



ST ANDREW'S CHURCH

BIGGLESWADE

THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

CONTENTS	Page
Annual Report of the PCC	1-8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11-17
Independent Examiners Report	18

ST ANDREW'S CHURCH BIGGLESWADE

Christ-Centred – Welcoming – Inclusive – Outward-Looking



THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE ANNUAL REPORT FOR 2025

Aim and Purposes

The Parochial Church Council (PCC) of the Church of St Andrew's, Biggleswade has the responsibility of co-operating with the Revd. Liz Oglesby-Elong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the Church building and of the adjoining Chapter House and grounds.

Objectives and Activities

The PCC is committed to enabling and encouraging as many people as possible to worship at God's Church and to become part of the Christian community at St Andrew's. Our services, worship and other activities put faith into practice through prayer and scripture, music and sacrament and acts of outreach into the community. Through the services and activities which take place, we aim to enable people to live out their faith 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, and of the adjoining Chapter House complex.

Ministry Team

St Andrew's is led by the Revd. Liz Oglesby-Elong and supported by Rosemary Bentley, our Licensed Lay Minister.

Safeguarding Statement

Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults) came into force at the latter end of 2016 and we confirm that the PCC continues to review our policies to ensure compliance, and that we are having due regard to the guidance.

Achievements and Performance

Mission Action Planning

Central to the mission action plan for St Andrew's is the vision statement which is:

St Andrew's Church: Christ-Centred, Welcoming, Inclusive, Outward-Looking

The PCC continues to work towards the following aims, subject to future revisions as advised by our Diocesan Mission and Ministry team:

- To explore Diocesan opportunities and resources for growing vocations, to investigate additional Ministerial/staffing support, to further develop Lay Ministry to enhance and enrich Leadership and Ministry.
- As members of the Body of Christ to continue to nurture and develop our sensitive, inclusive welcome to all.
- As a committed Eco-Church, work together to raise awareness and take action.
- To fully investigate the possibilities of developing the Church and Chapter House to support a wider diversity of prayer and worship, activities and events for both Church and community use.
- To reach out further, wider, broader and deeper with God's love to all areas of our town, mindful of new build areas and increasing cultural diversity, as we explore new ways of 'being' and 'doing' Church throughout our growing Parish.

Worship and Prayer

The main service of the week continues to be the Sunday morning Parish Communion at 10.00 am, with a full team of altar servers, our robed choir, sidespersons and welcomers, and the presentation of the elements, and offertory, following The Peace. Main services continue to be shared live via Zoom, to individuals, families, and one of our local residential homes.

The weekly Thursday morning Holy Communion service remains well attended with a homily, a hymn following the exchange of The Peace, and an average of 25 communicants. Both these services continue to be followed by coffee and fellowship in the Chapter House. On the first Sunday of the month, the Parish Communion is usually replaced by an All Together Communion with a less formal liturgy, contributions by children, young people and adults, and sometimes a small worship group who would warmly welcome more musicians.

The more informal, normally lay-led, worship, Sunday at 6, usually takes place on the second Sunday evening of the month [dates are advertised in the pew notices, and on the parish website].

Important festivals are not only enriched by the singing of the choir, but also occasionally incense, often poignant use of more candles, large and small, seasonal flowers, and a diverse number of contributors to music, readings and prayer.

An important part of our mission and outreach is through the provision of the occasional offices - baptisms, weddings, funeral and thanksgiving services - as opportunities to celebrate and to give thanks and prayers to God, at significant Christian landmarks in people's lives. During 2025, we conducted 10 baptisms for babies, children and adults, 1 wedding, 16 funerals in church, and a further 13 at a crematorium or cemetery, and 2 committals of cremated ashes.

On Sunday 14th June, Richard, Bishop of Bedford, presided at the Sacrament of Confirmation when 4 adults and young people were presented; a further 3 Sunday School children, aged 7+ years, were admitted to Holy Communion. During the year members of St Andrew's Primary School attended a welcome service for the current Year 1 pupils in January, and later during the autumn term the next cohort of St Andrew's Primary School Year 1 also attended a welcome service. Pupils and staff from Edward Peake Secondary School walked to church for two acts of Easter worship during Holy Week; and during the autumn term pupils from St Andrew's Primary School participated in two Patronal services at the end of November. Just before Christmas, Edward Peake Secondary School and Biggleswade Academy attended carol services in Church.

The Vicar continued to lead regular worship in St Andrew's Primary School and Edward Peake Secondary School throughout the year; similarly, the provision, varied and essential contributions of Foundation Governors supported by our PCC is an important link with the management, engagement, influence with our Church schools. There are currently 2 vacancies for Foundation Governors at Edward Peake Secondary School and 1 vacancy at St Andrew's Primary School.

Throughout 2025, St Andrew's marked the major Christian festivals, and important community occasions during the year with special services and acts of witness, sometimes in collaboration with Churches Together in Biggleswade. These included:

- A Candlemas Christingle Service, supporting the work of the Children's Society, and attended by many families and numerous members of the uniformed organisations.
- On 7 March, the World Day of Prayer was hosted by St Andrew's Church, Revd Liz officiated, and members of our Mothers' Union (MU) participated during the worship.
- St Andrew's hosted the annual Civic Service 16 March; the church choir lead the hymns, refreshments and fellowship followed in the Chapter House.
- Colourful banners were displayed outside the Church to raise awareness of Palm Sunday, Maundy Thursday, Good Friday and Easter Day and Advent/Christmas in addition to major fund-raising events.
- During Holy Week and Easter 2025, once again three large crosses were set up in front of the Church: a most poignant witness to passers-by.
- Services for both the 80th anniversaries of VE Day in May, and VJ Day in August, Remembrance Sunday and Armistice Day, were important town acts of worship in the market square.
- An Advent Sunday Service of Light in Church; then in December, carol singing in the Church grounds, Kings Reach development, and Ivel development, and a Service of Nine Lessons and Carols were welcomed and celebrated.
- A Floodlit Nativity Tableau in the Church grounds throughout Christmas and Epiphany.
- A Crib Service, which included the Sunday School Nativity, was well attended in Church on Christmas Eve.

Pastoral Care

Throughout 2025, the Vicar and lay teams continued to provide pastoral care to members of the congregation and parish, whenever possible. Well attended Lent and Advent Study courses were hosted within evening groups, and on Thursday mornings after the weekly service of Holy Communion and coffee in the Chapter House. During Lent the groups followed the weekly studies taken from 'Struggling with God: Mental Health and Christian Spirituality' by Christopher Cook, Isabelle Hamley and John Swinton (SPCK: 2023). The theme was chosen by Richard, Bishop of Bedford who led our worship throughout Holy Week and Easter Day. During Advent, Night Prayer was celebrated on Monday evenings, and during Thursday morning Holy Communion themes were taken from "Listening to the Music of the Soul," – Guli Frances-Dehqani, Bishop of Chelmsford.

Monthly services in three local residential and care homes, Mantles Court, Penrose Court and Beaumont Park have continued to be an important aspect of ministry this year; and requests to the Vicar for Home Communion are welcomed and facilitated, likewise to those who are in hospital throughout the year. Various networks of contact and support continue to flourish, either in person, or via telephone and social media. As the colder weather approached, for the third successive year, in common with several other locations in Biggleswade, the Chapter House was opened twice weekly to offer a 'Warm Space,' and hospitality to members of our church family and local community.

Nurture and Teaching

We continue to provide opportunities for prayer, Bible study and spirituality as exemplified by our MAP 2025. Details of 2025 Lent and Advent study groups are outlined in other sections of report.

We continue to encourage the use of BRF New Daylight Bible reading notes for individuals. During term time, children are encouraged to attend Sunday School. Additionally, there are opportunities for seasonal participation for children, and young people, at Christmas, Holy Week and Easter, Advent, and importantly

All Together Parish Communion, usually on the first Sunday of the month. During term time, a number of youth groups meet weekly.

We were again blessed to be able to hold our annual Holiday Club in 2025, with 160 children attending. The children were split into five separate groups both inside the Church and in marquees in the churchyard. The children met together at the beginning and end of the day for a stage show and worship led by our older teenagers following the theme 'Jungle Adventure' and associated Scripture.

Mission and Evangelism

In a rapidly growing town, with numerous new housing developments, mission and outreach is a high priority. Importantly, as we welcome all inclusively, we value the support of the Diocesan Safeguarding Team especially for children and vulnerable adults.

Several uniformed groups – Rainbows, Brownies, Guides, Rangers – meet weekly in our Chapter House and occasionally attend worship for significant occasions such as Christingle.

The Saturday morning Coffee Shop, incorporating 'Warm Spaces' during the colder months, with attendance growing in numbers, particularly when campanologists attend sessions in our Bell Ringing Centre, or Craft and Chat groups meet.

Mothers' Union (MU) has had a remarkable 2025. By the end of the year there were 16 members, an increase from just 4-5 members before Covid. In 2025, the MU welcomed one guest speaker, Kim Wilkinson; continued monthly Bellringers coffee shop and lunches; met at the Shuttleworth and the RSPB in Sandy; celebrated VJ Day; had a presentation on the effects on Japan from Revd Barbara Ebeling; made MUmalade; provided Christmas cake after the 9 Lessons and Carols; and set up a Christmas prayer tree. They continue to support Bedford Prison's visitors centre, and other charities, as well as the MU projects in the Diocese.

The Quiet Day, led by Revd Barbara Ebeling, was a great blessing. This MU initiative was most welcomed and appreciated as an opportunity for spiritual development for all in the Church.

As stated in other areas of this report, our contacts with not only our two Church of England Schools, but also other educational places are greatly valued, and in the process of evolving yet further as our prayer, intentions, potential, for Mission and Evangelism continue to evolve and develop.

Mission Giving

Helping those in need is a demonstration of our faith. St Andrew's has a policy of setting aside 8% of our annual stewardship and collection plate giving for mission payments, with a further 2% set aside for emergency mission payments. During 2025 the sum of £6,184 (2024 – £6,058) was available for distribution to international, national, and local charities.

The Annual Mission Giving for 2025 was:

- Brainkind £1,098
- The Deanery Project £250
- Hands at Work £3,600

Allocated to Emergency Mission Fund (EMF) in 2025 was the sum of £1,237 (2024 - £1,212).

During the year 2025 payments were made from the Emergency Mission Fund:

- Dec. Appeal for Relief in Myanmar £750
- Dec. Appeal for Relief in Gaza £300
- The Children's Society £300
- UNICEF Sudan £300

As is the custom, the Christmas collections were also given to charity and in 2025 donations in the sum of £1,000 (2024 - £1,400) equally shared between DEC Middle East Appeal and Emmaus Village Carlton.

A further £2,334 (2024 - £2,271) was also raised or collected for other charities through these accounts, namely:

- Christingle Service in February (The Children's Society) £380
- Christian Aid in May £800
- The Children's Society Collection Boxes £554
- The Bishop's Harvest Appeal in October £600

The Country Fayre was held in the Church grounds in September 2025 and raised £5,666 split equally between The Willow Foundation and MS Trust.

This all produced the grand sum of £15,598 in mission giving in 2025 (2024 - £15,103).

Mission Partnership with "Hands at Work" and the community of Mafambisa

Following "The Room" Youth Group trip to South Africa in the summer of 2015, the PCC decided to establish a partnership with "Hands at Work", a charity working across eight countries in Africa to provide support and care for some of the orphaned and most vulnerable children. St Andrew's formed a linked with the community of Mafambisa (formerly Siyathuthuka), a community which was visited by "The Room." The PCC entered a formal partnership with "Hands at Work", with a focus on the Care Point at Mafambisa, and has agreed to sponsor 15 children at a cost of £20 per child per month, to be reviewed at appropriate intervals; the latest review, in 2025, renewed the partnership for a further two years. Additional sponsorship by individuals in St Andrew's congregation and Edward Peake Secondary School has increased the total sponsorship to more than forty children.

After the initial visit, further trips to Africa took place. In 2025 a team of 7, which included 2 young people, travelled together, continuing to build on the now strong relationship with our partner community of Mafambisa, the children and care workers there, also visiting care points in the communities of Mluti, Pfunani, and the newly established Seville B.

Deanery Synod

During 2025, St Andrew's had two representatives on the Deanery Synod, and all were automatically members of the PCC. This provides the PCC with links between the parish and the wider organisation of the Church. St Andrew's also actively participates in deanery events such as deanery evensongs during Lent and on other occasions.

The Church Building

Various works have been undertaken during the year. We have continued to keep pace with the five year programme of recommended works from our 2021 quinquennial inspection.

- Roof works: During 2025 preparations were made for repairs to the North roof, which begin in 2026.
- A number of maintenance jobs were completed including: floor repairs, replacement of broken window, some major tree work and fence protection posts.

A small team of volunteers regularly clean the church.

St Andrew's registered with the A Rocha UK scheme on 6 January 2022. Since then, The Eco Group, with support from the Leadership Team, PCC and church family has achieved much. Since 12 May 2024 when receiving an A Rocha UK Bronze Award, St Andrews has continued to engage with climate change and environmental matters, sometimes figuring in sermons and more regularly in our intercessions. During 2025, Eco Church was involved in the following:

- Big Garden Birdwatch 2025 (24 - 26 January) - Encouraged participation.
- Environment Sunday (1 June) and Churches Count on Nature - Eco Group contributed by way of the intercessions and organising Sunday School activities for which the theme was God's Creation.
- Eco Church Survey - Launched in September and focused on changes over the last 3 years. Seventeen responses to the survey, compared with 27 in 2022.
- Cut your Carbon Month - Creationtide concluded on 4 October and during this month the church community were also asked to do their bit for God's Creation.
- 'Wild' Area - Established on south side of the church two years ago and has been managed since.
- Water Butt - Proposed on the south side of the church and received a faculty in 2025.

Eco Group continues to encourage signposting in churchyard to inform about various eco features.

The Friends of St Andrew's

The Friends of St Andrew's is a group of those who, through the payment of an annual or life subscription, assist the PCC, to care for the fabric of the Parish Church. Previously the entity was known as the St Andrew's Preservation Trust, founded in 1985 for the care of St Andrew's past, present and future.

The Chapter House

The Chapter House is used by a wide range of community and Church groups and is itself an outreach to our community. The facilities provide a very good environment for a wide range of activities including social groups for older people, activity groups for pre-school children, uniformed organisations (Guides, Brownies, and Rainbows) and MIND (National Association for Mental Health), and these groups continued to meet throughout the year. The Chapter House also provides good space for refreshments after services as well as our Sunday School and Youth Groups.

Curate/Minister's Home

The purchase of 10 Compton Mead in 2017, funded from the proceeds of the sale of St Andrew's House on Wilshire's Road and a substantial contribution from the Peter Vickers Memorial Trust, has provided the PCC with a suitable property for future use as a curate or minister's home. In the short term, while no ministerial support for the incumbent is in place, the house is being rented out, providing useful income to the PCC until such a time as it is required for its primary role.

Structure, Governance and Management

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. The full PCC met six times during the year with the various sub-committees meeting as required throughout the year, those teams being:

- Growth and Mission Sub-Committee: responsible for our outward looking activities that reflect our mission to the community around us, and all that we do to develop Christian nurture and growth within the church community and the wider community.
- Building and Grounds Sub-Committee: responsible for the upkeep, maintenance and development of church building and groups.

Plus, four further groups that support other activities:

- Eco Church.
- Communications Sub-Committee
- Stewardship (formed as required for stewardship renewal).
- Pastoral group (meeting as required).

All the sub-committees and groups are accountable to the PCC, report back regularly and bring items to the full PCC for discussion, as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the Revd. Liz Oglesby-Elong, the two Churchwardens and a number of Deanery Synod representatives and lay members elected by those who are on the Electoral Roll of the Church. All those who attend services regularly are encouraged to register on the Electoral Roll and may stand for election to the PCC.

Churchwardens

Mr Chris Parker RIP, Mrs Nettie van de Weerd

Lay PCC members

Dr Rob Butcher, Mrs Lucy Dilley, Mr Peter Giles, Ms Claire Leeks, Mr Adrian Maynard, Mr David Pilgrim, Mr Andrew Rutt, Harriet Shannon.

Deanery Representatives

Miss Rosemary Bentley, Mrs Hilary Johnson.

Finance

The accounts for 2025 show a small surplus on the unrestricted funds of £213 (2024 - deficit £15,374). Overall income increased from £118,000 to £124,000, spread over the different sources of income.

Expenditure decreased by £10,000 including:

- Administration Assistant was not in post for six months and gave a positive variance of £4,000
- Parish Share was £1,000 less than previous year
- Chapter House Maintenance was £4,000 less than previous year
- But there were increased energy costs of £1,000 across the year.

The PCC remains acutely aware that the everyday expenses for the running of the Church needs to come from Stewardship, the hire of the Chapter House and other donations. A Generous Giving Campaign is planned for June 2026, together with a review of expenditure. However, the PCC has been unable to achieve a positive budget and has reluctantly approved a budgeted deficit for 2026 of £10,000.

It is noted with thanks that many costs are saved with a great deal of work and jobs in Church being undertaken by volunteers.

Electoral Roll

As of 31st December 2025, there were 100 parishioners on the Church Electoral Roll.

Volunteers

This report highlights the breadth and depth of St Andrew's Church's achievements in the provision of worship, prayer, pastoral care, nurture, teaching and mission outreach, as well as in practical projects. These achievements can only be carried out with the help and dedication of a very significant number of volunteers from the congregation who contribute to all aspects of Church life in its broadest sense. We thank our Churchwardens, leaders and members of all the Groups who make St Andrew's a welcoming Church, providing many opportunities for the enrichment of our faith.

Approved by the Parochial Church Council of Biggleswade and

Signed on its behalf by:

Revd Liz Oglesby-Elong

(Chair)

Dated:

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Incoming Resources						
Donations and Legacies	2(a)	97,854.22	5,216.25	-	103,070.47	99,385.63
Charitable Activities	2(b)	24,674.87	14,796.23	-	39,471.10	35,607.46
Investments	2(c)	1,946.16	198.89	-	2,145.05	2,700.63
		<u>124,475.25</u>	<u>20,211.37</u>	<u>-</u>	<u>144,686.62</u>	<u>137,693.72</u>
Resources Expended						
Raising Funds	3(a)	108.40	-	-	108.40	107.61
Charitable Activities	3(b)	124,154.30	18,159.32	-	142,313.62	159,789.12
		<u>124,262.70</u>	<u>18,159.32</u>	<u>-</u>	<u>142,422.02</u>	<u>159,896.73</u>
Net gains/(losses) on investments	9	-	-	(511.22)	(511.22)	368.93
Net income/ (expenditure)		212.55	2,052.05	(511.22)	1,753.38	(21,834.08)
Transfers Between Funds	8			-	-	-
Other recognised gains/ (losses):						
Profit on disposal of property		-	-	-	-	-
Net Movement in Funds		<u>212.55</u>	<u>2,052.05</u>	<u>(511.22)</u>	<u>1,753.38</u>	<u>(21,834.08)</u>
Reconciliation of funds:						
Fund Balances Brought Forward		19,726.23	458,837.88	16,891.25	495,455.36	517,289.44
Fund Balances Carried Forward		<u>19,938.78</u>	<u>460,889.93</u>	<u>16,380.03</u>	<u>497,208.74</u>	<u>495,455.36</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

**BALANCE SHEET
AS AT 31 DECEMBER 2025**

		Balance Sheet 31 December 2025	Balance Sheet 31 December 2024
	Note		
Tangible Fixed Assets	4	444,149.61	444,149.61
Fixed Asset Investments	10	15,380.03	15,891.25
Current Assets			
Stocks	5	-	-
Debtors	6	6,840.00	11,701.13
Money on Deposit		23,785.99	32,447.96
Cash at Bank & in Hand		14,411.90	13,001.61
		<u>45,037.89</u>	<u>57,150.70</u>
Current Liabilities	7	<u>7,358.79</u>	<u>21,736.20</u>
Net Current Assets		37,679.10	35,414.50
Total Assets Less Current Liabilities		<u><u>497,208.74</u></u>	<u><u>495,455.36</u></u>
Capital and Reserves			
Endowment Funds	9	16,380.03	16,891.25
Restricted Funds	10	460,889.93	458,837.88
Unrestricted Funds			
Designated Funds	11	6,295.32	7,066.99
General Funds		13,643.46	12,659.24
		<u>19,938.78</u>	<u>19,726.23</u>
		<u><u>497,208.74</u></u>	<u><u>495,455.36</u></u>

-

**Approved by the Parochial Church Council of Biggleswade and
signed on its behalf by :**

Miss R Bentley
(Acting Chairman)

Dated : 17 March 2026

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

1 ACCOUNTING POLICIES

Accounting Convention

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Funds

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

Full details of all their restriction are shown in the notes to the accounts.

Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future projects and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

Incoming Resources

All incoming resources are recognised in the Statement of Financial Activities (SOFA) when the PCC becomes legally entitled to the use of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

The following income streams are recognised when;

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Funds raised by special events are accounted for gross.

Income from Investments

Dividends are accounted for when due and payable. Interest is accounted for as it accrues.

Expenditure

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised when there is a legal or constructive obligation to make payments to third parties; it is probably that the settlement will be required and the amount of the obligation can be measured reliably. It is recognised under the following headings:

- Costs of raising funds include the costs incurred in generating voluntary income and fundraising costs
- Expenditure on charitable activities includes the expenditure which allows the charity to meet its charitable aims and objectives. These costs are deemed necessary to generate the funds required to finance charitable activities
- Other expenditure represents those items not falling into any other heading.

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

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is provided in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s,10 (2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are included in the church's inventory. For all assets and inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

Fixed Asset Investments

Investments are valued at market value. The market value has come from information supplied by the Diocesan Board of Finance as at 31 December.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost is calculated using the first-in, first-out formula.

Missions

Designations to the Mission Fund is 10% of Christian Stewardship, Bankers Orders and Church Collection Plate on a receipts basis of which 80% is disbursed and 20% retained for emergency aid.

Debtors

Short term debtors are measured at transaction price less impairment for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

2 Incoming Resources	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
2(a) Income for donations and legacies					
<i>Incoming Resources from Donors</i>					
Christian Stewardship Envelopes	12,720.68			12,720.68	11,119.46
Parish Giving Scheme	30,285.04			30,285.04	28,832.31
Bankers Orders	17,503.24			17,503.24	18,332.61
Church Collection Plates	1,336.48			1,336.48	2,291.66
Other Donations (Designated)	2,189.50			2,189.50	300.00
Gift Aid	14,902.85			14,902.85	15,258.15
<i>Other Voluntary Incoming Resources</i>					
Other Collections					
Christmas		891.81		891.81	1,400.20
Lent		404.09		404.09	236.50
Harvest		600.00		600.00	650.05
Christian Aid		800.00		800.00	569.02
Other		1,136.35		1,136.35	830.97
Bequests & Legacies	-	-		-	-
Peter Vickers Memorial Fund		-		-	-
Sir John Cotton Memorial Fund		684.00		684.00	678.00
Flitwick Charity Income		700.00		700.00	700.00
Heating	1,050.00			1,050.00	1,000.00
Grants from St Albans	170.43			170.43	-
Rental of Property	17,346.00			17,346.00	15,889.00
Other Grants from the Friends of St Andrews		-		-	597.60
Other	350.00			350.00	700.10
	<u>97,854.22</u>	<u>5,216.25</u>	<u>-</u>	<u>103,070.47</u>	<u>99,385.63</u>
2(b) Income from other trading activities					
<i>- To further the Councils Objects</i>					
Fees	4,398.65			4,398.65	6,189.04
Bookstall & Traidcraft	287.00			287.00	140.00
Holiday Club	-	6,633.85		6,633.85	6,640.81
Youth Groups	-			-	-
10+	-	-		-	-
12+	-	200.00		200.00	280.00
14+	-	130.00		130.00	90.00
16+	-	-		-	-
Vicar and Churchwarden Charities		1,122.43		1,122.43	-
Africa 2025 net		305.19		305.19	-
Easter Monday		15.00		15.00	-
Bellringers	-	723.76		723.76	820.25
<i>- To Generate Funds</i>					
Use of Premises	12,522.00			12,522.00	9,561.50
Tea and Coffee	3,749.09			3,749.09	1,778.85
Christmas Bazaar	-			-	1,540.00
Other Fundraising	537.41			537.41	687.01
Newspapers	300.00			300.00	-
Sunday Lunches	2,880.72			2,880.72	2,506.00
Social Events	-			-	-
Country Fair	-	5,666.00		5,666.00	5,374.00
	<u>24,674.87</u>	<u>14,796.23</u>	<u>-</u>	<u>39,471.10</u>	<u>35,607.46</u>
2(c) Income from Investments					
Interest Received	651.81			651.81	548.50
Interest on Church Fabric Funds	-	61.70		61.70	68.70
Interest on Flitwick Charity Fund	-	137.19		137.19	242.20
Dividends and Grants	1,294.35			1,294.35	1,841.23
	<u>1,946.16</u>	<u>198.89</u>	<u>-</u>	<u>2,145.05</u>	<u>2,700.63</u>
TOTAL INCOME	<u>124,475.25</u>	<u>20,211.37</u>	<u>-</u>	<u>144,686.62</u>	<u>137,693.72</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

3 Resources Expended	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
3(a) Costs of raising funds					
Country Fair Expenses	-	-		-	-
Christian Stewardship	108.40			108.40	107.61
	<u>108.40</u>	<u>-</u>	<u>-</u>	<u>108.40</u>	<u>107.61</u>
3(b) Expenditure on charitable activities					
Work of the Church					
Missions allocation	6,184.54			6,184.54	6,057.60
Missions - Emergency Fund Movement	413.09			413.09	(211.52)
Deanery Project	-			-	-
Collections & Donations Disbursed	-	3,832.25		3,832.25	3,686.74
Country Fair Donation	-	5,666.00		5,666.00	5,374.00
Parish Share	75,975.00			75,975.00	76,847.00
Upkeep of Services	1,644.60			1,644.60	2,124.06
Sacristan	-	-		-	-
Cost of Ministry Incumbent	600.00	1,016.57		1,616.57	1,660.35
Cost of Ministry Lay Reader	-	-		-	-
Visiting Clergy	554.00			554.00	580.50
Organist & Choir	2,925.00			2,925.00	2,888.00
Bookstall & Traidcraft	174.29			174.29	187.88
Youth Groups	-			-	-
10+	-	-		-	-
12+	-	222.10		222.10	314.34
14+	-	130.00		130.00	90.00
16+	-	-		-	-
Holiday Club	-	6,736.83		6,736.83	5,100.27
Electricity, Gas and Water	11,095.86			11,095.86	10,290.23
Telephone	1,192.46			1,192.46	1,119.30
Printing, Postage, Stationery					
Books and Advertising	1,211.23			1,211.23	1,137.87
Website Costs	556.20			556.20	654.80
Chapter House Maint & Cleaning	4,394.52			4,394.52	8,392.86
Insurance & Rates - Church	4,319.30			4,319.30	4,118.67
Insurance & Rates - Compton Mead	469.16			469.16	449.97
Church Maintenance & Cleaning	5,163.13			5,163.13	5,930.96
Religious Education		555.57		555.57	1,254.15
Secretary	3,410.00			3,410.00	7,170.00
Other	989.24			989.24	173.70
PA Maintenance	257.00			257.00	71.16
Bank Charges	77.60			77.60	148.88
Expenditure from Designated Funds					
Oil Filled Candles	453.72			453.72	-
Heating project		-		-	13,885.96
Flags for Tower	393.84			393.84	-
GoR Plants	499.00			499.00	-
Noticeboard	-			-	291.39
Serves albs	1,201.52			1,201.52	-
	<u>124,154.30</u>	<u>18,159.32</u>	<u>-</u>	<u>142,313.62</u>	<u>159,789.12</u>
TOTAL RESOURCES EXPENDED	<u>124,262.70</u>	<u>18,159.32</u>	<u>-</u>	<u>142,422.02</u>	<u>159,896.73</u>

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

4 TANGIBLE FIXED ASSETS

The tangible fixed assets of the church are as follows:

	Curates Housing £
COST	
As at 1 January 2025	444,149.61
Additions	
Disposals	
As at 31 December 2025	<u>444,149.61</u>
NET BOOK VALUE	
As at 31 December 2025	<u>444,149.61</u>
As at 1 January 2025	<u>444,149.61</u>

5 STOCKS

	2025 £	2024 £
Bookstall and Traidcraft stocks	<u>-</u>	<u>-</u>

6 DEBTORS

	2025 £	2024 £
Sundry Debtors and Prepayments	4,365.00	4,647.88
VAT Recoverable on Heating Works Invoices		4,257.00
Heating Appeal Monies		-
Gift Aid Debtor	2,475.00	2,796.25
	<u>6,840.00</u>	<u>11,701.13</u>

7 CURRENT LIABILITIES

	2025 £	2024 £
Heating Works	1,297.00	10,743.00
Sundry Creditors and Accruals	6,061.79	10,993.20
	<u>7,358.79</u>	<u>21,736.20</u>

8 TRANSFERS BETWEEN FUNDS

There were no transfers between funds during the year .

9 ENDOWMENT FUNDS AND FIXED ASSET INVESTMENT

	2025 £	2024 £
Market Value Brought Forward	15,891.25	15,522.32
Unrealised (Loss) / Gain on Revaluation of Shares	(511.22)	368.93
Market Value of Investments	<u>15,380.03</u>	<u>15,891.25</u>
Porter and Waring Bequests - Capital Sum	<u>1,000.00</u>	<u>1,000.00</u>
Endowed Funds Carried forward	<u>16,380.03</u>	<u>16,891.25</u>

The Endowment Funds are made up of the following (a) 604 shares in the Central Board of Finance Investment Fund relating to the Warren Fund. The dividend income is available for general purposes and is added to the general reserve fund. The value of this at the balance sheet date was £13,407.77 (2024 - £13,966.11); (b) 1291 units in the CBF Church of England Fixed Interest Securities Fund relating to the Wilkins Fund. This income is restricted to the benefice/repairs of the Church. The value of this at the balance sheet date was £1,972.26 (2024 - £1,925.14)

The Porter and Waring bequests made some years ago as Endowed Funds where the interest is available to the PCC but restricted to maintaining the Church buildings.

The capital is not available to the PCC for any of the above funds.

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

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

10 RESTRICTED FUNDS

The income funds of the Church include restricted funds comprising the following unexpended balances of donations and grants held to be applied for specific purposes:

	Balance 01.01.25 £	Incoming Resources £	Resources Expended £	Transfers £	Balance 31.12.25 £
Curates Housing Fund	444,149.61	-	-		444,149.61
Religious Education	4,110.02	699.00	(555.57)		4,253.45
Church Fabric Fund - - (Porter & Wareing Bequests)	646.55	61.70	-		708.25
Youth Groups :					
10+	-	-	-		-
12+	34.61	200.00	(222.10)		12.51
14+	-	130.00	(130.00)		-
16+	-	-	-		-
Holiday Club	3,180.23	6,633.85	(6,736.83)		3,077.25
Collections for Disbursement	-	3,832.25	(3,832.25)		-
Fundraising Events Disbursed	-	5,666.00	(5,666.00)		-
Parents and Toddlers	1,031.20	-	-		1,031.20
Flitwick Charity Income Fund	319.38	837.19	(1,016.57)		140.00
Africa 2025	-	5,704.06	(5,398.87)		305.19
Grants From Friends of St Andrews	-	-	-		-
Vicar and Churchwarden Charities	-	1,122.43	-		1,122.43
Bellringers	3,341.64	518.76	(109.00)		3,751.40
Ringings Centre	2,024.64	314.00	-		2,338.64
	<u>458,837.88</u>	<u>25,719.24</u>	<u>(23,667.19)</u>	-	<u>460,889.93</u>
			<u>2,052.05</u>	Per SOFA	

The above Funds are not available to the Church for general purposes.

5,507.87 (5,507.87)

11 DESIGNATED FUNDS

The income funds of the Church include designated funds which have been set aside out of unrestricted funds by the Church for specific purposes:

	Balance 01.01.25 £	New Designations £	Utilised/ Realised £	Balance 31.12.25 £
Major Fabric Fund	3,494.73	-	-	3,494.73
Emergency Mission Fund	1,428.46	1,236.91	(1,650.00)	1,015.37
Donations and Legacies Fund	2,143.80	2,189.50	(2,548.08)	1,785.22
	<u>7,066.99</u>	<u>3,426.41</u>	<u>(4,198.08)</u>	<u>6,295.32</u>

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	Total Funds £
Fund Balances as at 31 December 2025				
are represented by :				
Tangible Fixed Assets	-	444,149.61	-	444,149.61
Fixed Asset Investments	-	-	15,380.03	15,380.03
Current Assets	24,260.66	19,777.23	1,000.00	45,037.89
Current Liabilities	(4,321.88)	(3,036.91)	-	(7,358.79)
	<u>19,938.78</u>	<u>460,889.93</u>	<u>16,380.03</u>	<u>497,208.74</u>

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

13 PCC MEMBERS AND KEY MANAGEMENT PERSONNEL REMUNERATION AND EXPENSES

There were no members' remuneration or other benefits for the year ended 31 December 2025 or for the year ended 31 December 2024.

Members' expenses

Reimbursement of expenses during the year to connected persons was as follows:

Incumbent's Expenses	£	1,446
----------------------	---	-------

14 RELATED PARTY DISCLOSURES

Related Trust

The Peter Vickers Memorial Fund was created in 2013 by a bequest from Peter Vickers for the benefit of St. Andrews.

The funds are held in a separate trust and not available to the PCC but at the discretion of the Trustees (Incumbent and Churchwardens).

At 31 December 2025 the total value of the Peter Vickers Memorial Fund was £607,557 (2024 - £607,341), with no withdrawals

PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE PAROCHIAL CHURCH COUNCIL OF BIGGLESWADE**

I report on the Accounts of the PCC for the year ended 31 December, 2025, which are set out on pages **9** to **17**, in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulation") and s145 of the Charities Act 2011 ("the Act").

Respective responsibilities of trustees and examiner

As the Charity's trustees you are responsible for the preparation of the Accounts; you consider that the audit requirement of Section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under section 145 of the Act), to follow the procedures specified in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Act), and to state whether particular matters have come to our attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under s145(5)(b) of the Act and to be found in the Church guidance 2006 edition. 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 next statement.

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 Act: and
- to prepare Accounts which accord with the accounting records.

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.



Colin Sparshott, FCCA

Dated: **18/3** 2026