

2025 Report and Accounts for the Parochial Church Council of St Swithun's Church, Sandy

Aim and Purposes

St Swithun's Parochial Church Council (PCC) has the responsibility of working with the Rector, The Reverend Jodie Brown, to promote the whole mission of the church - pastoral, evangelistic, social and ecumenical - within the ecclesiastical parish of Sandy. The PCC is also specifically responsible, with the Rector, for the maintenance of the church building.

Objectives

We understand Jesus' Commission to the Church to be to **Reach, Teach, Mend and Send**, and we seek to embody this in all that we do as a church family.

Holding onto Jesus' Great Commandment and Great Commission, we desire to experience more of God the Father's love, make more disciples of Jesus, and with the Holy Spirit's help influence our communities for good and for God.

We wish to be a place where all feel welcome, safe and supported in their faith and life journey. Specifically, we hope:

- That people encounter loving acceptance and experience the transforming grace of God at St Swithun's.
- That St Swithun's would be a church that looks out to and serves its local and global community.
- That children and young people will stay within the church and grow into leaders of their generation.

- That the church will grow numerically and in harmony through all age groups and styles of worship.
- That the church will become financially stable and generous through regular giving and legacies.
- That the building will be maintained and refurbished as appropriate to ensure its ongoing usefulness.

We hope that this report outlines the steps we have taken to meet these objectives in 2025.

Rectors Report

What a joy it has been to serve this past year as Rector of St Swithun's. I love Sandy - its people, its community spirit, and the sense that God is already at work here in so many ways. Getting to know this town more deeply has been one of the great privileges of the year.



Much of my time has been spent out and about in the community. I have visited care homes and local schools, joined in with the Sandy Carnival, and worked with the Town Council on civic events. It has been wonderful to see St Swithun's taking its place at the heart of town life.

One of the highlights of the year has been developing our relationship with the Sir William Peel pub just across the road. Together

we hosted an Assembly Bangers afternoon, and they kindly invited us to lead carol singing there at Christmas. It is exactly the kind of neighbourly partnership I hope we will continue to grow.



At Easter, it was a privilege to prepare three adults for confirmation, which took place at the cathedral. I have also been running Pizza and Chat, a youth group in partnership with St Mary's Potton, and we have begun to develop a series of one-off events for children and families, with more planned for the year ahead.

In the autumn, we launched Together @ 10 a new monthly service on the first Sunday of the month that brings our 9.30am and 11am congregations together, blending contemporary and traditional worship. Children take a leading role in these services, and the response from the congregation has been really encouraging.

Looking ahead, I am keen to develop our pastoral care across the parish so that more people feel supported and connected. I must also be honest with you about our finances: this year as in 2024 we had a shortfall in our Parish Share payment of £27,198. Addressing this will be a priority for the PCC in the coming year. I am confident that, together, we can rise to this challenge with creativity and generosity.

Thank you to everyone who gives so faithfully of their time, energy, and resources to make St Swithun's the community it is. I look forward to all that lies ahead.

Jodie
Rector, St Swithun's Church, Sandy

Churchwardens Report

Church Building Exterior

The drains no longer seem to be a problem, but the roof and walls still need some attention to deal with all the issues raised in the Quinquennial Report – and we are now more than halfway towards the due date for the next one. Funds for this work are not readily available, but the recent establishment of a Buildings and Grants Committee means that it's members may be able to successfully apply for grant funding to support this work. We are very grateful to one member who has already resolved the issues that were affecting the external porch door.

Church Building Interior

There has recently been an issue with blown plaster work in a couple of locations at the north end of the building and, at the time of writing, we are awaiting a visit to advise on a course of action – it should be noted that the Quinquennial Report drew attention to the state of some of the plasterwork. The stained-glass windows on the south side are showing signs of bowing and a conservator's report will be sought to establish what needs to be done and how soon – again grants could be available (even for the report) and so the Buildings and Grants Committee will almost certainly be involved.

Our energy suppliers have changed due to the previous Parish Buying Scheme coming to an end and a new gas meter was fitted in February. Unfortunately, this has led to a gas leak, discovered and rectified during the Electrical Installation Condition Report, due to loose connections left by the installers. Cadent visited and made the meter safe, all within an hour.

We are grateful to a member of the congregation who organised having the carpet rods replaced in the chancel to lessen the trip hazard posed by the carpet.

Churchyard

The general state of the churchyard is good, thanks to the council who cut the grass and

maintain the footpaths and boundary walls. The Graves grave and war memorial continue to be cleaned at intervals.

The creation of an Easter Garden, by two members of the congregation, is a welcome addition. Wildlife cameras, active during the hours of darkness, should follow soon and more innovations are being considered.

Church Rooms

One of the strip lights upstairs failed and, acting upon advice, it was repaired, but this fix only lasted for a few months. All eight lights in the upstairs room have now been replaced thanks to a generous donation from a member of the congregation.

The exterior wall, facing the High Street, is also showing signs of age and decay. When the plasterwork inside the church is inspected this wall will be viewed also.

Finally, there are plans being considered to look at the condition of and repair the windows and to redecorate the interior.



Safety Inspections

The lightning conductor was inspected on 12th December.

As this is being written plans are underway to ensure that there is a current fire risk assessment, evacuation plans for both buildings are drawn up, the sides people and other key personnel will know what to do in the event of a fire, the precautions and fire exits

are checked for any potential issues and that the provisions made are documented.

The major piece of work in this area has been the recently completed Electrical Installation Condition Report. Two electricians took three days to cover both the church and Rectory Rooms, including carrying out PAT testing. Inevitably, there were several issues – quite a few (but not all) were repaired or rectified there and then. A few of the appliances, mainly extension cables, failed and have been removed; the rest have “Pass” stickers. Each socket is now marked with a C followed by a number which identifies which circuit serves it, a few are unsafe and have “Fail” stickers over them.

The Archdeacon’s annual inspection was undertaken by the Rural Dean who was, overall, satisfied that all was well.

Conclusion

As this report indicates our main problem will continue to be one of finance. The problems and condition of the buildings will only worsen as time progresses if nothing is done, so timely intervention is of paramount importance, but funding is a very real constraint. We cannot fund all that needs to be done and so those that volunteer to do cleaning, gardening or minor repairs are very valuable. We are extremely grateful to all of those who have given some of their time or money to assist where possible, but we do realise this is not a possibility for all. We would also like to acknowledge the assistance given by all those who volunteer in so many ways (or inform us of what we might have missed) to enable the church to be a welcoming and safe place.

The wardens are satisfied that the general condition of the churchyard and buildings is sound and that, in spite of the obstacles already mentioned, things look quite encouraging as we move forwards.

Colin Osborne, Jennifer Watson
& Anthony Lock
Church Wardens

Parish Safeguarding Officer Report

I am pleased to report that we consider Safeguarding as an integral part of our care for everyone here at St Swithun's, but it is gratifying that it has been a very quiet year. I have completed some new DBS checks and re-checks for some as this is required every 3 years. We have never had an issue with anyone we have checked.

The Church of England safeguarding training is being regularly accessed by those new to church roles, such as helping with Junior Church or standing on the PCC. They are reviewed regularly to take into account new public legislation and are worthwhile learning. We have reviewed and updated all of our policies and these are available on the safeguarding notice board and via the church website.

Safeguarding Sunday took place on 22nd March. The theme was 'Actions speak louder!'. We are actively safeguarding everyone by watching, listening and reporting.

Sandy Stopher
Parish Safeguarding Officer



Diocesan Synod Report

Diocesan Synod met three times in 2025 in March, July and October.

The March Synod was the last Diocesan Synod meeting that Bishop Alan would lead before his retirement in June this year. He reflected on the 16 years as his time as the Bishop of St

Albans and gave thanks for everything that was going on at Parish, Chaplaincy and School level. He felt the diocese was a strong community with more in common than what divides us. He emphasised that the process of choosing a new bishop needs to involve the whole of the Diocese from Parishes and Chaplaincies to Deaneries and above. The Deed of Delegation was approved and Bishop Richard of Bedford will step up to carry on the Bishop of St Albans work until the new Bishop is elected and in place. An update on the 'Growing Younger and More Diverse' project was given by Bishop Jane. The Diocese has been preparing bids for a number of projects which it is on the verge of presenting to the Church of England. We were given a presentation about the Vacancy in See process and what this entailed for the election of a new bishop. An update from the General Synod debates on Living in Love and Faith/Prayers of Love and Faith was given. There was also an update from the General Synod about Safeguarding.

The June Synod was held online via Zoom, Bishop Richard gave the presidential address and spoke about Bishop Alan's last service when he laid down his crozier, cope and mitre which marked the beginning of his retirement and emphasised the beginning of the Vacancy in See. During this time of vacancy, work still carries on in our mission, evangelism and outreach. An update of the work of the Vacancy in See was provided by the Very Rev'd Jo Kelly-Moore. She thanked everyone who had taken part in the public meetings and sent in comments and information for the production of the Statement of Need which the drafting group drew up. The Annual Report from the Committees had been circulated prior to the synod and these were accepted. The Annual Safeguarding Report was presented by the Diocesan Safeguarding Officer Jez Hurst and Mary Moroney, the Chair of the Diocesan Safeguarding Advisory Panel. A summary of the work of the Safeguarding team was given and how work is in hand preparing for the audit expected in 2027. An update was given on the Alban Way Project by the Rev'd Dan Drew and Rachel Drury, the

Alban Way Project Lead. David White gave a presentation about the Five Year Financial Projection where he stated that it was difficult to make clear projections.

I was not able to attend the October Synod but the opening address was given by Bishop Jane, the Bishop of Hertford. She reflected on how since the earliest time, Christians have come together to debate and make decisions about current matters. She emphasised the need for kindness in our debates and in the way we treat everyone and to be open to see the way that God is moving us. The formula for Deanery Synod representation was discussed, as were the Fees for SMM, PtOs and Readers. There was a presentation about the Diocesan Budget and Stipend levels with a proposal to accept the changes and then a review of the Diocesan Finances was presented. A further update was given on the 'Growing Younger and More Diverse' projects and on the bids for funding from the Church of England. An update was given on Living in Love and Faith and a presentation given by the Diocesan Board of Education. Information was provided about the Diocesan link with Linköping in Sweden. The final presentation was about the Listening process taking place across the Diocese feeding into a broader Ministry Strategy. The way that this would take place was expanded and described.

Jane Gogarty
Diocesan Synod Representative

Deanery Synod Report

Deanery Synod met three times in 2025, in March, July and October.

The March Synod, held in St Edmunds or St James Church, Blunham, began with Holy Communion. A report from General Synod was given. The Financial Accounts for 2024 were approved. An application for a grant was accepted along with the reinstatement of the Parish Levy which had not been collected for a number of years. The composition of the Diocesan Board of Finance has been changed so there is now no direct link to the Deanery so a report is now provided.

The July Synod was held at All Saints' Church, Upper Caldecote. Rev'd Canon Dr Tim Bull attended and presented a talk on 'Living as a human in an AI world'. Although a complex and detailed subject matter, the content of his talk was excellent and well received by those present. A Finance report was given and a grant approved.

The October Synod was held at St John's Church, Moggerhanger, where the speaker was Mrs Lucy Chapman, Head Teacher of Sutton. VA Primary School and a member of the Diocesan Board of Education. She explained the way the school ran and how they are involved in the local church and how families were encouraged to attend their weekly services. A report from General Synod was given. A Finance Report was provided which showed that so far £860 had been raised for the Deanery Project of Triumph Heart. This has another year to run before the proceeds are handed over.

Jane Gogarty
Deanery Synod Representative



Reader's Report

One of my favourite parts of being a Reader at St Swithun's Church is visiting in the parish. The people I visit are mainly those who have been part of our congregation for many years, some having attended St Swithun's as a child, but loss of mobility means they can no longer do so. I currently take Communion to five people in their own homes and continue to assist in church services and preach when asked.

I also enjoy being part of Junior Church and Churches Together. I lead a church service once a month at Allison House, a local residential home, where we sing with enthusiasm, share memories and pray together. I am very ably assisted by Doreen.

As Chaplain to the Sandy Air Cadets, I lead a 'Padre 's Hour' once a month, which is challenging, but they are an amazing group of young people. I am also Chaplain to the Northern Cluster of the Mothers' Union.

Jane Godley
Lay Reader

Electoral Roll Officer Report

At the APCM on 18th May 2025 St Swithun's Church had 98 members on her Electoral Roll (ER).

This Year, we are only required to revise the existing ER, meaning that everybody who joined last year will be included and need take no further action to stay on our Roll. Since the last APCM another 6 Members have joined our ER and it was my sad duty to remove one member who fell asleep in Christ's love, so we now have 103 ER members.

If you would like to join our ER, application forms will be found in the wooden trays to the right of the Pews. If you have any queries, I'll be pleased to help and will be "hovering" during the coffee interval between the services on Sundays!

Stephen Snow
Electoral Roll Officer

Junior Church

This year, we currently have 20 children on the register. Some children from last year's rota are no longer on the list, and a few new children have been added. Updated registration forms need to be distributed (or re-distributed) to ensure we have accurate and up-to-date information for all children.

Attendance has been inconsistent throughout the year. The highest number of children



attending a session was seven, although there have also been occasions when no children were present. On a few occasions, sessions were merged with KWB due to low numbers.

The programme has continued in line with the format established in the previous year, with sessions including Bible reading, discussion, activities, and prayer. Wherever possible, themes have been aligned with those of the main church service. It has been encouraging to see that children are increasingly familiar with the structure of the sessions and are more willing to participate in discussions, activities, and prayers. Positive feedback has been received from one of the newest children, who expressed enjoyment in attending St Swithun's and participating in Junior Church.

During our meeting in July 2025, we discussed the children's ministry, and the KWB Club was restarted. However, there has been a significant change in staffing. We have lost our Junior Church leader (Michelle), and the number of regular helpers decreased too. This has created a notable gap in provision. At present, there is one regular helper (Magdalena) and a group of eight registered volunteers (including KWB leaders) who are willing to assist when available. Rev Jodie has also continued to support sessions and provide ideas and resources.

There remains a clear need to strengthen the team. Ideally, we would require at least one additional regular leader and a minimum of two more regular volunteers. This would allow the rota to be planned in advance, as previously, with each volunteer contributing approximately one session per month.

Summary

This year has seen some positive developments, including the continuation of the established programme, the restart of KWB Club, and encouraging engagement from the children. However, attendance remains variable, and the loss of regular volunteers has highlighted the need for more consistent staffing. Priorities for the coming year will include updating registration records, strengthening the team of regular leaders and volunteers, and improving consistency in delivery.

Continued support from the wider church community will be important in sustaining and developing the Children's Ministry.

Magdalena Hartley

Youth Ministry - KWB

In the summer of 2025, we put together plans to provide 2 levels of Sunday morning provision of children and youth 'Sunday School'. In addition to Junior church which provides for children up to 1 years old, we resourced 'KWB Kids with Beatitude' aimed at 11+ to 16.

The volunteers are Izzy Lawson and J, plus me. Others have also agreed to be on standby should the need arise.

The 40 minutes can go quickly but we tend to structure the sessions with an introductory reflection/meditation, followed by a study of the day's Gospel reading and closing with prayers. If time allows, we are also able to add in ad-hoc activities e.g. writing to a child impacted by Leprosy, which is in support of the Leprosy Mission.

Attendances have been a little low, ranging from none up to 3. We really do feel as though God is calling to teach our youths the Gospel and would welcome prayers from the wider church that many more families and youths will explore and seek the following of Jesus.

Our KWB works alongside the Junior church, and is part of a bigger outreach, which also includes Pizza and Chat initiatives. Thank you for your support and prayers.

Kevin Reynolds

The Church Choir

Some slight changes for the church choir recently. We now hold three out of four practices in the daytime, with one a month in the evening. As well as working on the music for our regular Sunday services we are also focusing on expanding the repertoire of anthems we can sing as our contribution to the worship at St Swithun's. In the last year the choir has been asked to sing at several funerals; it is a real privilege to support the families of the departed when they want the comfort of music but aren't feeling much like singing. Huge thanks to Luke for his inspirational musicality and his superb organ postludes at the end of the 9.30 am services.

Elizabeth Gammell
Choir Mistress



Fundraising Team's Report

We started the year with a beetle drive in the Church rooms in February and then a book and jigsaw sale in the church buildings.

After having to postpone the Summer fete due to a heatwave, we had a fantastic afternoon in September at the rearranged date.

Unfortunately, we had to stop the coffee mornings which was a shame.

The merging of Christmas Bazaar and the Christmas Tree festival made a lovely start to the advent period.

Huge thank you to everyone who has helped us with our events, it is amazing how generous the

congregation is in helping us and we are Looking forward to continuing in 2026.

Karen & Lynsey
Fundraising Team



Bell ringers

We currently have 10 regular bell ringers, plus two young boys of 11 and 12 who's learning and an adult learner who started with us in February of this year. We are still trying to get more learners.

I am trying to encourage more ringing for Sunday services, and we have a WhatsApp group that ringers can access to indicate on which Sundays they are available to ring. Wednesday evening is still our regular practice night with a good regular attendance.

The bells are in good condition but there is a problem with the trap door, and it is proving difficult to find a carpenter to complete the job.

We have no safeguarding or health and safety issues.

Steven Akhurst
Tower Captain

Churches Together in Sandy & Beeston

Since our last APCM, CTISB have met 4 times.

St Swithun's enjoy a blessed relationship with our Colleagues from all the Churches in this Parish. We work together to bring the light of

Jesus to the people of Sandy at key dates in the Church Calendar, but also support each other through the year in collaborative ventures such as Messy Church, helping Children and their Parents to experience other Churches in this town.

Please may I ask for your Prayers for the Methodist Churches of Sandy, Beeston and Upper Caldecote as they welcome a new Minister and prepare to join together as a Multi Site Church (Beacon Methodist Church) on 1st September.

Stephen Snow
Secretary

St Swithun's Singers

With a membership of just over 40, The Singers continue to greatly enjoy their Monday evening practices and the two annual concerts they perform. Thanks to the generosity of our audiences (both the summer and Christmas concerts attracted record attendances) the choir has been able to donate £1,000 to the church. The choir was founded in 1983 by Doreen Lawrence and has a very wide repertoire which I have loved dipping into for the programme for this year's summer concert, as well as including pieces new to all. This will be the 30th anniversary of my taking over from Doreen. I am so grateful to the choir for their support and encouragement, as well as all those who fill the church to hear our concerts.

Elizabeth Gammell
Musical Director

The Leprosy Mission

The Sandy Branch of The Leprosy Mission – supported by so many people from both within the church



family and from the surrounding community – enjoyed another successful year of fundraising during 2025 with a record total of £28,020 being raised. This came from a variety of sources – collecting boxes, World Leprosy Day gift



envelopes, donations, coffee morning, tea party, quizzes, quiz evenings, fundraising stall, outings, dinners, catalogue sales, talks, gifts for life, etc. In addition, a TLM Tree was on display at the Tree Festival.

Our specific project for the year was centred in Odisha State in India, where we pledged to raise £22,816 to provide a proper home for eight families affected by leprosy including a clean water supply, toilet, vegetable and fruit garden, chickens and goats. The additional amount raised enabled us to provide a total of ten new homes. In addition, we sent £720 towards the Mission's Earthquake Appeal in Myanmar where the local office in Mandalay was completely destroyed and staff homes damaged.

Chris Stratta, our TLM link, visited St Swithun's on World Leprosy Day in January and again in October and updated everyone about the project and told us in October that work had already started on the new homes. (Families have since moved in.)

This year we have pledged to raise £25,150 to help End Child Leprosy in the countries where TLM works across Africa and Asia. This includes the screening of some 30,000 children.

Colin Osborne

The Children's Society

For the box collections for year ended 31st December 2025, I am happy to report that sums collected were £781.51 at the Spring box

opening; and £775.12 in the Autumn, giving a total of £1,556.63 for the year.

Apart from the box collections, Christingle services are held annually to raise money for the Society's work.

The Christingle service in 2025 was held at Candlemas and the sum of £120.00 was sent to the Society.

**The
Children's
Society**

I would like to thank all the Box Holders for their continued generous support. I cannot stress enough that every penny counts towards the work of the Society. If you wish to know more about the Society's work, the website address is www.childrenssociety.org.uk

Jennifer Watson
Box Co-ordinator

The Pinnacle Magazine

I am delighted to announce that Mark Pittwood has joined our Editorial Team. In the last 2 editions you will have read his inciteful thoughts on Biblical passages and why we celebrate Easter. Mark's presence on the Team is Christ focused, injecting a drive into our meetings towards an ever stronger faith in future editions.

I cannot say ardently enough how grateful we are to people who contribute articles, our colleagues from all the Churches for all they share with us, our Advertisers, the wonderful folks who deliver the magazines and YOU, our Readers!

Stakeholders in The Pinnacle are considering additions to the Magazine to support an increased circulation to the wider community in Sandy. The Pinnacle will still be a Church Magazine ONLY, however. If you have any thoughts about this, please feel free to share them with Adrienne, Marina, Mark or myself.

Stephen Snow
Pinnacle Editorial Team

Pastoral Offices

In 2025, the clergy at St Swithun's took 25 funerals, 3 wedding, and 6 baptisms.

PCC Report

The PCC met six times during 2025 to pray, plan and work together on how we might continue to grow our church and to ensure that we are exercising good governance as trustees of the church's resources. I would like to thank all of them for their time and commitment to St Swithun's.

Karen Varley
PCC Secretary

Governance and Administration

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measures. In respect of Safeguarding, the PCC adopt the Diocese of St Albans Safeguarding Policy, and the Safeguarding Representative is Sandy Stopher. We are hugely grateful to all those who have served in this way over the last year.

Ex Officio Members:

Rev'd Jodie Brown
Jane Godley (Lay Reader)

Elected Members in 2025:

Colin Osborne – Churchwarden
Jennifer Watson – Churchwarden
Anthony Lock - Churchwarden
Ruth Lock (Treasurer)
Karen Varley (Secretary)
Sandy Stopher (Parish Safeguarding Officer)
Stephen Snow (Electoral Roll Officer)
Graeme Newman (Gift Aid Officer)
Sandra Watson
Elizabeth Gammell
Lynsey Sheppard
Abigail Davies
Jonathan Davies
Terry Rugg
Kevin Reynolds
Julia Bickerdike

Deanery Synod Members:

Elizabeth Gammell / Ruth Lock / Julia Bickerdike



Financial Review and Accounts

Financial Report

This past year of 2025 has again continued to be a difficult year with Gift Aid still in the process of being claimed. The claim is proving to be a slow and difficult process, and my thanks go to everyone involved in this.

It has not been possible to pay the Parish Share for 2025 in full with an outstanding amount of £27,198. The most recent advice from the Diocese is to concentrate on the payments for 2026.

My thanks go to Howard Skinner for his continued work and support and Colin Osborne for his advice and guidance. I am very grateful to them both. Also, my thanks to everyone at St. Swithun's for your continued support.

Ruth Lock
Treasurer

NET ASSETS STATEMENT

31 DECEMBER 2025

	Unrestricted £	Designated £	Restricted £	Total £	2024 £
Bank accounts					
Barclays Bank PLC	11,871	903		12,774	19,501
St Albans Diocesan Board of Finance		28,636		28,636	37,922
Bank totals	<u>11,871</u>	<u>29,539</u>		<u>41,410</u>	<u>57,423</u>
Investments at current valuation					
St Albans Diocesan Board of Finance:					
Church Repairs Savings Fund		500		500	506
Sole of Girtford Mission Church Fund	13,274		26,908	40,182	45,023
Curates Fund			48,408	48,408	48,023
Steven Taylor Memorial Fund			11,914	11,914	12,005
Investments totals	<u>13,274</u>	<u>500</u>	<u>87,230</u>	<u>101,004</u>	<u>105,557</u>
Debtors					
Interest receivable		290		290	470
Gift Aid Reclaim (estimated)	24,000			24,000	15,850
Total Assets	<u>49,145</u>	<u>30,329</u>	<u>87,230</u>	<u>166,704</u>	<u>179,300</u>
Creditors					
Parish Share	53,599			53,599	31,401
General creditors	3,264			3,264	4,485
Charities			520	520	520
Total Net Assets/(Liabilities)	<u>(7,718)</u>	<u>30,329</u>	<u>86,710</u>	<u>109,321</u>	<u>142,894</u>

The above Net Assets Statement and the Receipts and Payments Accounts on pages 2 to 5 were approved by Sandy Parochial Church Council on 28 April 2026 and signed on its behalf by:



Rev Jodie Brown, Rector



Mrs Ruth Lock, Treasurer

YEAR ENDED 31 DECEMBER 2025

	Unrestricted £	Designated £	Restricted £	Total £	2024 £
Receipts					
Planned giving	37,064			37,064	41,452
Collections and other giving	14,868			14,868	12,483
Other voluntary receipts	1,869	0	6,651	8,520	11,719
Gift Aid recovered	2,929			2,929	3,599
Activities for generating funds	8,757			8,757	13,070
Investment income	205	12		217	379
Grants			2,450	2,450	
Receipts from church activities	13,375			13,375	14,326
Sale of investments		5,000	250	5,250	
Total receipts	79,067	5,012	9,351	93,430	97,028
Payments					
Cost of generating funds	6,790			6,790	4,040
Missionary and charitable giving	1,182		6,853	8,035	5,395
Parish Share	52,100			52,100	55,977
Clergy and staffing costs	8,394		500	8,894	9,843
Church and hall running expenses	22,588		1,750	24,338	19,338
Total payments	91,054		9,103	100,157	94,593
Net (payments)/receipts for the year from ordinary activities	(11,987)	5,012	248	(6,727)	2,435
Exceptional activities					
Sale of investments	0			0	2,450
Parish Clerk's Fund withdrawal		10,887		10,887	1,020
Legal expenses		(10,887)		(10,887)	(1,020)
Total net receipts/(payments) for the year	(11,987)	5,012	248	(6,727)	4,885
Balances at Barclays Bank at 1 January 2025				19,501	
Net payments for the year				(6,727)	
Balances at Barclays Bank at 31 December 2025				<u>12,774</u>	

YEAR ENDED 31 DECEMBER 2025

	Unrestricted £	Designated £	Restricted £	Total £	2024 £
Receipts					
Planned giving					
Planned Standing Order giving	20,553			20,553	23,108
Regular numbered Gift Aid envelopes	2,622			2,622	2,800
Parish Giving Scheme	13,889			13,889	15,544
Planned giving totals	37,064			37,064	41,452
Collections and other giving					
Loose plate collections	2,697			2,697	3,033
Gift Aid yellow envelopes	5,909			5,909	5,570
Contactless Donations	3,353			3,353	1,052
CAF	2,909			2,909	2,828
Collections and other giving totals	14,868			14,868	12,483
Other voluntary receipts					
Bible Reading Fellowship	204			204	138
Donations appeals etc	1,290			1,290	3,843
Bells appeal fund	375			375	689
Charities	0		6,651	6,651	5,876
Curate's gift donations		0		0	960
Miscellaneous	0			0	213
Other voluntary receipts totals	1,869	0	6,651	8,520	11,719
Gift Aid recovered					
Tax recoverable on Gift Aid	0			0	0
Tax recoverable on Parish Giving Scheme	2,929			2,929	3,599
Gift Aid recovered totals	2,929			2,929	3,599
Activities for generating funds					
Fund raising activities	5,717			5,717	7,242
Church hall lettings	2,610			2,610	5,137
Parish magazine sales	430			430	691
Activities for generating funds totals	8,757			8,757	13,070
Investment Income					
Bank interest	205	12		217	254
Rent from lands or buildings	0			0	125
Investment Income totals	205	12		217	379
Grants					
Churchyard wall	0		1,750	1,750	0
Diocesan mission and welfare	0		700	700	0
Grants totals	0		2,450	2,450	0
Receipts from church activities					
Fees for weddings and funerals	13,375			13,375	14,326
Receipts from church activities totals	13,375			13,375	14,326
Sale of investments					
		5,000	250	5,250	0
Total receipts from ordinary activities	79,067	5,012	9,351	93,430	97,028

DETAILED RECEIPTS AND PAYMENTS ACCOUNT (Continued)
YEAR ENDED 31 DECEMBER 2025

	Unrestricted £	Designated £	Restricted £	Total £	2024 £
Payments					
Cost of generating funds					
Diocesan fees	5,775			5,775	3,616
Costs of tree festival and other events	0			0	134
Magazine expenses	1,015			1,015	290
Cost of generating funds totals	6,790			6,790	4,040
Missionary and charitable giving					
Charities	0		6,403	6,403	5,076
Window books	0			0	150
Parish weekend	985			985	0
Welfare grant	0		450	450	0
Bible Reading Fellowship	197			197	169
Missionary and charitable giving totals	1,182		6,853	8,035	5,395
Parish Share					
Ministry parish share	2023	0		0	15,977
	2024	0		0	40,000
	2025	52,100		52,100	
Parish Share totals	52,100			52,100	55,977
Clergy and staffing costs					
Clergy/visiting clergy expenses	604		500	1,104	1,105
Rector vacancy advertising etc.	0			0	933
Curate's gift	0			0	960
Organist fees	7,790			7,790	6,845
Clergy and staffing costs totals	8,394		500	8,894	9,843
Church and hall running expenses					
Subscriptions	763			763	1,644
Choir music	291			291	0
Grapevine Design	140			140	0
Fundraising	108			108	0
Church running - insurance	5,277			5,277	4,855
Church repairs and maintenance	4,307			4,307	
Church rooms repairs and maintenance	2,414			2,414	1,755
Churchyard wall	0		1,750	1,750	0
Bell fund	0			0	2,056
Miscellaneous	150			150	312
Energy costs	8,086			8,086	8,190
Gocardless	526			526	0
Hall rent	526			526	526
Church and hall running expenses totals	22,588		1,750	24,338	19,338
Total payments	91,054		9,103	100,157	94,593

ANALYSIS OF FUNDS
31 DECEMBER 2025

	Designated £	Restricted £
Sandy Parish Clerk's Land Sale Fund	28,636	
Church repairs savings fund	500	
Rector's and Church Wardens' fund	903	
Sale of Girtford Mission Church Fund		26,908
Curate's Fund		48,408
Steven Taylor Memorial Fund		11,914
	<u>30,039</u>	<u>87,230</u>

OF SANDY PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the accounts of Sandy Parochial Church Council ('the Trust') for the year ended 31 December 2025, which are set out on pages 1 to 5 attached.

Responsibilities and basis of report

As members of Sandy Parochial Church Council and 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 matter of concern identified

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records

I am concerned to report that, despite my advising the Finance Committee in April 2025 of the importance of and urgency to deal with the following matter, no significant progress had been made by 31 December 2025. I therefore draw your attention to the fact that no reclaim of Income Tax on Gift-Aided giving had been made since April 2023. I estimate the amount of recoverable tax at 31 December 2025 to be in the region of £24,000. This has been a major contributor to the shortfall of payments in respect of the Parish Share. Furthermore, should a claim not be made within four years of the end of the tax year to which the giving relates, the potential recovery of tax is lost forever. I am pleased, however, to report that you have advised me that an initial claim for part of the Income Tax has within the last few days been submitted.

Apart from the above matter, I have no concerns and have come across no other matters to which attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:



Howard Skinner FCA
8 Powers Close, Sandy, Beds. SG19 1JS

Date:

3 May 2026

ST SWITHUN'S PARISH CHURCH, SANDY, BEDFORDSHIRE

ANNUAL PAROCHIAL CHURCH MEETING

Sunday 31st May 2025, 12:30am

Venue: St Swithun's Church

AGENDAS

The Annual Vestry Meeting to elect three Churchwardens

1. To approve the minutes of the meeting held on Sunday 18th May 2025
2. To thank the Churchwardens –Colin Osborne, Jennifer Watson & Anthony Lock
3. To elect the Churchwardens for the coming year:
Nominations received: Colin Osborne, Jennifer Watson & Anthony Lock
4. To transact such business as is incidental to the meeting.

The Annual Parochial Church Meeting

1. Apologies for absence.
2. To approve the Minutes of the APCM held on Sunday 18th May 25.
3. To receive The Annual Report from the Trustees End of Year 2025.
4. To elect members to the Parochial Church Council for 2026.
5. To appoint an Independent Examiner for 2026.
6. Any Other Business (Please notify the Chairman in advance).
7. Close in Prayer.

**Minutes of the Vestry Meeting,
Sunday 18th May 2025 11:30am. St Swithuns Church.
Parish of Sandy, Bedfordshire.**

41 Electors were present. There were apologies from Sandy Stopher, Peter Bennett, Howard Skinner, Luke Howard, Doreen Lawrence, Terry & Nora Wells.

The Minutes of the Vestry Meeting held on 21st January 2024 were received by the meeting. Valerie Haygarth proposed, Elizabeth Adams seconded and all in favour.

Jodie sincerely thanked Sandra Watson, Colin Osborne and Jennifer Watson whose wisdom and knowledge has been invaluable in her first year.

Big thanks were given to Sandra Watson who is stepping down as church warden after 8 years. She is leaving some big shoes to fill

There were 3 nominations for Church Wardens:

- i. Colin Osborne (Proposed by Carole Martin and Seconded by Stephen Snow).
- ii. Jennifer Watson (Proposed by Ruth Lock and Seconded by Terry Rugg).
- iii. Anthony Lock (Proposed by Sandy Stopher and Seconded by Terry Rugg).

These nominations were uncontested and all were duly elected

There being no other business, the Vestry Meeting Closed.

Signed Correct:

Dated:

St Swithun's Church, Sandy
Minutes of Annual Parochial Church Meeting
Sunday, 18th May 2025 at 11:45am

The meeting was opened by Rev'd Jodie Brown with a prayer.

1. Attendance and Apologies:

Present: Rev'd Jodie Brown (Chair), Colin Osborne, Elizabeth Gammell, Valerie Haygarth, Kevin Reynolds, Nick & Dolly Wilson, Julia Bickerdike, David Albone, Ruth & Anthony Lock, Elizabeth Adams, Sandra Watson, Jennifer Watson, Lynsey, Libby & Abbey Sheppard, Rod & Philippa Patterson, Jean Peckham, Karen Varley, Stephen Snow, Terry & Marina Rugg, Carole Martin, Jonathan & Abbie Davies, Kate Lawlor, Graeme & Stephanie Newman, Adrienne Massey, Peter Herring, Susie Price, Dave & Eileen Crowe, Paul & Jane Godley, Corinne Hetherington & George Harbird.

Apologies: Sandy Stopher, Peter Bennett, Howard Skinner, Luke Howard, Doreen Lawrence, Terry & Nora Wells.

2. Minutes of the Meeting held on 19th May 2024.

Were proposed by Elizabeth Gammell, seconded by Jean Peckham and all in favour.

3. The Annual Report from the Trustees end of Year 2024.

Were proposed by Carole Martin, seconded by Kevin Reynolds and all in favour.

4. Election of Members of the Parochial Church Council for 2025.

Colin Osborne, Jennifer Watson & Anthony Lock as church wardens
Julia Bickerdike & Ruth Lock as Deanery Representatives as Anthony is stepping down there is a casual vacancy which Elizabeth Gammell has volunteered to fill

The following members were approved:

	Proposed	Seconded
Stephen Snow	Ruth Lock	Jean Peckham
Sandra Watson	Carole Martin	Anthony Lock
Sandy Stopher	Sandra Watson	Jennifer Watson
Lynsey Sheppard	Karen Varley	Sandra Watson
Abigail Davies	Jonathan Davies	Elizabeth Gammell
Jonathan Davies	Abigail Davies	Elizabeth Gammell
Kevin Reynolds	Sandy Stopher	Terry Rugg
Terry Rugg	Kevin Reynolds	Stephen Snow
Graeme Newman	Stephanie Newman	Kevin Reynolds

These nominations were uncontested and all were duly elected

Karen Varley was co-opted onto the PCC.

The Chairman then thanked Carole Martin for all her help on the PCC as she has stepped down.

5. Appointment of Independent Examiner for 2025

Howard Skinner was proposed by Jodie Brown, seconded by Lynsey Sheppard and all in favour.

6. Any Other Business

- PCC members

M15(9) reads:

(9) The annual meeting may by resolution vary the number of representatives there would otherwise be for the parish under paragraph (8); but a resolution under this paragraph does not take effect before the next annual meeting.

I (Jodie Brown) propose we move a motion under M15(9) of the church representation rule that we vary the number of representatives elected at our PCC from that stipulated under M15(8) to 12 irrespective of the number of people on the Electoral Roll.

Proposed Jodie Brown, Seconded Terry Rugg and all in favour.

7. Close in prayer

The chair thanked everyone for attending the meeting and the Reverend closed the meeting with a prayer.