

**The Parochial Church Council of the Ecclesiastical Parish of
St Andrew, Oakington Reg'd Charity 1182999
Annual Report and
Financial Statements**

For the year ended 31st December 2025

Incumbent:

The Rev. James Alexander
The Vicarage
99 Water Lane
Oakington
CB4 5AL

Banks

Lloyds Bank PLC
Sidney Street
Cambridge
CB2 3HQ

Barclays Bank PLC
Benet Street
Cambridge
CB2 3PZ

Central Board of Finance of the Church of England
Re Deposit Funds
One Angel Lane
London
EC4R 3AB

Independent Examiner
Ms Jacquie Fisher
155 Wellbrook Way
Girton
Cambridge CB3 0GL

Report for the Parochial Church Council of the Ecclesiastical Parish of St. Andrew, Oakington for the year ended 31st December 2025

St. Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend James Alexander, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. St Andrew's aim is to be Jesus centred

The PCC is also specifically responsible for the maintenance of the fabric of the Church of St Andrew and the Church hall.

Our aim is to enable any who desire to worship at our church and find a home in our church community. When planning for activities for the year, we have considered the Commissioners guidance on charities for the advancement of religion; in particular, we seek to enable people to live out their faith as part of our parish community. We meet for a weekly evening church prayer meeting and daytime and evening groups meet for Bible study and fellowship. There is an open invitation to the village for these meetings

Deanery synod

We have one member on the deanery synod and three on the Diocesan Synod.

Pastoral care

Some members are unable to attend services because of age, sickness or shielding. We see that they are regularly visited and given assistance as necessary. Other visiting happens as necessary. A powerful Prayer ministry team of 25 church members operates by text and email in response to requests for prayer support. A prayer team is available at the end of Sunday morning services each week for personal prayer.

Mission and Evangelism

We support **overseas Missions**: in Uganda, a family from St Andrew's serving in Teaching and Training ministry and in Tanzania a Training Centre for Pastors and a Trade school. In addition we support a OMF worker and an Evangelist in Pakistan. Our church gives generously to these projects.

Evangelism – Community. The church magazine which is distributed bi-monthly to the whole village includes Testimonies, short bible based articles, prayers and information on various church activities and events.

School- Three church members go into our village Primary school to help with Assemblies and also to set up and manage a Prayer Table in partnership with GenR8 a local Evangelistic charity.

Messy Church - At Easter 2025 two church members set up monthly meetings for Messy Church in our Hall where they lead a small team of volunteer members. Messy Church is about doing church differently, our objective is keeping Christ central and building relationships with families from our church and across the wider community. Messy is not a crafts club for children, it's about the whole family – children, parents and grandparents spending quality learning time together.

We have completed our first year in which we have seen steady growth in attendance. Our worship and activities follow the church calendar and are delivered by members of our church family. The key values of Messy Church are about being Christ centred, for all ages, based on creativity, hospitality and celebration. Funding - We received a grant from the Church Schools of Cambridge Trust which covered the set-up and first year running costs. We have received another grant that will cover our running costs in 2026. Thanks go to all the Messy Team for their commitment and contribution to the services this past year. We look forward to the coming year with the hope we can continue to share time and the unconditional love of Christ with many more families.

Street Evangelism - A small group go out on a Saturday to Cambridge Market Place to hand out Christian literature and engage with people. Other members go out individually to other locations.

Bell Ringing

We have a lively bell ringing team of all ages, including 5 young people who are learning. This is very encouraging.

Steeple Keeper's report: On 18th March 2025 I inspected the bells, their Sittings and the frame and gave a verbal report to Rev James for his advice which was that no change needed at present but to keep watch if any worsening was noted. I oiled the 6 muffles with Neatsfoot oil on 19th March that being an annual job. Along with this I replaced one hard stay on 24th May and replaced 19 dowels throughout the year. I also fitted the 6 half muffles for Remembrance Day, Ash Wednesday and Holy Week. *Josiah Nicholas*

Financial Review

Total incoming resources in 2025 were £179318 (in 2024 £173821 in 2023 £182,076) of which £115767 were unrestricted (in 2024 £111,888 in 2023 £110,607)

Outgoings were £179751 (in 2024 £195,979 in 2023 £196,306) of which unrestricted expenditure was £100332 (in 2024 £108,865 in 2023 £104,307) including £63,685 for the Parish Share (in 2024 £60,850, in 2023 £60,000).

Reserves Policy: Our agreed Policy is to hold a sum of £20,000 in reserve for essential and emergency works. We monitor our income and planned and expected expenses at the bi-monthly PCC meetings.

Volunteers

The PCC is very grateful for the servant heartedness of all the volunteers who work tirelessly behind the scenes in many ways to keep the church buildings and churchyard in good order. This is part of our ministry to the village.

Structure, Governance and Management

The PCC membership consists of the vicar, churchwardens, deanery synod rep, and elected members of the congregation, who are on the electoral roll.

The PCC meets bi-monthly. A Financial Controls Policy was agreed in July 2025. The Standing Committee of four PCC members can make emergency majority decisions on spending for urgent matters up to a maximum of £2500.00 Thereafter an emergency PCC meeting must be called if necessary. Sub-committees advise on the fabric and the church hall.

The AGM was held on the 27 April 2025.

Administrative Information

St Andrew's Church (and church hall) are situated on High St, Oakington and is part of the Diocese of Ely.

PCC members who served until the date of this report are:

Ex Officio members

Incumbent: The Reverend James Alexander

Wardens: Mr Simon Turner

Mr Brian Esson

Deanery Synod: Mrs Jennet Christie

Elected Members:

Ms Jennifer Harrison (treasurer)

Mrs Jill Westoby (secretary)

Mrs Claire Moody

Mr Richard Brading

Mr Roger Goodden

Mrs Sue Hoskins

Mr Josiah Nicholas

Approved by the Parochial Church Council at their meeting of the 26th April 2026 and signed on their behalf by the Reverend James Alexander (PCC chairman)

A handwritten signature in black ink, reading "James E. Alexander". The signature is written in a cursive style with a large, looping initial 'J'.

St Andrews Oakington Accounts to 31 December 2025

Treasurer's Report

1. Overview *Full financial reports for 2025 are available on request.*

2025 closed with an overall deficit for the year of - £433.00. Previous 2 years were as below.

	<u>2025</u>	<u>2024</u>	<u>2023</u>
Income	179318	173821	182078
Expenses	<u>179751</u>	<u>195979</u>	<u>196306</u>
Deficit	<u>(- 433)</u>	<u>(-22158)</u>	<u>(-14230)</u>

2. Bank balances at 31 December 2025

Barclays	£
Unrestricted	24785.28
Church Hall	1299.80
Mission	19964.71
Fabric	22318.28
Premium Savings	<u>10578.84</u>
Sub-total	78,946.91
Lloyds (Cole)	463.28
restricted	<u> </u>
TOTAL	<u>79410.19</u>

3. Income & Receipts

There was a small increase in planned giving as we welcomed new members to our church. A total of £41320 (2024 £39986) We are very thankful for all who give so generously. The donations for use of the church hall by various groups totalled £1504.00 and running costs were £1921.00. It must be remembered that the church itself uses the Hall for many purposes.

4. Expenditure

The main expense was the Diocesan Annual Parish share at £63685.00. The repairs to the building inside and out came in at £31427.00. That completed the bulk of the Quinquennial report works. The PCC voted to put on hold the remaining listed works for reviewing in 2027. Any interim emergency work will of course be carried out.

5. Investments

We have 4 Endowment funds held by the Diocese (made many years ago when bequests were directed through Ely Board of Finance) These are valued in total at £108,290.00 as shown in the accounts, 3 for use in chancel repairs (fabric) and one for churchyard. If required we can make withdrawals of the interest from these funds. We have done this a few times when extra funds were needed for works. The interest on the 4th fund, Cole, is paid into our Lloyds bank account and is solely for works in the churchyard. We have also applied successfully for release of funds from the Capital of the Cole fund by a legal Section 281 application on proof of need to pay for churchyard works.

6. Summary

Since February 2024 following the sudden need to take over the Treasury, it has been a steep learning curve. We now have a good understanding of how the various bank accounts and investments are operated. I am very grateful to James de Wilde for his commitment to working with me for 2 years on the data processing of the accounts. I am also even more grateful to Cate Lambert who has generously taken on that role with James since September 2025 and who has agreed to continue with it for the time being. However, we still need a replacement Treasurer to take control of the overall management.

7. 2026 – the year ahead

Further works are planned and expected to take place in the coming weeks. Various tree works in the churchyard the cost of which is covered by the Cole account funds. The installation of the replacement sound system is planned for May. To date £19437.50 has been given in donations towards the expected costs (incl Gift Aid). Unfortunately we now also need a new projector, the old one having recently died. With this additional unexpected cost we now have a shortfall in funding, which is expected to be nearer £30,000.00 +vat. There are additional funds of £10,000.00 available in the Barclays Premium account towards this, which leaves a shortfall of approx. £6000.00 which we hope to cover.

The overall position of the Finances remains positive even though expenses exceed the income. Active and careful financial management and work by the whole PCC and church members is essential to maintain this position. Thank you to everyone for the positive contributions you make to the life of this church, those seen and those unseen.

ST ANDREW'S OAKINGTON

FABRIC REPORT FOR PCC AGM 26 APRIL 2026

The work to the Church building over the last 12 months has consisted mainly of repairs identified in the Quinquennial Report of January 2025. This included work to the external masonry, re-setting two headstones in the churchyard, repairs to internal joinery and also the completion of work to the Lady Chapel.

This work was carried out by Spectrum Stone Ltd. The cost was approximately £20,630 including VAT, which includes a sum of about £1,150 to be invoiced once the limewash and other minor items are fully completed.

Electrical work, including additional sockets, removal of redundant cabling, testing of the electrical installations in both the church and the hall and PAT testing of equipment. Work carried out by B&H Services at a total cost of approx. £3,200 inc. VAT.

Several minor items including pest control (wasps in hall), leak repair and new pressure valve in hall, vestry door repair and new sign in churchyard. Total cost about £500.

Fees and expenses for the church architect amount to about £3,250 with about £480 yet to be invoiced.

Regular charges over the year include boiler servicing in hall, fire extinguisher servicing for church and hall, window cleaning for hall, church roof alarm servicing, external building maintenance for church all totalling around £2,250.

Summary of approximate costs:

Major works	£23,830
Fees & expenses	£3,730
Minor repairs	£500
Regular costs	£2,250

Certain minor defects were identified from the electrical inspection of the hall and B&H are to rectify these shortly.

Proposed work to churchyard trees is to be carried out by Cambridge Trees Ltd as soon as approval is obtained from SCDC and Ely. Price has been quoted at £2,970 inc. VAT.

The total estimated cost of the new audio system and projector is yet to be confirmed.

ARG 29-03-26

SAFEGUARDING REPORT 2026

Currently there is only one Safeguarding Officer at St Andrews, although it is hoped to rectify this in the not too distant future.

Safeguarding is often thought to apply only to children and young people, but in fact can affect any age or sex, male or female. Nobody is immune from risk, but with keeping safeguarding at the forefront of all we do as a church we can minimise any exposure to any issues that may arise.

DBS checking is unfortunately a necessary procedure for many roles in the Church. It should be noted that DBS checks are a *legal requirement* throughout the UK, in secular as well as religious circles. They are NOT an invention by the C of E, it is just regrettable that in the past in many places the checks have not been given the serious attention they should. We at St Andrews are grateful to Claire Moody for her diligence in ensuring the process is handled with great care and confidentiality.

I intend to ensure all appropriate info numbers, both secular as well as Church with regard to help e.g. Domestic Abuse etc are clearly displayed in both the Hall and the main Church building.

Celine has done a marvellous job in ensuring all the correct procedures with regard to any safeguarding allegations / suspicions have been in place for some time now and has been instrumental, despite health issues, in answering my messages for help when I have been unsure of what to do sometimes!

In summary I would like to record my appreciation to all the Church for making it the place it is today, ensuring my confidence in knowing should any issues arise they will be handled correctly and efficiently.

Brian Esson

PSO

St Andrew's, Oakington

Steeple Keeper's Report

May 2025 to May 2026

www.standrewsoakington.co.uk/bellringing

This year has consisted predominantly of routine maintenance, with few out of the ordinary tasks. Since May 2025 I have replaced 18 dowels on the third and fifth bells and have fitted the half-muffles three times. Additionally, in October I thoroughly hoovered the belfry and as usual, in February, I oiled the leather muffles with neatsfoot oil. In the coming months, I plan to complete an overall inspection of the bells, their frame, and all the fittings, using the inspection guidelines set out by the Central Council of Church Bell Ringers (CCCBR).

Josiah Nicholas
Steeple Keeper

Below is a list of jobs over the last 12 months

Job	Date
Replace dowel on 3 rd	16/07/2025
Replace dowel on 3 rd	30/07/2025
Replace dowel on 3 rd	28/09/2025
Fit half-muffles (x6)	06/10/2025
Replace dowel on 3 rd and 5 th	08/10/2025
Clean belfry	27/10/2025
Replace dowel on 5 th	05/11/2025
Fit half-muffles (x6)	06/11/2025
Replace dowel on 3 rd	07/01/2026
Replace dowel on 3 rd and 5 th	06/02/2026
Fit half-muffles (x6)	18/02/2026
Replace dowel on 3 rd and 5 th	18/02/2026
Oil muffles (x6) (with Neatsfoot oil)	20/02/2026
Replace dowel on 3 rd	25/03/2026
Replace dowel on 3 rd	01/04/2026
Fit half-muffles (x6)	02/04/2026
Replace dowel on 3 rd	05/04/2026
Make clapper tie for 5 th	06/04/2026
Replace dowel on 5 th	06/04/2026
Replace dowel on 5 th	15/04/2026
Replace dowel on 5 th	29/04/2026
Replace dowel on 3 rd	06/05/2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

The Parochial Church Council of the Ecclesiastical Parish of St. Andrew Oakington

On accounts for the year
ended

31st December 2025

Charity no
(if any)

1182999

Set out on pages

5 to 7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025 .

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below •) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

• Please delete the words in the brackets if they do not apply.

Signed: Jacquie Fisher

Date: | 31st March 2026

Name: | Ms Jacqueline Fisher

Relevant professional
qualification(s) or body

Association of Chartered Certified Accountants (ACCA)

(if any):

Address: Oleander, 155 Wellbrook Way
GIRTON
Cambridge CB3 0GL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Upon examination of the accounts it was discovered that funds bequeathed to the Church Council and held at Ely Diocese had been omitted in past sets of accounts.

Enquiries confirmed that the funds were not included in Ely accounts.

These restricted fund balances totalling £108,290 as at 31 December 2025 have therefore been added to the Church Council Balance Sheet and the comparison balances added to the prior year's balance sheet.

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, OAKINGTON

Statement of Income and Expenditure For the year ended 31st December 2025

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
INCOMING RESOURCES	Note					
Voluntary Income	1	109,184	57,490		166,674	141,001
Activities for generating funds						
Income from Investments	2	289	3,299	2,761	6,349	8,683
Donations and Bequests					-	6,250
Receipts from Church Activities	3	6,294	-	-	6,294	17,887
TOTAL INCOMING RESOURCES		115,767	60,789	2,761	179,317	169,357
RESOURCES USED						
Church Activities						
Diocesan Parish Share		63,685			63,685	60,850
Other Payments	4	36,647	77,409	2,010	116,066	81,408
Church maintenance					-	21,763
Quinquennial Fabric Repairs					-	10,438
Family Worker					-	21,520
TOTAL EXPENDITURE		100,332	77,409	2,010	179,751	195,979
Excess of Payments over Receipts Dec 2025		15,435	- 16,620	751	- 434	- 26,622
Balances Brought Forward 1st January 2025		50,640	52,378	21,644	120,198	146,821
Fund Transfers						
BALANCES CARRIED FORWARD AS AT 31st DECEMBER 2025		66,075	35,758	22,395	119,764	120,199
Investment Trusts held at Ely	5		108,290		108,290	112,886
					<u>228,054</u>	<u>233,085</u>

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, OAKINGTON

Notes to the Financial statements

For the year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Note 1					
Voluntary Income					
Planned Giving	41,320	8,000		49,320	44,893
General Giving - Donations	42,892			42,892	
Gift aid	20,517			20,517	18,415
Other collections at services	4,455			4,455	-
New Church Hall				-	-
Fabric Fund		15,008		15,008	20,489
Mission		34,482		34,482	50,606
Family Worker				-	6,598
	<u>109,184</u>	<u>57,490</u>		<u>166,674</u>	<u>141,001</u>
Note 2					
Income from Investments					
CCL Interest		3,299	382	3,681	5,746
CBF Dividends			2,375	2,375	2,466
Bank Deposit interest	289		4	293	471
	<u>289</u>	<u>3,299</u>	<u>2,761</u>	<u>6,349</u>	<u>8,683</u>
Note 3					
Receipts from church Activities					
Fees for PCC	1,096			1,096	1,756
Rebate Re Parish Shares				-	-
Other			-	-	14,628
church Hall Donations	1,504			1,504	1,503
Grant	1,205			1,205	
Legacy	2,489			2,489	
	<u>6,294</u>	<u>-</u>	<u>-</u>	<u>6,294</u>	<u>17,887</u>
Total	<u>115,767</u>	<u>60,789</u>	<u>2,761</u>	<u>179,317</u>	<u>167,571</u>
Note 4					
Church Activities - payments					
Mission	18,036	35,621		53,657	53,624
Clergy Expenses	3,600			3,600	3,650
Cost of Services	3,924			3,924	7,451
Church maintenance	3,120			3,120	25,353
Church Management & Administration	1,762			1,762	7,834
Fabric Maintenance		8,211		8,211	10,438
Church hall running costs	1,921	31,427		33,348	2,248
Church hall maintenance				-	-
Churchyard maintenance	789	313	2,010	3,112	3,011
Insurance		1,526		1,526	
Bank Charges & Account charges	695	261		956	
Charitable Donations	2,800	50		2,850	
Family worker				-	-
	<u>36,647</u>	<u>77,409</u>	<u>2,010</u>	<u>116,066</u>	<u>113,609</u>
Note 5					
Investment Trusts held at Ely					
Chancel [restricted]		65,003		65,003	67,797
St Andrews PCC - Trust 2 [Littledale]		3,907		3,907	4,070
St Andrews PCC - Trust 3 [Searle]		19,224		19,224	20,024
St Andrews PCC - Trust 11 [Cole]		20,156		20,156	20,995
		<u>108,290</u>		<u>108,290</u>	<u>112,886</u>

St Andrews Oakington PCC
Statement of Assets
As at 31 December 2025

		2025	2024
Bank		0	
	Barclays Church Hall 8835	1,300	2,128
	Barclays Fabric 0932 Restricted	22,318	8,414
	Barclays General 1552 Unrestricted	24,785	8,783
	Barclays Mission 6235 Restricted	19,965	11,571
	Barclays Premium 6961 -U	10,579	10,441
	Lloyds 4355 - Restricted (Now Endowment)	463	2,533
	Lloyds 6795 - Endowment	0	928
	Petty Cash	191	244
		79,602	45,042
		79,602	50,297
Creditors	Accruals	-18,327	-4,466
		-18,327	-4,466
Investments	CBF Chancel	4,756	2,432
	CBF Fabric	51,357	63,151
	CBF General	0	754
	CBF Littledale	1,550	1,373
	CBF Searle	827	6,656
		58,490	74,366
Net Surplus for year		119,765	120,197
	Chancel - Investment held at Ely	65,003	67,797
	Cole - Investment Held at Ely	20,156	4,070
	Littledale - Investment held At Ely	3,907	20,024
	Searle - Investment held at Ely	19,224	20,995
		108,290	112,886
Total Funds including Trust held at Ely		228,055	233,083
Net Assets		£	£
	Income Expenditure account B/F	120,198	146,820
	Net deficit	-433	-26,623
		119,765	120,198
Total funds excluding funds held at Ely		119,765	120,198

St Andrews Oakington PCC

From 1 Jan 2025 to 31 Dec 2025

FUNDS	Endowment £	Restricted £	Unrestricted £	Total £
INCOME				
Bank Interest	4	-	289	292
CBF Dividends	2,375	-	-	2,375
CBF Interest	382	3,299	-	3,681
Church Fees	-	-	1,096	1,096
Church Hall	-	-	1,504	1,504
Fabric Fund	-	15,008	-	15,008
General Giving - Donations	-	8,000	42,892	50,892
General Giving - Loose Plate	-	-	4,455	4,455
Gift Aid unrestricted	-	-	20,517	20,517
Grant	-	-	1,205	1,205
Legacy	-	-	2,489	2,489
Mission Tanzania	-	17,688	-	17,688
Mission Uganda	-	16,794	-	16,794
Standing Orders - Planned Giving	-	-	41,320	41,320
	2,761	60,790	115,767	179,318
EXPENSES				
Accountancy	-	-	480	480
Bank Charges	-	261	215	476
Charitable Donations	-	50	2,800	2,850
Church Hall running costs	-	-	1,921	1,921
Clergy Expenses	-	-	3,600	3,600
Cost of services	-	-	3,924	3,924
Electricity - Church	-	-	2,579	2,579
Fabric Maintenance	-	8,211	-	8,211
Insurance	-	1,526	-	1,526
Mission	-	7,721	18,036	25,757
Mission Tanzania	-	16,550	-	16,550
Mission Uganda	-	11,350	-	11,350
Parish Share	-	-	63,685	63,685
Repairs & Maintenance - Church	-	31,427	541	31,967
Repairs & Maintenance - Churchyard	-	313	789	3,112
Stationery	-	-	1,378	1,378
Sundry	-	-	196	196
Website expenses	-	-	188	188
	-	77,409	100,332	179,751
Total	751	16,620	15,435	433