

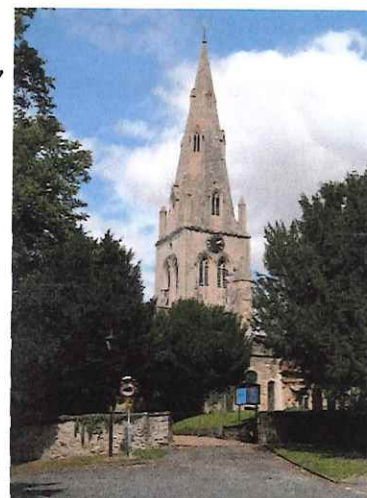
St Mary's Church, Wollaston, Northamptonshire 2025

Registered Charity Number: 1138471

Aim and purposes

St Mary's Church Wollaston is part of the WEBS benefice, Wollaston, Easton Maudit, Bozeat and Strixton; Wollaston and Strixton are one parish, but with each church being run independently. However, being one parish there is one electoral role with a total of eighty-seven names, fifty-three being resident in the villages of Wollaston or Strixton and thirty-four being non-resident.

St Mary's Wollaston District Church Council, (DCC), has the responsibility of co-operating with the incumbent, the Reverend Adrian Morton, in promoting in the parish the whole mission of the church. The vision for St Mary's Wollaston is to be a church that increasingly sees God's Kingdom come. This is underpinned by promoting the Word of God, the Worship of God, undertaking the Works for God and witnessing to the Wonders of God.



Unfortunately Revd. Adrian Morton left the Benefice in September 2025 to move to a new Parish in Boston, Lincolnshire, so our Benefice is now in vacancy.

Our Curate, Revd. Holly Horspole, who was appointed in July 2022, who returned to ministry in November 2024, went on maternity leave again in August 2025 and is not expected to return until May 2026.

Fortunately there are two retired priests in the benefice who are assisting with services. Revd. Canon Margaret Johnson is helping with St Mary's Wollaston and St Mary's Bozeat and Revd. Janet Tebby is assisting with St Romwald Strixton and St Peter & St Paul Easton Maudit.

During 2025, the youth and children's worker, Mrs Sarah Howes, was employed part-time by the Benefice, working 13.5 hours a week in Wollaston and Bozeat, and also working for 13.5 hours per week for a neighbouring parish of All Saints Earls Barton. Both places contribute towards her salary and benefits.

Also during 2025, a member of the congregation of St Mary's Wollaston was licensed by the Diocese as a Lay Minister. Ivor Emmanuel is continuing on to do Reader training with the diocese.

From September 2023 until July 2025, an Exploring Ministry Intern was welcomed to the Parish. Jake Nicholls was working in the Benefice for two years to assess whether he would like to explore a role in ministry within the church. We are pleased to say that Jake has decided to pursue this ministry and has been accepted on to the Ordination training programme and he left us in July 2025 to start a University course in Cambridge in September 2025 as his first step towards ordination.

Normal morning services have continued during 2025, with the addition of the First Sunday Evening Worship service starting again monthly from July 2025. However, it has been noted that numbers attending are still lower than pre-pandemic years.

Exploration of the five-fold ministries as evidenced in Ephesians chapter 4: Apostle, Prophet, Evangelist, Shepherd and Teacher continued to be discussed during the first part of 2025, and since the Vicar departed to a new Parish, have been focussed on during the First Sunday Evening Worship and Prayer services.

Structure, Governance and Management

The method of appointment to the District Church Council (DCC) is set out in the Church Representation Rules. At St Mary's Wollaston the DCC consists of the incumbent, the curate, the churchwardens, reader, licensed lay ministers, Deanery Synod Representative and members elected by those members of the congregation on the Electoral Roll of the church. All who attend services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the DCC. The DCC operates the three year rule for the elected members. During 2025, the church held its Annual Parochial Church Meeting (APCM) on 13th April 2025 which was the third year of the triennium. Steve Barnes, who was elected in 2024 moved away, and so resigned from the DCC. Also elected in 2025 was Sarah Hamblin, but she also has subsequently moved away and also Christopher Dragon, who subsequently has moved to a new church, and so both have resigned from DCC. Other members were re-elected to their positions.

Administrative information

St Mary's Church is situated on the High Street, Wollaston in Northamptonshire. It is a parish jointly with St Romwald Strixton and in the WEBS Benefice with St Mary's Bozeat and St Peter & St Paul Easton Maudit, in the Deanery of Wellingborough, in the Diocese of Peterborough, within the Church of England.

The correspondence address is The Vicarage, 81 Irchester Road, Wollaston, Northamptonshire NN29 7RW, however during vacancy, the Church Administrator, Mrs Jean Rose is receiving post. (2 Manchester Road, Wollaston, Wellingborough, Northants. NN29 7SR).

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006, updated 2020) and a registered charity registered with the Charity Commission.

DCC Members for the current year at the date of this report are:-

The Reverend Adrian Morton	Chairman (Moved away to a new Parish 16 th September 2025)
The Reverend Holly Horspole now on maternity leave)	Assistant Curate (resumed ministry until August 2025,
Mrs Louise Morton	Reader (moved away to a new Parish 16 th September 2025)
Mrs Jean Rose	Secretary / Church Administrator
Mr Christopher Howes	Treasurer
Mrs Julie Rogers	Church Warden

Mr Christopher Dommett Deputy Church Warden

Mr Christopher Dragon (elected April 2025, resigned July 2025)

Mr Steve Barnes (Resigned from DCC January 2025)

Mrs Gemma Bowman-Yard

Mrs Gemma Emmanuel (elected September 2025 as Deputy Parish Safeguarding Officer)

Mrs Sarah Hamblin (elected April 2025, resigned January 2026)

Mrs Tracey Hollowell

Mrs Sarah Howes (Children's & Youth Worker)

Mrs Denise Major

Mr David Rose (Fabric Officer)

Bankers: Santander, Bridle Road, Bootle, Merseyside L30 4GB

Independent Examiner: Paul Adams

Worship, Prayer and Evangelism

Sunday morning services have continued to be livestreamed using YouTube. Watching figures are good enough to continue this format, especially for members of the congregation who are unable to attend in person and for those who are involved in the children and youth work.

During Services of Holy Communion, the wine is now offered in one cup as recommended by the Diocese of Peterborough.

The Sunday morning service offers a time of testimonies, where congregation members can tell of answers to prayer that have occurred in the preceding week. This portion of the service is now live-streamed, and members are made aware of this by on-screen notices and printed notices in the foyer. The testimonies are very encouraging to the congregation, and raise the expectation of seeing God at work in this community.

Prayer Ministry – The WhatsApp group which was set up in 2020 to meet any practical as well as prayer needs of the local church members is still in operation.

Prayer Chain - The confidential prayer line is now based on email. Messages requesting prayer support are passed on to a wide number of dedicated members who will pray for that need for two weeks. Requests for this service come from the church family and also the local community. This service is confidential, only those on the prayer chain know the details.

Prayer Walking – In 2023, a group of congregation members met regularly each week to pray around the village. This has continued with some prayer walking being undertaken in

other local villages and towns. However due to changes in personal circumstances this has continued at every two weeks during 2025.

Youth and children's work – The youth are led by Sarah H. as the Youth & Children's Worker who has set up a Sunday morning youth group which runs concurrently with the Sunday morning service, a weekly during term time Youth Café plus a weekly during term time evening Youth Group. These two groups from September 2025 have both met on alternate weeks, due to fewer helpers. All youth across the benefice are welcome to attend any of the meetings. The Outdoor Youth events which utilises a well-supervised fire pit and other external activities have continued occasionally through 2025. These events are very well attended and very well received.

Sarah also heads up a small team who are allowed into the secondary school during lunchtimes to host games and meetings.

The Primary School-aged children have their own Sunday morning group held in the Chancel in church and once a month come together for the whole service with the adults and youth at the All Age Service on a third Sunday morning. There have occasionally been simple lunches held after the third Sunday service to encourage families to stay, participate and feel they belong to the family of the church. During 2025 a 2-day morning event was held during the school holidays which had a Biblical theme of Jesus as the ultimate superhero and included craft activities and games.

The toddlers who attend church have their own room in which to play during the Sunday service and there are toys and activities there which are changed on a regular basis. This facility is much appreciated by the families who come. The service is relayed into the room via a speaker system so parents still feel a part of the proceedings.

The **3Ts (Toddlers, Toast & Toys)** group meets during term time, weekly, on a Tuesday morning in church. It continues to flourish with an increasing number of children and carers attending. The format allows free play, refreshments, Bible stories and singing, all activities are age appropriate for pre-school children. The group has a good reputation in the village and beyond and we are finding the group is being recommended by local health visitors. From September 2025, following the departure of the Incumbent and his wife, the group is now run by Sarah H. and has changed its name to **Tuesday Tots**, however, the ethos is the same, and it is still very well attended.

Church Groups

he Bereavement Journey course was run again during 2025. The course comes from Holy Trinity Brompton, the creators of the Alpha course. It is a 7 week course which helps the bereaved work through their loss. The loss need not be the death of a loved one but can be the loss of a job, a disability caused by illness or even the loss of a relationship.

The Mothers' Union – The group focussed their meetings in 2025 on a series of Bible studies led by different members of the group. The Mothers' Union members financially supports AFIA (Away From It All). This project offers free holidays to families who have met with adversity. The members also support work at the local prison (HMP Five Wells), with prayer leaflets, supplying good quality men's clothes so that prisoners can attend family funerals, if

allowed to do so, as well as offering 'thinking of you' cards for bereaved prisoners. All work undertaken at the prison is carried out with the assistance of the Prison Chaplaincy Team.

Prayer underpins the work of the Mothers' Union, so regular bulletins with prayer pointers are distributed. Much knitting and sewing has been undertaken with 22 blankets going to the Daylight Centre for the rough sleepers and to Africa. Also 62 hats, scarves and gloves were sent to Ukraine and Poland with the Blytheswood Care Christmas Shoe Box Appeal. Also in the shoe boxes were 42 sewn pencil cases filled with items of stationery. The Gossett Ward (Baby Intensive Care Unit) in Northampton General Hospital also received some of the first sized baby hats, the remainder with cardigans, booties and mittens were sent to Baby Basics. 52 dresses and 12 cloth bags made from recycled pillow cases and old sheets have been created and sent out to Africa along with 157 knitted vests for babies in Djibouti, Ethiopia and Somalia.

Kintsugi Hope Well-being Course – This course was run in various locations during 2025, with the membership being renewed to run further courses. The subjects explore a range of emotions and feelings to help promote positive wellness. Courses are open to both church members and the local community.

3C's – (Coffee, Cake and Chat) which is a regular meeting place on every Wednesday morning for all sorts of people in the community. Numbers attending have levelled out but different people are attending since the pandemic, which means we are reaching approximately 70, mostly elderly, and mostly widowed people. The initiative is to provide a warm and welcoming space for people to make friends and come for a chat. Since November 2024, this event has become part of the government's Warm Spaces initiative.

St Mary's Church Bell Ringers – There is a small, dedicated team of ringers who regularly ring the six bells at St Mary's Wollaston. Some members learnt to ring for the millennium, while others have joined since. There is always an open afternoon to tie in with Wollaston Open Gardens in July to try and attract new learners or returners to ringing. Wollaston bells are known to be difficult as they are heavy bells rung from the tower crossing floor which means the ropes have a very long draught. However, the bells ring weekly for the Sunday service and also for practice night each Wednesday evening.

Supporting Local Charities

St Mary's Church Wollaston arranges a weekly collection of food donations to go to the **Daylight Centre Food Bank** in Wellingborough. The food bank not only supports those in food poverty but also the daytime homeless and rough sleepers.

The church also acts as a local drop off point for the charity **Baby Basics**. This Northamptonshire charity provides Moses Baskets full of helpful items of clothing, bedding and treats for young Mums and those struggling to provide for new-born babies.

Wollaston & Strixton Mothers' Union collect old spectacles for **Vision Aid Overseas** which are recycled and the lenses are used to help the sight needs of those less fortunate in Zambia.

Quinquennial Inspection and Fabric Report

The building is well maintained and up to date with maintenance. The Quinquennial Inspection occurred in May 2023 and the report received in October 2023. The architect commented on the good state of maintenance and praised the Vicar and District Church Council for their committed care of the building. Priority one issues have now all been completed and the majority of Priority Two issues have now been addressed and are waiting on better weather in order to action the repairs.

Financial review

Wollaston's Parish Share was not paid in full due to the massive increase in gas prices and some regular givers moving away later in the year. The Benefice share for 2025 was paid in full.

At year end 31/12/25 there was a balance of £20,808.45 in the current account. Comprised of unrestricted General Funds (£1646.72), designated Youth Benefice Fund £5,978.51, Fabric Fund £4,181.08, Financial Aid Fund £749.64, New Extension Fund £9,339.38, designated Children's Work Fund £69.30, Intern Payments/Hosting Fund £234.62, Worship fund £607.94, and WEBS Benefice fund £1,294.70. There are no outstanding Agency Funds.

The deficit in the General Fund is being addressed in the first couple of months of 2026.

The designated New Extension Fund has monies in two savings accounts. Kingdom Bank £109,673.09 and Charity Bank £89,410.07.

The designated Youth Benefice Fund also has £21,711.30 in the Kingdom Bank savings account.

Financial Aid Fund – A hardship fund was instituted by the DCC (District Church Council) in 2020, and is still in place, fulfilling its original role, which is to assist those who were suffering financially because of the pandemic/cost of living/energy crisis. The fund has helped those who were made redundant, those who were unemployed and those in food poverty.

We are grateful to all who have given generously of their time and money over the past year.

The current Reserve policy is to maintain sufficient cash flow to meet known Commitments, and to work towards building a reserve for the building upkeep and the replacement of assets.

Volunteers

We would like to thank all the volunteers who work to make the church a lively and vibrant community. Churchwardens, secretary, treasurer, fabric officer, all DCC members, children and youth leaders, the music group, technical team, bell ringers, flower arrangers, people on the refreshment rota, cleaning rota and services rota, in fact the majority of the congregation for their help in whichever way their gifting supports the church.

Public Benefit Statement

The following are the ways in which advancing religion through the church's aims and objectives has the potential to be for the public benefit:

- the provision of sacred spaces, churches and worship services;
- the provision of public rituals and ceremonies;
- contributing to the spiritual and moral education of children;
- contributing towards a better society for example by promoting social cohesion and social capital and providing a moral or ethical framework for living;
- carrying out, as a practical expression of religious beliefs, other activities (such as combatting loneliness, supporting local food banks), which may also be charitable;
- contributing to followers' or adherents' good mental and physical health; aiding the prevention of ill health, speeding recovery and fostering composure in the face of ill health;
- providing comfort to the bereaved;
- providing community space and activities to benefit the local village population.

Presented and approved at the DCC meeting on **9th March 026** and signed on their behalf:-

Signed.....J. Rogers.....

Date.....9-3-26.....

Name.....J. ROGERS.....

Position.....CHURCH WARDEN.....

St Mary's Church

Wollaston

Financial Statements to 31st December 2025

Receipts and payments

	From	01 January 2025	01 January 2024
Note	To	31 December 2025	31 December 2024
Worship - Worship Fund (Designated) Fund			
Expenditure on:			
Expenditure on charitable activities			
Worship		0.00	(£607.94)
Total Expenditure on charitable activities		0.00	(£607.94)
Total Expenditure on:		0.00	(£607.94)
Excess of Income and endowments over Expenditure		0.00	£607.94
Brought forward balance		£607.94	0.00
Total carried forward balance		£607.94	0.00

Graves - Wollaston Graves Up Keep Fund (Restricted) Fund

Income and endowments from:			
Investments			
Increase(Decrease) in investment value		(£61.01)	0.00
Total Investments		(£61.01)	0.00
Total Income and endowments from:		(£61.01)	0.00
Excess of Income and endowments over Expenditure		(£61.01)	0.00
Brought forward balance		0.00	0.00
Adjustments		£1,526.10	0.00
Total carried forward balance		£1,465.09	0.00

General - General fund (Unrestricted) Fund**Income and endowments from:**

Donations and legacies

Gift Aid - Bank	£39,575.00	£44,397.65
Other planned giving	£4,780.00	£6,345.00
Digital Giving	£835.47	£782.17
Loose plate collections	£1,797.41	£1,756.80
One-off Gift Aid gifts	£851.89	0.00
Donations/Contributions	£245.00	£594.10
Donation towards Heating/Lighting	£540.00	£246.00
Tax recoverable on Gift Aid	£10,801.22	£10,764.78

Total Donations and legacies	£59,425.99	£64,886.50
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Income from charitable activities

PCC Fees for weddings and funerals	£1,253.00	£1,811.00
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Total Income from charitable activities	£1,253.00	£1,811.00
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Other trading activities

Fundraising	£25.59	0.00
St Mary's Church Use	£740.00	£1,225.92

Total Other trading activities	£765.59	£1,225.92
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Investments

Bank and building society interest	£42.39	£41.42
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Total Investments	£42.39	£41.42
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Other income

Other Income	0.00	0.00
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Total Other income	0.00	0.00
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Total Income and endowments from:	£61,486.97	£67,964.84
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Expenditure on:

Expenditure on charitable activities		
Giving to mission and aid societies	£101.50	0.00
Other Giving-Speakers,Trusts etc	£1,835.00	£1,350.00
Parish share	£32,298.00	£44,699.00
Verger payments for Weddings and Funeral	0.00	£30.00
Intern Payments/Hosting	0.00	0.00
Benefice expenses	£2,083.60	£4,867.00
Parish training and mission	£440.00	£560.00
Worship	£28.95	0.00
Church running - insurance	£4,213.58	£4,086.10
Organ / piano expenses	0.00	£40.00
Church Maintenance	£682.95	£1,689.20
Church Supplies	£720.26	£860.29
Equipment Repairs and Renewals	0.00	£533.30
Upkeep of services	£1,665.97	0.00
Churchyard Upkeep	£555.00	£749.76
Administration/Stationery	£207.44	£147.20
Church running - electric	£1,375.23	£1,123.21
Church running - gas	£9,796.62	£10,677.77
Church running - water	£342.01	£337.27
Church running-Internet/WiFi	£431.88	£431.88
Licences, Subscriptions, Memberships	£1,061.67	£1,036.78
Governance/proffessional/audit/softwear	£40.00	0.00
Other Expenses	0.00	£240.00
Total Expenditure on charitable activities	£57,879.66	£73,458.76
Total Expenditure on:	£57,879.66	£73,458.76
Excess of Income and endowments over Expenditure	£3,607.31	(£5,493.92)
Brought forward balance	£230.09	£9,393.96
Transfers to/(from)	(£5,484.12)	(£4,148.28)
Total carried forward balance	(£1,646.72)	£9,393.96

Youth-WEBS - Under 18's Benefice Fund (Designated) Fund**Income and endowments from:**

Donations and legacies

Gift Aid - Bank	£1,000.00	£1,260.00
Donations/Contributions	£1,050.00	£1,900.00
Tax recoverable on Gift Aid	£179.12	£302.50
Grants	0.00	£9,763.56

Total Donations and legacies	£2,229.12	£13,226.06
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Investments

Bank and building society interest	£449.39	0.00
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Total Investments	£449.39	0.00
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Total Income and endowments from:	£2,678.51	£13,226.06
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Expenditure on:

Expenditure on charitable activities

Salary of Youth Worker	£10,270.03	£2,169.48
Youth Work Expenses	£333.22	0.00
Licences, Subscriptions, Memberships	£48.00	0.00

Total Expenditure on charitable activities	£10,651.25	£2,169.48
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Total Expenditure on:	£10,651.25	£2,169.48
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Excess of Income and endowments over Expenditure	(£7,972.74)	£11,056.58
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Brought forward balance	£35,572.55	£23,813.68
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Transfers to/(from)	£90.00	0.00
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Total carried forward balance	£27,689.81	£23,813.68
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WEBS - WEBS Benefice Fund (Designated) Fund**Income and endowments from:**

Donations and legacies

Donations/Contributions	£3,972.28	0.00
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Total Donations and legacies	£3,972.28	0.00
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Income from charitable activities

Grenke Photocopier Lease Reimbursed	0.00	£680.96
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Total Income from charitable activities	0.00	£680.96
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Other income

Other Income	£1,305.50	0.00
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Total Other income	£1,305.50	0.00
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Total Income and endowments from:	£5,277.78	£680.96
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Expenditure on:

Expenditure on charitable activities

Salary of Lay Minister	£2,430.50	0.00
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Working Expenses of Lay Minister	£752.56	0.00
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Working expenses of Incumbent	£507.36	0.00
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Working expenses of Intern	£417.93	0.00
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Working expenses of Curate	£1,066.76	0.00
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Benefice expenses	£77.09	0.00
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Outreach	£515.32	0.00
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Grenke Photocopier Lease Payments	£1,267.18	£680.96
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Licences, Subscriptions, Memberships	£360.00	0.00
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Total Expenditure on charitable activities	£7,394.70	£680.96
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Total Expenditure on:	£7,394.70	£680.96
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Excess of Income and endowments over Expenditure	(£2,116.92)	0.00
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Brought forward balance	0.00	0.00
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Transfers to/(from)	£3,411.62	0.00
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Total carried forward balance	£1,294.70	0.00
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Financial - Financial Help Fund (Designated) Fund**Income and endowments from:**

Donations and legacies		
One-off Gift Aid gifts	£60.00	0.00
Donations/Contributions	£717.83	£140.00
Tax recoverable on Gift Aid	£15.00	£47.50
Total Donations and legacies	£792.83	£187.50
Total Income and endowments from:	£792.83	£187.50

Expenditure on:

Expenditure on charitable activities		
Other Giving-Speakers,Trusts etc	£985.00	£1,115.00
Total Expenditure on charitable activities	£985.00	£1,115.00
Total Expenditure on:	£985.00	£1,115.00

Excess of Income and endowments over Expenditure	(£192.17)	(£927.50)
Brought forward balance	£941.81	£1,869.31
Total carried forward balance	£749.64	£1,869.31

Children - Childrens Work Fund (Designated) Fund

	0.00	0.00
Brought forward balance	£69.30	£69.30
Total carried forward balance	£69.30	£69.30

Fabric - Fabric Fund (Designated) Fund**Income and endowments from:**

Other income

Insurance claims	£1,260.00	0.00
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Total Other income	£1,260.00	0.00
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Total Income and endowments from:	£1,260.00	0.00
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Expenditure on:

Expenditure on charitable activities

Church Maintenance	£2,829.74	0.00
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Governance/proffessional/audit/softwear	£2,148.00	0.00
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Church major repairs	£3,018.64	£460.00
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Total Expenditure on charitable activities	£7,996.38	£460.00
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Total Expenditure on:	£7,996.38	£460.00
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Excess of Income and endowments over Expenditure	(£6,736.38)	(£460.00)
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Brought forward balance	£8,937.46	£6,121.78
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Transfers to/(from)	£1,980.00	£3,018.27
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Total carried forward balance	£4,181.08	£6,121.78
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Intern - Intern Payments/Hosting Fund (Designated) Fund**Income and endowments from:**

Donations and legacies		
Donations/Contributions	£1,370.40	£2,168.62
Grants	0.00	£5,000.00
Total Donations and legacies	£1,370.40	£7,168.62
Other income		
Other Income	0.00	£2,587.20
Total Other income	0.00	£2,587.20
Total Income and endowments from:	£1,370.40	£9,755.82

Expenditure on:

Expenditure on charitable activities		
Intern Payments/Hosting	£3,880.80	£8,684.40
Total Expenditure on charitable activities	£3,880.80	£8,684.40
Total Expenditure on:	£3,880.80	£8,684.40
Excess of Income and endowments over Expenditure	(£2,510.40)	£1,071.42
Brought forward balance	£2,745.02	£1,673.60
Total carried forward balance	£234.62	£1,673.60

Extension - New Extension fund (Designated) Fund**Income and endowments from:**

Donations and legacies

One-off Gift Aid gifts	£10.00	0.00
Donations/Contributions	£10.00	£75.00
Tax recoverable on Gift Aid	0.00	£37.50

Total Donations and legacies	£20.00	£112.50
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Investments

Bank and building society interest	£4,983.56	£5,243.43
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Total Investments	£4,983.56	£5,243.43
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Total Income and endowments from:	£5,003.56	£5,355.93
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Expenditure on:

Expenditure on charitable activities

Governance/professional/audit/softwear	£6,115.20	£17,075.60
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Total Expenditure on charitable activities	£6,115.20	£17,075.60
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Total Expenditure on:	£6,115.20	£17,075.60
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Excess of Income and endowments over Expenditure	(£1,111.64)	(£11,719.67)
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Brought forward balance	£209,531.68	£215,935.59
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Transfers to/(from)	£2.50	£1,130.01
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Total carried forward balance	£208,422.54	£215,935.59
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Archived-ChancelIRf - Inactive-Chancel Roof Repair Fund (Restricted) Fund**Expenditure on:**

Expenditure on charitable activities

Other Expenses	0.00	£689.00
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Total Expenditure on charitable activities	0.00	£689.00
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Total Expenditure on:	0.00	£689.00
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Excess of Income and endowments over Expenditure	0.00	(£689.00)
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Brought forward balance	0.00	£689.00
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Total carried forward balance	0.00	£689.00
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Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
<hr/>			
Cash At Bank And In Hand			
6501: Santander current account			
General fund	Unrestricted	(£1,646.72)	£230.09
Worship Fund	Designated	£607.94	£607.94
Under 18's Benefice Fund	Designated	£5,978.51	£14,310.64
WEBS Benefice Fund	Designated	£1,294.70	0.00
Financial Help Fund	Designated	£749.64	£941.81
Childrens Work Fund	Designated	£69.30	£69.30
Fabric Fund	Designated	£4,181.08	£8,937.46
Intern Payments/Hosting Fund	Designated	£234.62	£2,745.02
New Extension fund	Designated	£9,339.38	£15,432.08
Agency collection	Restricted	0.00	£403.00
		<hr/>	<hr/>
		£20,808.45	£43,677.34
6507: Charity Bank Ethical Fixed Rate Account			
New Extension fund	Designated	£89,410.07	£86,700.67
		<hr/>	<hr/>
		£89,410.07	£86,700.67
6509A: Kingdom Bank Higher Rate Savings Account			
Under 18's Benefice Fund	Designated	£21,711.30	£21,261.91
New Extension fund	Designated	£109,673.09	£107,398.93
		<hr/>	<hr/>
		£131,384.39	£128,660.84
		<hr/>	<hr/>
Cash At Bank And In Hand		£241,602.91	£259,038.85
Investments			
6512: CCLA Investment Account CB3012464			
Wollaston Graves Up Keep Fund	Restricted	£1,465.09	0.00
		<hr/>	<hr/>
		£1,465.09	0.00
		<hr/>	<hr/>
Investments		£1,465.09	0.00
Agency Accounts			
6699: Agency collections			
Agency collection	Restricted	0.00	£403.00
		<hr/>	<hr/>
		0.00	£403.00

Agency Accounts	0.00	£403.00
Grand Total	£243,068.00	£258,635.85

Accepted by the DCC meeting on 9/3/26.
 J Rogers

Independent Examiner's Report to the Trustees of St Mary's Church, Wollaston

I report on the accounts of the church for the year ended 31/12/2025.

Respective responsibilities of trustees and examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Paul Adams
19 Wymington Park
Rushden
Northants
NN10 9JP

27/02/2026

Church Workers Pension Fund (CWPF)

FRS102 Wording - December 2025 Year End

St Mary's Church, Wollaston participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable **(2025: £2302.34, 2024: £0)**.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2026, the Board chose to grant a discretionary bonus of 10% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 1997 service so that the pension increase was also 10% (where usually it would be calculated based on inflation up to an annual cap of 5% for pensions in payment in respect of service prior to April 2006 and 2.5% for pensions in payment in respect of service post April 2006). This followed

improvements in the funding position over 2025. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The Church of England Pensions Board has agreed that some employers could use assets in the DBS of the CWPF in lieu of contributions to Pension Builder Classic and/or Pension Builder 2014. You will see this information on your DBS statement which will be sent separately.

The next valuation is being carried out as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, **St Mary's Wollaston** could become responsible for paying a share of the failed employer's pension liabilities.

St Mary's Church

Wollaston

Financial Statements to 31st December 2025

Receipts and payments

	From	01 January 2025	01 January 2024
Note	To	31 December 2025	31 December 2024
Worship - Worship Fund (Designated) Fund			
Expenditure on:			
Expenditure on charitable activities			
Worship		0.00	(£607.94)
Total Expenditure on charitable activities		0.00	(£607.94)
Total Expenditure on:		0.00	(£607.94)
Excess of Income and endowments over Expenditure		0.00	£607.94
Brought forward balance		£607.94	0.00
Total carried forward balance		£607.94	0.00

Graves - Wollaston Graves Up Keep Fund (Restricted) Fund

Income and endowments from:			
Investments			
Increase(Decrease) in investment value		(£61.01)	0.00
Total Investments		(£61.01)	0.00
Total Income and endowments from:		(£61.01)	0.00
Excess of Income and endowments over Expenditure		(£61.01)	0.00
Brought forward balance		0.00	0.00
Adjustments		£1,526.10	0.00
Total carried forward balance		£1,465.09	0.00

General - General fund (Unrestricted) Fund**Income and endowments from:**

Donations and legacies

Gift Aid - Bank	£39,575.00	£44,397.65
Other planned giving	£4,780.00	£6,345.00
Digital Giving	£835.47	£782.17
Loose plate collections	£1,797.41	£1,756.80
One-off Gift Aid gifts	£851.89	0.00
Donations/Contributions	£245.00	£594.10
Donation towards Heating/Lighting	£540.00	£246.00
Tax recoverable on Gift Aid	£10,801.22	£10,764.78

Total Donations and legacies	£59,425.99	£64,886.50
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Income from charitable activities

PCC Fees for weddings and funerals	£1,253.00	£1,811.00
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Total Income from charitable activities	£1,253.00	£1,811.00
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Other trading activities

Fundraising	£25.59	0.00
St Mary's Church Use	£740.00	£1,225.92

Total Other trading activities	£765.59	£1,225.92
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Investments

Bank and building society interest	£42.39	£41.42
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Total Investments	£42.39	£41.42
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Other income

Other Income	0.00	0.00
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Total Other income	0.00	0.00
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Total Income and endowments from:	£61,486.97	£67,964.84
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Expenditure on:

Expenditure on charitable activities		
Giving to mission and aid societies	£101.50	0.00
Other Giving-Speakers,Trusts etc	£1,835.00	£1,350.00
Parish share	£32,298.00	£44,699.00
Verger payments for Weddings and Funeral	0.00	£30.00
Intern Payments/Hosting	0.00	0.00
Benefice expenses	£2,083.60	£4,867.00
Parish training and mission	£440.00	£560.00
Worship	£28.95	0.00
Church running - insurance	£4,213.58	£4,086.10
Organ / piano expenses	0.00	£40.00
Church Maintenance	£682.95	£1,689.20
Church Supplies	£720.26	£860.29
Equipment Repairs and Renewals	0.00	£533.30
Upkeep of services	£1,665.97	0.00
Churchyard Upkeep	£555.00	£749.76
Administration/Stationery	£207.44	£147.20
Church running - electric	£1,375.23	£1,123.21
Church running - gas	£9,796.62	£10,677.77
Church running - water	£342.01	£337.27
Church running-Internet/WiFi	£431.88	£431.88
Licences, Subscriptions, Memberships	£1,061.67	£1,036.78
Governance/proffessional/audit/softwear	£40.00	0.00
Other Expenses	0.00	£240.00
Total Expenditure on charitable activities	£57,879.66	£73,458.76
Total Expenditure on:	£57,879.66	£73,458.76
Excess of Income and endowments over Expenditure	£3,607.31	(£5,493.92)
Brought forward balance	£230.09	£9,393.96
Transfers to/(from)	(£5,484.12)	(£4,148.28)
Total carried forward balance	(£1,646.72)	£9,393.96

Youth-WEBS - Under 18's Benefice Fund (Designated) Fund**Income and endowments from:**

Donations and legacies

Gift Aid - Bank	£1,000.00	£1,260.00
Donations/Contributions	£1,050.00	£1,900.00
Tax recoverable on Gift Aid	£179.12	£302.50
Grants	0.00	£9,763.56

Total Donations and legacies	£2,229.12	£13,226.06
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Investments

Bank and building society interest	£449.39	0.00
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Total Investments	£449.39	0.00
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Total Income and endowments from:	£2,678.51	£13,226.06
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Expenditure on:

Expenditure on charitable activities

Salary of Youth Worker	£10,270.03	£2,169.48
Youth Work Expenses	£333.22	0.00
Licences, Subscriptions, Memberships	£48.00	0.00

Total Expenditure on charitable activities	£10,651.25	£2,169.48
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Total Expenditure on:	£10,651.25	£2,169.48
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Excess of Income and endowments over Expenditure	(£7,972.74)	£11,056.58
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Brought forward balance	£35,572.55	£23,813.68
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Transfers to/(from)	£90.00	0.00
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Total carried forward balance	£27,689.81	£23,813.68
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WEBS - WEBS Benefice Fund (Designated) Fund**Income and endowments from:**

Donations and legacies

Donations/Contributions	£3,972.28	0.00
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Total Donations and legacies	£3,972.28	0.00
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Income from charitable activities

Grenke Photocopier Lease Reimbursed	0.00	£680.96
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Total Income from charitable activities	0.00	£680.96
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Other income

Other Income	£1,305.50	0.00
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Total Other income	£1,305.50	0.00
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Total Income and endowments from:	£5,277.78	£680.96
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Expenditure on:

Expenditure on charitable activities

Salary of Lay Minister	£2,430.50	0.00
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Working Expenses of Lay Minister	£752.56	0.00
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Working expenses of Incumbent	£507.36	0.00
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Working expenses of Intern	£417.93	0.00
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Working expenses of Curate	£1,066.76	0.00
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Benefice expenses	£77.09	0.00
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Outreach	£515.32	0.00
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Grenke Photocopier Lease Payments	£1,267.18	£680.96
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Licences, Subscriptions, Memberships	£360.00	0.00
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Total Expenditure on charitable activities	£7,394.70	£680.96
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Total Expenditure on:	£7,394.70	£680.96
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Excess of Income and endowments over Expenditure	(£2,116.92)	0.00
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Brought forward balance	0.00	0.00
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Transfers to/(from)	£3,411.62	0.00
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Total carried forward balance	£1,294.70	0.00
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Financial - Financial Help Fund (Designated) Fund**Income and endowments from:**

Donations and legacies

One-off Gift Aid gifts	£60.00	0.00
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Donations/Contributions	£717.83	£140.00
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Tax recoverable on Gift Aid	£15.00	£47.50
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Total Donations and legacies	£792.83	£187.50
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Total Income and endowments from:	£792.83	£187.50
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Expenditure on:

Expenditure on charitable activities

Other Giving-Speakers,Trusts etc	£985.00	£1,115.00
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Total Expenditure on charitable activities	£985.00	£1,115.00
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Total Expenditure on:	£985.00	£1,115.00
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Excess of Income and endowments over Expenditure	(£192.17)	(£927.50)
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Brought forward balance	£941.81	£1,869.31
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Total carried forward balance	£749.64	£1,869.31
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Children - Childrens Work Fund (Designated) Fund

0.00	0.00
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Brought forward balance	£69.30	£69.30
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Total carried forward balance	£69.30	£69.30
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Fabric - Fabric Fund (Designated) Fund**Income and endowments from:**

Other income

Insurance claims	£1,260.00	0.00
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Total Other income	£1,260.00	0.00
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Total Income and endowments from:	£1,260.00	0.00
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Expenditure on:

Expenditure on charitable activities

Church Maintenance	£2,829.74	0.00
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Governance/proffessional/audit/softwear	£2,148.00	0.00
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Church major repairs	£3,018.64	£460.00
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Total Expenditure on charitable activities	£7,996.38	£460.00
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Total Expenditure on:	£7,996.38	£460.00
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Excess of Income and endowments over Expenditure	(£6,736.38)	(£460.00)
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Brought forward balance	£8,937.46	£6,121.78
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Transfers to/(from)	£1,980.00	£3,018.27
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Total carried forward balance	£4,181.08	£6,121.78
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Intern - Intern Payments/Hosting Fund (Designated) Fund**Income and endowments from:**

Donations and legacies		
Donations/Contributions	£1,370.40	£2,168.62
Grants	0.00	£5,000.00
Total Donations and legacies	£1,370.40	£7,168.62
Other income		
Other Income	0.00	£2,587.20
Total Other income	0.00	£2,587.20
Total Income and endowments from:	£1,370.40	£9,755.82

Expenditure on:

Expenditure on charitable activities		
Intern Payments/Hosting	£3,880.80	£8,684.40
Total Expenditure on charitable activities	£3,880.80	£8,684.40
Total Expenditure on:	£3,880.80	£8,684.40
Excess of Income and endowments over Expenditure	(£2,510.40)	£1,071.42
Brought forward balance	£2,745.02	£1,673.60
Total carried forward balance	£234.62	£1,673.60

Extension - New Extension fund (Designated) Fund**Income and endowments from:**

Donations and legacies

One-off Gift Aid gifts	£10.00	0.00
Donations/Contributions	£10.00	£75.00
Tax recoverable on Gift Aid	0.00	£37.50

Total Donations and legacies	£20.00	£112.50
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Investments

Bank and building society interest	£4,983.56	£5,243.43
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Total Investments	£4,983.56	£5,243.43
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Total Income and endowments from:	£5,003.56	£5,355.93
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Expenditure on:

Expenditure on charitable activities

Governance/professional/audit/softwear	£6,115.20	£17,075.60
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Total Expenditure on charitable activities	£6,115.20	£17,075.60
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Total Expenditure on:	£6,115.20	£17,075.60
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Excess of Income and endowments over Expenditure	(£1,111.64)	(£11,719.67)
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Brought forward balance	£209,531.68	£215,935.59
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Transfers to/(from)	£2.50	£1,130.01
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Total carried forward balance	£208,422.54	£215,935.59
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Archived-ChancelIRf - Inactive-Chancel Roof Repair Fund (Restricted) Fund**Expenditure on:**

Expenditure on charitable activities

Other Expenses	0.00	£689.00
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Total Expenditure on charitable activities	0.00	£689.00
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Total Expenditure on:	0.00	£689.00
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Excess of Income and endowments over Expenditure	0.00	(£689.00)
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Brought forward balance	0.00	£689.00
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Total carried forward balance	0.00	£689.00
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Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
<hr/>			
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General fund	Unrestricted	(£1,646.72)	£230.09
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Financial Help Fund	Designated	£749.64	£941.81
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Intern Payments/Hosting Fund	Designated	£234.62	£2,745.02
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		<hr/>	<hr/>
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New Extension fund	Designated	£89,410.07	£86,700.67
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Investments			
6512: CCLA Investment Account CB3012464			
Wollaston Graves Up Keep Fund	Restricted	£1,465.09	0.00
		<hr/>	<hr/>
		£1,465.09	0.00
		<hr/>	<hr/>
Investments		£1,465.09	0.00
Agency Accounts			
6699: Agency collections			
Agency collection	Restricted	0.00	£403.00
		<hr/>	<hr/>
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Agency Accounts	0.00	£403.00
Grand Total	£243,068.00	£258,635.85

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Respective responsibilities of trustees and examiner

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- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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27/02/2026

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FRS102 Wording - December 2025 Year End

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2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
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Pension Builder Scheme

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Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable **(2025: £2302.34, 2024: £0)**.

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2026, the Board chose to grant a discretionary bonus of 10% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 1997 service so that the pension increase was also 10% (where usually it would be calculated based on inflation up to an annual cap of 5% for pensions in payment in respect of service prior to April 2006 and 2.5% for pensions in payment in respect of service post April 2006). This followed

improvements in the funding position over 2025. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The Church of England Pensions Board has agreed that some employers could use assets in the DBS of the CWPF in lieu of contributions to Pension Builder Classic and/or Pension Builder 2014. You will see this information on your DBS statement which will be sent separately.

The next valuation is being carried out as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, **St Mary's Wollaston** could become responsible for paying a share of the failed employer's pension liabilities.