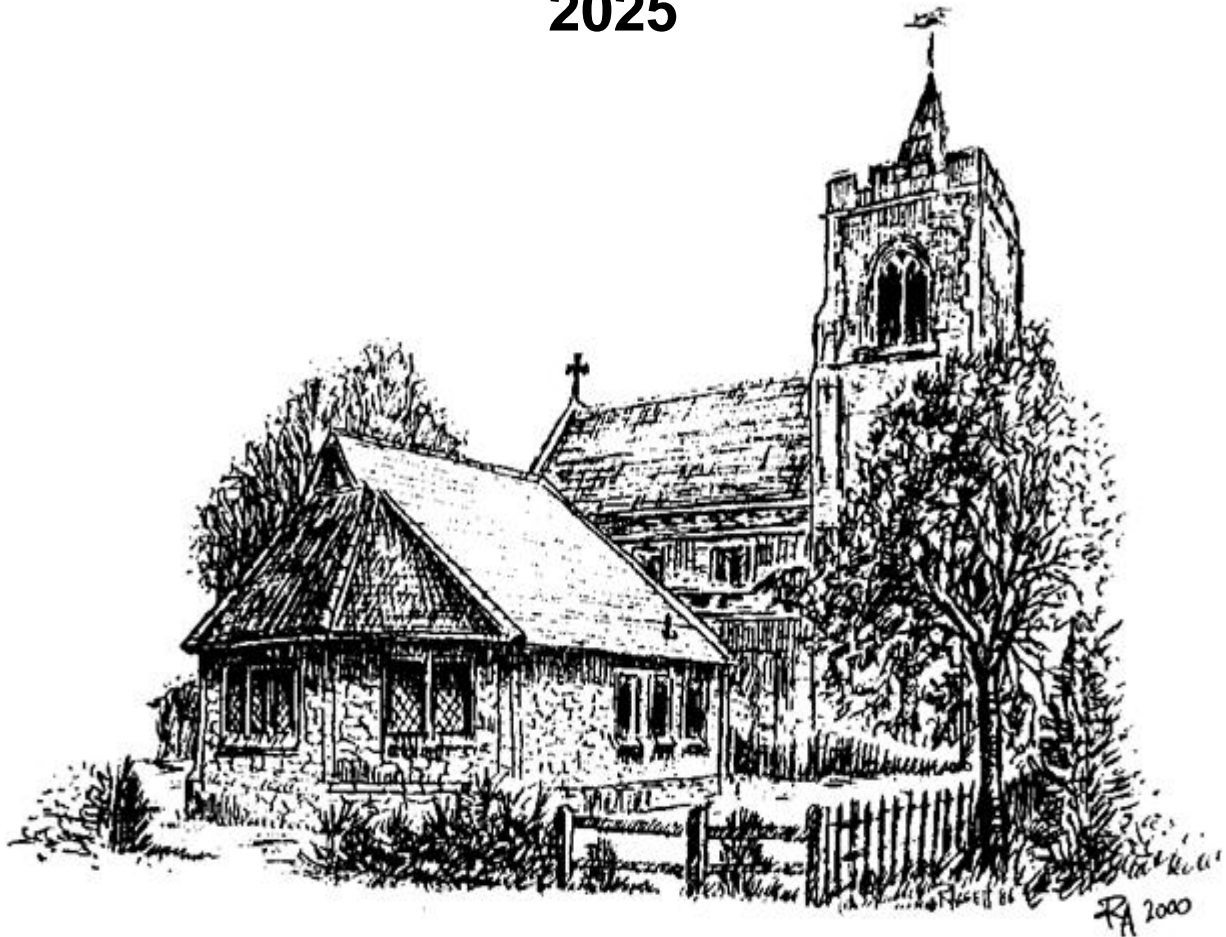


**All Saints' Parish Church Renhold**  
**Annual Reports and Accounts**  
**2025**



[All Saints' Renhold - A Church Near You](#)

Vicar In Vacancy

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# **ASR Annual Report and Accounts - 2025**

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# All Saints' Church Renhold



Parish Priest: **IN VACANCY**  
E-mail: [renhold.Rev@gmail.com](mailto:renhold.Rev@gmail.com)

## 1 PCC Attendance

During 2025 our PCC continued to function with the option of Hybrid meetings offering a remote facility for members, unable to attend in person. This was facilitated using Zoom technology but not used during this twelve-month period.

### Meetings

Full PCC meetings (not including APCM)	6
Virtual meetings	0
Hybrid meetings	6

### Statistics for the Year

Average attendance	76%
Average attendance online	0%

PCC members had 100% attendance	4
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We are a PCC that likes to meet in person, but hybrid meetings have proved reliable and provided a platform for improved attendance and input in discussions.

Note: - In line with Church of England regulations regarding the use of remote meeting facilities, those participating remotely can vote to indicate their wishes, but these votes will not be included in a countback situation.

Jill Burrows PCC Secretary

February 2026

## 2 Incumbent's Report - written by Rev Ian Smith at his departure from the Parish October 2025

2025 has been another amazing year within the church and Parish of Renhold. It has been a rollercoaster ride with many highs, lows and surprises along the way, and I did not expect to be writing this after my last service as I prepare to move on to new challenges and opportunities in Toddington & Chalgrave.

This is a very special place, with some very special people who give so much of themselves to enable progress in our ministry and mission both within the Church family and the church building, but also within our local community. We have steadily continued to progress our initiatives (sometimes it appears slow progress), but it is not until you have the opportunity to step off the hamster wheel of life and reflect over a past year, that you realise just how much

has been achieved often in difficult circumstances, so it has been again with 2025 here in the Parish of Renhold.

We now have a Lay Reader in Training – Caroline Coster has been accepted for training and has now started her 2-year course where she should be licensed by the Bishop to this Parish in September 2027. This is an intensive formation course and I ask for your continued prayers for her. Rev Jennie Cappleman who will be her training supervisor, and her training support team as she follows this calling.

The churchwardens supported by the PCC have created a project that will improve all aspects of our church, in accessibility, hospitality and engaging in worship. This project will progress over the foreseeable future and include new paths, automated access, improvements to Chapter House, create a hardstanding terrace for outside services, fundraising events etc. improving the sound system to improve access for those with hearing difficulties and creating a space for wheelchair users to feel included when they attend services at All Saints. It is a big project and I pray they receive the support they need from the church family and community to make it happen.

This year has been full of highlights for me, including:

The amazing **Garden Party** at the Vicarage where school, local musicians and the community came together for a really enjoyable afternoon, as with any of our social events the buzz around the place and the smiling faces were as valuable as the significant amount of money raised.

**Messy Church** under the guidance of Caroline continues to grow with 30 non-church children and parents attending each month – it is important to note that the attendees vary from month to month, so this is incredibly important in reaching out to the Parish and community. Another very positive sign is that some of the parents are now starting to join in with preparations and activities so starting to own this. A spin off from Messy has been our Children's Holiday Club afternoons at Easter and during the summer, these were well attended and enjoyed by the children and the adults who stayed and became involved in the activities during the session. Caroline has the intention to hold something like this as we run up to Christmas, I pray that the congregation will support her in this.

**Our relationship with the primary school** continues to evolve and, in addition to their seasonal services in church and collective worships, the year 6 Alban Way has become a highlight of the Diocese initiative with photographs, videos and presentations being used as an example of excellence within the Eastern Region of the Church of England.

**Donut Club** - The year 6 cohort from 2024/5 have enabled us to offer a youth group which is taking root and appears to be growing slowly with a number of children already indicating their intention to make the next session in November Communication since they have left Renhold Primary and gone to 5 new schools has been a challenge but I think we now have a better idea on moving this forward. I cannot see these children coming to church on a Sunday morning, but they have asked to take part in the Christmas Tree festival and Christmas services – it is early days but I pray we stick with it and invite the Alban Way cohort from this year to join them as a support for them as they move schools and offer a light touch to faith for them.

**Fourth Thursday – Coffee and Cake** – has started during this year with Andrew, Karen, Rita and Carol hosting the event for those who want to meet and chat, play a few games and drink tea or coffee and eat cake. This is still in its fledgling stage with varying numbers attending, but it is an important part of our mission to supporting all ages in our community, offering friendship and hospitality which I hope will continue to evolve as time goes by.

**Pop-Up Coffee shop** continues to grow in numbers, reputation and community – It has been wonderful to see it develop and I am so pleased that so many have come forward to become active in it as we move on. As with many of our other activities where we look to fund raise, this has become so much more, and the chatter, laughter and buzz during the morning is priceless – Thank you to our churchwardens and all the other willing volunteers for all you do on these mornings.

**Crafty Club** is another group which is church linked but attracts people who are not always church people. This has grown its own community and again there is a need for it and an appreciation for, and it is a desire for it to continue and grow from those who attend. Our thanks go to Teresa, Christine and all who make this possible each month.

I have always believed that a church should be more than a place of worship on a Sunday morning and thanks to the support of many of you this has been achieved here in Renhold. Having the church open every day for passersby or visitors to walk in is a blessing and the number of groups and organisations that use church or chapter house is incredible – All Saints' is a living church, and I am so grateful for your support in making it happen.

## **Services**

The regular pattern of services is now well established and well supported and will continue. During the forthcoming vacancy the daily offices on Monday and Thursday have been suspended until a new priest has been installed but, night prayer/Compline will be livestreamed throughout the dark winter months. Occasional services have been fewer this year to date, but each has been very special and of great value to those attending occasional services are welcome at any time (even through the vacancy) and the churchwardens, and our assistant priest, will ensure these can take place upon request. Plans are in place for our Remembered with Love service and Remembrance celebrations to take place as well as a strong programme of services running up to Christmas... It is business as usual!

## **Conclusion**

So as my tenure in Renhold ends, I feel our time here, even with the challenges of COVID etc. has been fruitful. It has been encouraging that we have grown into being comfortable working outside of the church building, being out in our community, in the places where the people are and where we find God with them and in them. We have been able to spend time and develop relationships in school, in care homes, and with the teams at the Norse Road Crematorium. The outward looking of our congregation is further seen in its amazing generosity in practical ways in supporting local, national and international charities, and our regular donations to the local foodbank and baby bank are inspirational; from the letters and verbal feedback all of the various organisations are most grateful for your gifts, and I am humbled by your loving service to our local community.

2025 to date has been an incredible year for us, we have taken so many steps forward as a team with so many people playing active roles. I pray that you will continue to grow together in fellowship and friendship as you go forward, making yourselves open and available to those around you and to those in this community who will need your help. I pray that you will continue the journey we have been on, supporting each other in love and prayer as you face the opportunities, challenges and changes that will present themselves to you.

Rev Ian M Smith - Vicar

20 October 2025

### **3 Church wardens and Fabric report**

#### **Churchwardens report**

2025 started on rather a sad note we had lost two dear colleagues at the end of 2024, first Barry Wootton our long standing auditor of our accounts, then Ann Timms our much loved Verger and former long standing Churchwarden. Then in early January we lost Nick Flynn valued member of our PCC. Keith had taken on the role of Verger during Ann's illness and has continued in the role since Ann's passing. However he did step down from his role as Churchwarden at the APCM in April. Sarah Tomlinson was elected as Churchwarden in Keith's place at the same meeting.

Sarah had only just been sworn in as Churchwarden in July when Rev Ian announced that he was leaving us to take up post of Incumbent

at the Benefice of Toddington and Chalgrave, with his departure set for October. Ian's last service was an emotional one on 19 October, after which we entered our second period of vacancy in 10 years

Now that we are in Vacancy it falls upon the Churchwardens to take up the running of the church with the help of the PCC. Rev Ian fulfilled his obligation asked for by both the Bishop and Archdeacon of Bedford that he arrange clergy cover for all main services until the end of April 2026. This did mean that the Daily Office services have been halted during the vacancy. I am grateful for having Sarah as my fellow Churchwarden who, I will be first to admit is taking on the lion's share of the admin work while I concentrate on the fabric.

We have coped very well to the end of 2025 maintaining a full programme of our normal Sunday and Festival services, thanks to the generosity of the local clergy in coming to cover our services Ian had banked a lot of goodwill from the surrounding parishes but stepping into help cover services whilst still maintaining his commitment to us.

Our vacancy meeting was held on 27 November and was attended by Bishop Richard, Archdeacon Dave, our Patron CPAS's representative, the PCC and selected representatives of the Parish. The main task from this meeting was to lay the foundation for us to produce an up to date Parish Profile which forms the basis of the advertisement for the recruitment of our new incumbent. It was decided that the preparation of the profile would start early in the new year, to allow us to concentrate on all the Christmas Services, which we held a full programme which was well attended especially the Nativity service on Christmas Eve.

Work commenced on the Profile immediately after Christmas as was completed by mid-January 2026, thanks again to Sarah who did the majority of the hard typing and formatting. I can report

that the advertisement went live in early February 2026. The role is being advertised both individually and in conjunction with a part-time Chaplain role at Bedford School.

Sadly, no suitable candidates have felt called to the role so far, and the advertisement will be re-posted in the Church Times on 17th April, whilst being continually live online.

## **Fabric Report**

We have not suffered from major repair issue since the water ingress into the Chancel in late 2024, despite the excessive rain in the latter part of the year, there has been no reoccurrence. The cause was a blocked gutter outlet. During the coming year we can look to repairing the decorative damage.

Regular maintenance inspections have taken place throughout the year. Roofs and Gutters in March, Lightning Conductor in August, Fire Extinguishers in September, Boiler in November and the Organ at Easter and Christmas.

The main concentration this year has been working on progressing our major projects.

We have split the works in to two sections firstly the main church works, which require a contractor that include, new external pathways and resurfacing works, new ramped access to the south door and ramp to the Chapter House, new terrace and doors to the Chapter House and part removal of pews, all to make our building more accessible and welcoming to all visitors

Secondly works that can be done independently without the need for a contractor, such as;

**Green Garden of Remembrance** – Application was made for a full Faculty which was granted in July 2025 and the first internment of Ashes took place in the same month. Faculty also includes for the installation of two memorial benches

**Ventilation to toilets and additional cupboards** – permission was granted by Diocese by Letter of Authority from The Archdeacon.

**Alterations to the Kitchen** - Due to electrical works and alteration to the serving hatch we required to apply for a full Faculty- we are in the process of submitting.

**Disabled Ramp to Chapter House – External** – Replacement of the temporary wooden ramp to the Chapter House with a metal ramp - is with the Diocese for consideration

**Upgrade Audio System in Church** - Installation of a new audio system in the church linking in with the loop in the Chapter House – Permission has just been granted (February 2026) by letter of Authority from the Archdeacon

**Notice boards to the South Porch** – Installation of two new glazed notice boards in the South Porch (entry to main door) - Permission was granted by Diocese by Letter of Authority from The Archdeacon in October 2025

**Notice Boards to Churchyard** – Application is to be made for three notice boards in the Churchyard a main information board sited near the Priest Door, an information board for the Green Garden of Remembrance and an Information board about the Wildflower Garden on the North side of the Churchyard

**Application for the use of Headstones for Burial of Ashes** – it was brought to our attention that our use of Headstones to mark burial of Ashes was not in line with the current Diocesan Churchyard Regulation which requires plaques to be used. Our current practice of using headstones dates back to the 1980's – we are applying to the Diocese for a Faculty to be able to continue our practice of using headstones rather than plaques

Tony Ploszajski our Grants Officer is busy making enquiries and applications for grants and funding for the various works. He has secured funding from the Parish Council for the works to the toilets.

We are lucky that we have a Church building that has been well maintained and continues to be so, by making sure that any repairs are carried out quickly so as not to let the fabric deteriorate.

**800 Year Anniversary** – In 2029 the Church celebrates the 800th anniversary of its founding. We have been thinking of putting a section of stained glass in the East window. We would welcome suggestions for the design and donations towards the cost

Alan Bloomfield

February 2026

## **4 Verger's Report**

The Verger's responsibilities primarily involve supporting worship, working in conjunction with the Churchwardens to oversee front of house operations that provide a ministry focused on service and welcoming. The duties assigned to the Verger may vary according to parish requirements. At All Saints' Renhold, the Verger is responsible for three principal liturgical functions: preparing the Church for Holy Communion services, overseeing the development and training of Welcomers, and providing administrative and logistical support for occasional services, including Baptisms, Weddings, and Funerals. During the ongoing interregnum, the current Verger provides support for additional church activities as required.

### **Preparation of the Church**

For a typical Sunday 11:00am Parish Communion Service, it is essential to provide the sacred elements Chalice, Paten, Ciborium and associated items for preparation of the Altar by the Sacristan or Chalice assistant. Altar hangings, banners, and other appropriate decorations are updated in accordance with the Church Liturgical Calendar. Additionally, during Passiontide, Easter, and the Christmas season, ensure that liturgical decorations and seasonal Church furnishings are properly displayed.

A key objective for 2026 is for ASR to create a comprehensive inventory of consumable items currently utilised by the church, such as candles, communion wafers, and other related materials.

A further initiative should involve expanding the team of Welcomers assisting with services at ASR. Over the past two years, only one individual has volunteered for this role, and that person has demonstrated professionalism and reliability. A rota system cannot function effectively with only one or two Welcomers available.

### **Occasional Services: Baptisms, Weddings, and Funerals**

In 2025, the number of baptisms, weddings, and funerals at All Saints' Renhold remained consistent with the rates observed in the years following the COVID pandemic. For Baptisms and Weddings, family and friends were able to gather together for celebration, a wonderful scene to be

enjoyed on seeing a full church with music and the singing of hymns. Funerals, unfortunately are tinged with sorrow and sadness, but again a joy to see a full Church for family members and friends gathered to bid farewell to their loved ones.

## **Funerals**

We continue to maintain strong professional relationships with every Funeral Director in Bedford as well as those outside the area. Our business practices remain unchanged, each funeral is billed with an individual invoice, and payment from the Funeral Director is made by a single BACS transaction.

In 2023/4, a working group including Carl Montford (Nevilles Funeral Director) and Tom O'Brien (Grave Digger) submitted a proposal to increase the graveyard's capacity, in particular for full body burials, at this time only 3 / 4 locations remained available for use.

The proposal agreed by the PCC increased capacity during 2025 and would not affect reserved grave spaces or existing graves planned to include additional family members at a later date.

Burial of Ashes ... 30+ additional spaces

Full Body Burials .... 13 additional spaces

**Based on present utilisation this will provide capacity for circa 6 / 7 years.**

To increase capacity further, particularly for full-body burials, the proposal involves utilizing existing graves that are over 100 years old for new burials. This approach would necessitate obtaining a Faculty, and costs for an appropriate level of archaeological assessment.

## **Finally**

A big thank you to everyone responsible for developing and making the improvements in our Churchyard during the past two years.

- Carl Montford .... for his industry knowledge
- Tom O'Brien .... for his knowledge of our graveyard
- Teresa and her team for maintaining the churchyard as something to be proud off in the Parish
- Lucy Copeman of Howbury Farm Flowers for her outstanding floral arrangements, which are admired by everyone at Weddings and Funerals

## **Statistics for the Year 2025**

Baptisms	7
Weddings	4
Body Burials	4
Burial of Ashes	6
Funeral Service at the Crematorium	6

Keith Timms

February 2026

## **5 Safeguarding Report**

Safeguarding continues to be a high priority at All Saints Church Renhold.

The Action Plan has been updated, and the PCC has been pro-active in supporting any required improvements.

New PCC members have been satisfactorily safely recruited and DBS checked. All volunteers have completed their required safeguarding training.

Hiring agreements have been Reviewed and have been sent a statement requiring them to abide by the House of Bishops Safeguarding statements.

Jane Ferguson continues as Parish Safeguarding Officer, and supplies regular updates to the PCC.

Jane Ferguson

February 2026

## **6 Mission Action Plan Update**

The mission action plan was Reviewed in early June as part of an open meeting. The group took the opportunity to reflect on what had changed in the Parish and our environment, what had worked well in 2024-25 and what were our better if's. This input, together with recently released National statistics for our Parish, helped us revisit our Priorities for 2026 and beyond.

The MAP was reviewed by both the PCC and displayed for feedback from the congregation, before strategies were finalised at the PCC on 26th September. In the knowledge that Rev Ian would be moving on, it was agreed that the Standing Committee would prioritise the actions moving forward which was completed on 16th October. The MAP is displayed in the Chapter House corridor for all to see and has been uploaded to the Diocesan website.

The updated MAP was used to shape our Parish Profile for our new Incumbent.

Sarah Tomlinson

February 2026

## **7 Disability and Inclusivity Report**

The Disability and Inclusivity group did not meet before Ian's departure and with his departure the group ceases.

Despite this the Fabric Committee continue to work to improve the access and inclusivity of the building and churchyard. The plans we had already started work on for the improvement works have now been fully designed and costed, we are now in the process of trying to secure external funding of the works. These works include for further access ramps at the main entrance, ramped access between the Church and Chapter House, resurfacing of all footpaths and a footpath to the rear of the Chapter House , once we have secured the funding we will apply for a Faculty.

In the meantime we have secured approval for an upgrade to the PA system to the Church which can now be proceeded with once we have funded it

Alan Bloomfield

February 2026

## **8 Renhold VC Primary School Report**

Over the past year, Renhold VC Primary School has continued to flourish, building on the positive outcomes of our Ofsted inspection last February. In response to the two key areas identified for development, improving attendance among disadvantaged pupils and strengthening pupils' ability to retain knowledge in their long-term memory, we have implemented a range of targeted strategies. These measures are already contributing to improved outcomes and greater consistency across the school.

A significant focus this year has been deepening pupils' and staff understanding of our Christian vision, "*life in all its fullness*," inspired by the parable of the Good Shepherd. This work forms an important part of our preparation for the forthcoming SIAMS inspection next academic year. Staff training, worship themes, curriculum links, and pupil leadership activities have all contributed to embedding this vision more fully in the life of the school.

We remain particularly proud of the breadth and richness of our enrichment offer. This year, our pupils have participated in a wide range of experiences, including:

- A multi-faith tour
- A Bible exhibition
- Community singing events
- Luna Dance workshops
- Theatre performances
- A visit from the High Sheriff of Bedfordshire

Our partnership with Vicki McLaughlin from LEAF Education continues to strengthen pupils' understanding of sustainability, agriculture, and the importance of caring for God's creation. This relationship provides meaningful, hands-on learning that complements our curriculum and Christian ethos.

Looking ahead, we have an exciting programme of opportunities planned for the coming months. Among the highlights is our upcoming World Cup-themed activity day, where pupils will experience virtual reality, explore football from around the world, and take part in workshops led by the renowned football freestyler Jamie Knight—an event the children are already eagerly anticipating.

Overall, it has been a joyful and successful year for our school community. We remain grateful for the continued support of the Parochial Church Council, whose partnership plays an important role in enriching the spiritual and educational life of our pupils.

Lisa Larham

February 2026

## 9 Messy Church Report

Messy church has continued successfully with numbers of children and adults attending ranging from 8 to 30. We estimate that over 20 different families have come to at least one session this is a significant outreach activity for the Church. We have covered a wide range of themes, including Bible stories such as creation, parables including the Lost Coin and significant times in the church year such as Pentecost and Christmas.



*Christmas biscuits and wobbly angels*



*Easter egg hunt*

We held half day holiday clubs at Easter and in the summer holiday which were well attended and very much appreciated by children and parents, especially working parents who told this enabled them not to feel guilty and allowed the children to enjoy the company of their friends. We also participated in the Scarecrow Trail and the Christmas Tree Festival this year.

Sessions have been somewhat streamlined and the number of activities reduced to five each session, usually including clay and a baking activity as well as a wide range of other crafts and occasionally games. Parents and children are now encouraged to help clear away and assist with refreshments.



*Making felt pouches*



We have a stable team of adult helpers before and during the sessions: Alan, Keith, Jane, Alex and Victoria. We have had some sessions where staffing has been very difficult and are extremely grateful to all those who have helped. We hope to have the services of a youth worker from another church this year.

Caroline Coster

February 2026

## 10 Friends of All Saints' Renhold Report

Our first event for 2025 was our Quiz Nite held on 22 March; due to demand we increased the number of teams to 12, which meant that we were unable to provide a Fish and Chip supper due to the restricted seating space in the Chapter House. So we provided a finger picking buffet and drinks during the interval.

We held our much loved Beetle Drive on 4 October we reverted back to the preferred Fish and Chips or Chicken supper after the feedback from a previous year. Don't mess with a tried and tested favourite.

On 5 – 7 December we held our Christmas Tree Festival we had a total of 19 trees displayed in the Church, the theme for the decorations was Christmas Carols, but turnout of visitors was quite disappointing on both days due to the weather and other events. But we managed to raise around £500.00. The Carols amongst the trees was well attended on late Sunday afternoon

We helped with other fundraising events throughout the year like the Vicarage Garden Party on 28 June and the Scarecrow Festival that was held on 20 – 21 September.

Events Planned for 2026, include a Quiz Nite on 16 May, Beetle Drive 26 September, and of course the Friends will be on hand to assist with all other fundraising events We are hoping to persuade Tony Polzajski to give a talk and presentation on Birds and Wildlife in Renhold on 26 or 27 June or 4 July

Alan Bloomfield

February 2026

## **11 General Fundraising Report**

The Vicarage Garden Party on 28th June. The glorious sunny weather and beautiful garden provided a backdrop to a delightful afternoon. Music was provided by the Ukulele Band, the children from Renhold School, and the Renhold String Quartet. Children could participate in competitions and games, and we all tried to find bargains on the various stalls. A total of £830 was raised for Church Funds. Thank you to Revd Ian and Christine for being such generous hosts.

The Scarecrow Festival in September was a great success, raising £1030. In addition to the financial reward, it was an excellent Community event. There was enthusiastic participation from all areas of the Village, and families could be seen wandering throughout Renhold for the whole weekend, posing for photos with the wonderful and imaginative creations. People could vote for their favourite scarecrow - and the winners were: The Polhill Arms, Floral Barn Studio, and Churchyard Volunteers in the class for Organisations. Petra Schreier, Sharon & Dave Wiggins and Laura Stanton in the Individual/Family Class.

Prizes were awarded at the Harvest Festival the following Sunday. Each September the Beds and Herts Historic Churches Trust Sponsored Bike'n'hike takes place. The usual team were unavailable, but Rita valiantly stepped in, visited many churches and raised £210 in sponsorship. Half for BHHCT and half for Renhold.

Continuing throughout the year, our monthly Pop-up Coffee Shop raised £2235 in total. A great venue for a sausage sandwich and a catch up with friends on the second Saturday of each month.

The sale of Christine's jams and chutneys over the year raised £704. How we are missing these now! Not an easy task keeping us supplied, and we did appreciate her hard work. Thanks too to the Good Fairy who kindly retrieved the recycled empty jars and cleaned them ready for the next batch.

These totals amount to about £5000, and demand for church spending continues unabated. The team are always grateful for new ideas for raising money. And we should not forget that part of the equation is bringing people together to have some fun and company. Throughout all the events an amazing group of helpers bake cakes, serve teas, move furniture, etc etc . Our grateful thanks to them all.

Jill Barrell

February 2026

## 12 Treasures Report

### Audited Treasurers Report Year Ended 31st December 2025

#### Financial Position @ 31st December 2025

Church Restoration Funds	£65,354.56
General Fund - (unrestricted)	£27,584.45
General Fund - (restricted)	£32,983.77
<b>Total combined Funds</b>	<b>£125,922.78</b>

#### Restoration Fund Income & Expenditure account for Year Ended 31st December 2025

	<b>2025 Actual</b>
<b><u>INCOME</u></b>	
Grants	£0.00
VAT Claims	£0.00
Donations	£0.00
Fundraising	£0.00
Interest	£2,613.34
<b>TOTAL INCOME</b>	<b>£2,613.34</b>
<b><u>EXPENDITURE</u></b>	
Electrical Work	£1,421.69
Architect Fees	£0.00
Repairs	£398.41
Fund Raising Exp	£0.00
Bank Charges	£40.00
<b>TOTAL EXPENDITURE</b>	<b>£1,860.10</b>
<b>Net Income/Expenditure</b>	<b>£753.24</b>

**General Fund Income & Expenditure account for Year Ended 31st December 2025**

**General Fund Income & Expenditure account for Year Ended 31st December 2025**

	<b>2024 Actual</b>	<b>2025 Budget</b>	<b>2025 Actual</b>	<b>% v budget</b>
<b><u>INCOME</u></b>				
Collections	£3,700.83	£4,000.00	£3,086.77	77%
Church Fees	£12,325.00	£3,000.00	£4,877.00	163%
ENV & Bacs giving	£13,944.00	£13,700.00	£13,871.67	101%
Gift Aid	£6,885.14	£6,000.00	£6,347.43	106%
Rent	£135.00	£300.00	£360.00	120%
Diocese Fees		£1,500.00	£2,851.00	190%
Verger		£500.00	£315.00	63%
Music		£2,000.00	£2,940.00	147%
Bells		£400.00	£331.00	83%
Fundraising	£6,432.21	£8,500.00	£6,675.06	79%
Donations	£42,224.76	£8,000.00	£15,844.95	198%
Grants	£28,965.63		£1,896.00	
Dividends	£1,403.28	£1,600.00	£1,876.89	117%
Reconciling difference			£70.86	
<b>TOTAL INCOME</b>	<b>£116,015.85</b>	<b>£49,500.00</b>	<b>£61,343.63</b>	<b>124%</b>
<b><u>EXPENDITURE</u></b>				
Expenses	£4,898.17	£1,000.00	£4,757.61	476%
Insurance	£2,929.30	£3,000.00	£3,004.06	100%
Utilities	£3,117.09	£2,000.00	£3,365.40	168%
Music Fees	£2,655.00	£2,000.00	£2,165.00	108%
Cleaning		£400.00	£517.83	129%
Verger		£450.00	£270.00	60%

Bell Fees		£300.00	£288.00	96%
Cost of services	£3,467.00	£2,200.00	£2,683.55	122%
Maintenance	£7,083.90	£4,000.00	£4,803.81	120%
Fees to the Diocese	£30,944.00	£33,122.00	£33,921.00	102%
Charitable giving	£832.69	£500.00	£399.66	80%
Safeguarding	£6.00	£20.00	£12.00	60%
Transfers	£25,463.00			
Bank Charges/sum up fees	£116.75	£180.00	£242.00	134%
<b>TOTAL EXPENDITURE</b>	<b>£81,512.90</b>	<b>£49,172.00</b>	<b>£56,429.92</b>	<b>115%</b>
<b>Net Income/Expenditure</b>	<b>£34,502.95</b>	<b>£328.00</b>	<b>£4,913.71</b>	<b>1498%</b>

#### General Fund - Restricted Funds

Fund Name	Opening Balance 01/01/2025	Income	Expenditure	Closing Balance 31/12/2025
Flower Fund	£414.13	£170.00	£316.37	£267.76
Bell Fund	£200.00	£165.00		£365.00
Organ Fund	£0.00	£25.00		£25.00
St Albans Youth grant	£1,000.00		£72.96	£927.04
S Banks Bequest (V)	£5,000.00		£589.15	£4,410.85
S Banks Bequest (CW)	£29,364.00		£2,379.00	£26,985.00
Messy Church grant	£49.02		£45.90	£3.12
<b>Total Fund</b>	<b>£36,027.15</b>	<b>£360.00</b>	<b>£3,403.38</b>	<b>£32,983.77</b>

#### Restoration fund

The restoration fund increased by £753 in 2025.

## **General Fund**

I am pleased to report that our accounts show a surplus of £4.9k for the year. Overall, the parish's finances remain stable and well managed, and we are entering 2026 in a positive position. One off donations received for £10k in the year have aided the closing surplus position.

## **Fundraising 2025**

Vicarage Garden Party	£830.37
Scarecrow Competition	£1,029.80
Pop Up Cafe	£2,235.46
Jam / Chutney Sales	£703.98
Voltiv Stand	£147.52
Book Sales	£135.00
Craft club	£60.00
Hand Bells	£59.49
Other	£1,473.44
<b>Total Fund Raising</b>	<b>£6,675.06</b>

## **Day-to-day finances and commitments**

Our day-to-day commitments continue to be met and managed effectively. Cashflow has remained steady, and routine expenditure has been kept under control. Importantly, we have remained up to date with our Parish Share, reflecting our continued commitment to the wider Church.

## **Reserves and financial resilience**

Our reserves remain at a healthy level, leaving us well placed to meet ongoing commitments and respond to future needs. This provides reassurance and strengthens our overall financial resilience as we move into 2026.

## **Outlook for 2026**

With a year-end surplus, stable income streams, continued support for fundraising, successful grant applications, and a healthy reserves position, the parish is well placed as we enter 2026. We

will continue to monitor costs carefully, maintain Parish Share commitments, and support income generation through giving, fundraising, and grant opportunities.

I would also like to thank John Playle for examining the accounts for this year.

Andrew Coutts, Treasurer

2nd April 2026.

## Appendices

### A1 Electoral Roll

A full review of the Electoral Roll was required in 2025, occurring every six years in accordance with Church Representation Rules. Contact was made with the sixty-five people on the existing Roll, fifty of whom confirmed their wish to remain on the Roll. Three loyal members of the church community died during the year, and six new people joined the Electoral Roll. The 2025 Roll was submitted to the Diocese, with a membership of fifty-six.

Ingrid Lennox

February 2026

### A2 Church Administration

#### Members of the Parochial Church Council

**Incumbent:- Rev Ian M Smith until October then In Vacancy**

**Church Wardens: Alan Bloomfield; Sarah Tomlinson**

Lay Vice Chair of the PCC: Alan Bloomfield	
Deanery Synod Representative; Caroline Coster	
<b>Elected Members:</b>	
Jill Barrell (elected 2025)	Jill Burrows (elected 2023)
Lucy Copeman (elected 2025)	Keith Timms (elected 2025)
Jane Ferguson (elected 2023)	Lisa Larham Renhold School Rep (ex officio)
Jeremy Bailey (elected 2023)	Andrew Coutts (Co opted 2025)
<b>PCC Secretary:</b> Jill Burrows,	

There were three resignations during 2025 - all due to relocation

There was one co-option during 2025

<b><u>Treasurer</u></b> Andrew Coutts	<b><u>Verger</u></b> Keith Timms	<b><u>Sacristan</u></b>
<b><u>Servers</u></b> Jill Burrows Jill Barrell	<b><u>Electoral Roll Officer</u></b> Ingrid Lennox	<b><u>Safeguarding Officer</u></b> Jane Ferguson  <b><u>School Foundation Governor</u></b> Jill Burrows

### A3 Accounts – Receipts and Payments

#### General Fund Income & Expenditure account for Year Ended 31st December 2025

	2024 Actual	2025 Budget	2025 Actual	% v budget
<b><u>INCOME</u></b>				
Collections	£3,700.83	£4,000.00	£3,086.77	77%
Church Fees	£12,325.00	£3,000.00	£4,877.00	163%
ENV & Bacs giving	£13,944.00	£13,700.00	£13,871.67	101%
Gift Aid	£6,885.14	£6,000.00	£6,347.43	106%
Rent	£135.00	£300.00	£360.00	120%
Diocese Fees		£1,500.00	£2,851.00	190%
Verger		£500.00	£315.00	63%
Music		£2,000.00	£2,940.00	147%
Bells		£400.00	£331.00	83%
Fundraising	£6,432.21	£8,500.00	£6,675.06	79%
Donations	£42,224.76	£8,000.00	£15,844.95	198%
Grants	£28,965.63		£1,896.00	
Dividends	£1,403.28	£1,600.00	£1,876.89	117%
Reconciling difference			£70.86	
<b>TOTAL INCOME</b>	<b>£116,015.85</b>	<b>£49,500.00</b>	<b>£61,343.63</b>	<b>124%</b>
<b><u>EXPENDITURE</u></b>				
Expenses	£4,898.17	£1,000.00	£4,757.61	476%
Insurance	£2,929.30	£3,000.00	£3,004.06	100%
Utilities	£3,117.09	£2,000.00	£3,365.40	168%
Music Fees	£2,655.00	£2,000.00	£2,165.00	108%
Cleaning		£400.00	£517.83	129%

Verger		£450.00	£270.00	60%
Bell Fees		£300.00	£288.00	96%
Cost of services	£3,467.00	£2,200.00	£2,683.55	122%
Maintenance	£7,083.90	£4,000.00	£4,803.81	120%
Fees to the Diocese	£30,944.00	£33,122.00	£33,921.00	102%
Charitable giving	£832.69	£500.00	£399.66	80%
Safeguarding	£6.00	£20.00	£12.00	60%
Transfers	£25,463.00			
Bank Charges/sum up fees	£116.75	£180.00	£242.00	134%
<b>TOTAL EXPENDITURE</b>	<b>£81,512.90</b>	<b>£49,172.00</b>	<b>£56,429.92</b>	<b>115%</b>
<b>Net Income/Expenditure</b>	<b>£34,502.95</b>	<b>£328.00</b>	<b>£4,913.71</b>	<b>1498%</b>

#### General Fund - Restricted Funds

<b>Fund Name</b>	<b>Opening Balance 01/01/2025</b>	<b>Income</b>	<b>Expenditure</b>	<b>Closing Balance 31/12/2025</b>
Flower Fund	£414.13	£170.00	£316.37	£267.76
Bell Fund	£200.00	£165.00		£365.00
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Messy Church grant	£49.02		£45.90	£3.12
<b>Total Fund</b>	<b>£36,027.15</b>	<b>£360.00</b>	<b>£3,403.38</b>	<b>£32,983.77</b>

#### Restoration fund

The restoration fund increased by £753 in 2025.

## A4 Independent Examiner's Report

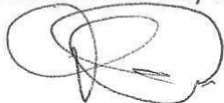
### John Playle –FCCA, FAIA, PGCertEd

<u>Restricted funds</u>	Flower fund	Bell fund	Organ fund	St Albans youth grant	S Banks (V)
Opening balance	414.13	200.00		1,000.00	5,000.00
Income	170.00	165.00	25.00		
Expenditure	- 316.37			- 72.96	- 589.15
Closing balance	<u>267.76</u>	<u>365.00</u>	<u>25.00</u>	<u>927.04</u>	<u>4,410.85</u>

#### Fundraising

Vicarage garden party	830.37
Scarecrow competition	1,029.80
Pop up café	2,235.46
Jam/chutney	703.98
Votiv stands	147.52
Book sales	135.00
Craft club	60.00
Hand bells	59.49
Other	<u>1,473.44</u>
	<u>6,675.06</u>

I have examined the accounts for the year ended 31st December 2025 and confirm that they are in accordance with the records kept



John Playle, FCCA, FAIA, PGCertEd  
1st April 2026