b>51,092</b>                 | <b>76,300</b>  | <b>(30,456)</b>  | <b>9,846</b>   | <b>106,782</b>                |
| <b>Restricted funds</b>                         |                               |                |                  |                |                               |
| Children and Young People (CYP)                 | 19,254                        | 2,500          | (1,464)          | -              | 20,290                        |
| Hardship Fund                                   | 1,711                         | 233            | (200)            | -              | 1,744                         |
| Hymn Book Fund                                  | -                             | 150            | (150)            | -              | -                             |
| Christmas Tree Festival                         | 545                           | 3,074          | (3,619)          | -              | -                             |
| Christmas/Other Services Special Collections    | 153                           | 828            | (981)            | -              | -                             |
| Bruce Clark Aperitif Recital Organ Fund         | 3,160                         | -              | -                | -              | 3,160                         |
| Welcome Packs Deanery Grant                     | 167                           | -              | (33)             | -              | 134                           |
| Church Enhancement (Prev. Millennium) Fund      | 4,577                         | -              | -                | -              | 4,577                         |
| Weekend Away Fund                               | 3,925                         | -              | -                | -              | 3,925                         |
| FOSM  | 14,266                        | 6,136          | (477)            | -              | 19,925                        |
|   | <b>47,758</b>                 | <b>12,921</b>  | <b>(6,924)</b>   | <b>-</b>       | <b>53,755</b>                 |
|   | <b>300,144</b>                | <b>246,355</b> | <b>(174,926)</b> | <b>-</b>       | <b>371,573</b>                |

15 Analysis of net assets between funds

|                     | Unrestricted<br>funds<br>£ | Designated<br>funds<br>£ | Restricted<br>funds<br>£ | Total 2025<br>£ |
|---------------------|----------------------------|--------------------------|--------------------------|-----------------|
| Fixed assets        | 107,966                    | -                        | -                        | 107,966         |
| Current assets      | 117,698                    | 78,968                   | 50,321                   | 246,987         |
| Current liabilities | (15,826)                   | -                        | -                        | (15,826)        |
|                     | <b>209,838</b>             | <b>78,968</b>            | <b>50,321</b>            | <b>339,127</b>  |

|                     | Unrestricted<br>funds<br>£ | Designated<br>funds<br>£ | Restricted<br>funds<br>£ | Total 2024<br>£ |
|---------------------|----------------------------|--------------------------|--------------------------|-----------------|
| Fixed assets        | 107,966                    | -                        | -                        | 107,966         |
| Current assets      | 113,445                    | 106,782                  | 53,755                   | 273,982         |
| Current liabilities | (10,376)                   | -                        | -                        | (10,376)        |
|                     | <b>211,036</b>             | <b>106,782</b>           | <b>53,755</b>            | <b>371,573</b>  |

16 Related Party Transactions

Donations received without conditions from PCC members totalled £20,836. There were no related party transactions during the period (2024: same).

17 Friends of St Mary's Fund

|                             | 2025<br>£     | 2024<br>£     |
|-----------------------------|---------------|---------------|
| <b>Income</b>               |               |               |
| Subscriptions               | 1,390         | 1,400         |
| Donations                   | 1,864         | 4,108         |
| Gift Aid                    | 372           | 624           |
| Bank Interest               | 242           | 4             |
|                             | <b>3,868</b>  | <b>6,136</b>  |
| <b>Expenditure</b>          |               |               |
| Lights for St Mary's Church | -             | (477)         |
| <b>Net Income</b>           | <b>3,868</b>  | <b>5,659</b>  |
| <b>Fund Balance B/fwd</b>   | <b>19,925</b> | <b>14,266</b> |
| <b>Balance C/fwd</b>        | <b>23,793</b> | <b>19,925</b> |

|  | 2025<br>£     | 2024<br>£     |
|--|---------------|---------------|
| <b>Balance Sheet</b>                                       |               |               |
| <b>Current Assets</b>                                      |               |               |
| Bank Current A/c   | 2,279         | 1,391         |
| Bank Deposit A/c   | 21,246        | 18,004        |
| Rounding Diff  | 2             | 1             |
| Debtors  | 266           | 529           |
|  | <b>23,793</b> | <b>19,925</b> |
| <b>Less Creditors: amounts falling due within one year</b> |               |               |
| Creditors and Accruals                                     | -             | -             |
| <b>Fund Balance</b>  | <b>23,793</b> | <b>19,925</b> |

**The Parochial Church Council of the Ecclesiastical Parish**  
**of St. Mary's Haddenham**

**Independent examiners report to the trustees of The Parochial Church Council of the  
Ecclesiastical Parish of St. Mary's Haddenham**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 10.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared the accounts (financial statements) in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



Mr R A Cox FCA  
Miller & Co, Chartered Accountants  
5 Imperial Court, Laporte Way  
Luton, LU4 8FE  
9 APRIL 2026