

2025 Report and Accounts for the Parochial Church Council of St Mary the Virgin, Walkern

Aim and purposes

St Mary's Parochial Church Council (PCC) has the responsibility of co-operating with the Rector (the Reverend Mark Bailey), the other four parishes in the Benefice of Ardeley, Benington, Cottered with Throcking, and Walkern, the other Benefices in the Buntingford Deanery, and our local ecumenical partners (LEP) in Walkern and Benington, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the Church and churchyard of St Mary, the Virgin in Walkern.

Objectives and activities

The PCC is committed to responding to the needs and diversity of our community and the wider world. We do this by serving our people pastorally, finding opportunities to allow others to experience the possibilities opened up by faith and belief in God, and by showing them how this can be made real in everyday life through the Gospel of Christ. We aim to be a **living church**, in which all can feel welcome, safe and included and which is the true spiritual “home” for all the community. In a difficult economy, and against the backdrop of the on-going war in Ukraine, we continue serving our community and refugees within our Benefice and beyond, particularly through our Benefice wide Food Bank.

The Parish is committed to the **Safeguarding** of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishop’s guidance on safeguarding children and vulnerable adults). The PCC continues to follow all the House of Bishops’ Safeguarding Policies and Practice Guidance, as well as “Promoting a Safer Church” (child protection and vulnerable adults policy) and the Domestic Abuse statement. An item on Safeguarding is on every PCC agenda. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. DBS checks are renewed every 3 years. Members of the PCC are requested to take the appropriate safeguarding training, to be renewed every three years and in addition we have arranged a **Mental Health Awareness** training day in 2026. There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There has been one issue of safeguarding concern reported during 2025. The PCC updated policies and procedures with regard to **Data Protection and Privacy** during 2018 and its **Safety Policy** in 2024 and these and all forms of safeguarding remain critical, especially when handling sensitivities associated with recipients of the Food Bank service.

The PCC is aware of **worship patterns** throughout the five parishes in the Benefice and welcomes worshippers from the Benefice and elsewhere to our services. We make adjustments to involve the many community groups that live within our own parish and the rest of our Benefice. We have put faith into practice by offering time and space in the church for private prayer on Wednesdays (and over weekends from 2026), maintaining a daily 4.00pm prayer team, distributing Forget-me-not flowers and prayers to the community at large, delivering the sacrament whenever possible at church and at home. We supplement services with pew sheets, Walkern Journal articles and FaceBook posts and share fifth Sunday services with other churches in the Benefice and our LEP partners.

Having largely achieved the goals set out in our **2024 Mission Action Plan** to further develop the **prayer life** of the church, **involve the community** through churchyard working party events, and strengthening our relationship with our secular **village school**, we updated and published a **new Mission Action Plan** on the Diocesan web site during 2025. This was done with due consideration of the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion, thus enabling ordinary people to live out their faith as part of our parish and wider communities through:

- “*Going Deeper into God*” : by strengthening our **Church finances** through registering with the Parish Giving scheme to encourage regular giving, by developing the use of Gift Aid with regular and one off giving, and having an annual review of giving and ways to encourage generosity.
- “*Transforming Communities*” : by enabling our **church to be open more frequently** on an unmanned basis, by fitting locks on vestry doors to improve essential security, arranging a rota of key holders for weekend opening, and publicising this increased access to the community.
- “*Making New Disciples*” : by **improving skills** especially relating to working with those in need, arranging training on **mental health awareness**, and supporting people in need appropriately when we become aware of their needs.

Achievements and performance

During 2025, despite hospitalisation and absence of some of our regular ministry support team, the PCC were able to offer almost all weekly services at St Mary’s consisting of Holy communion, Morning Prayer, and our monthly Family service with help from our LEP partners. We were able to conduct a full set of Mothering Sunday, Lent, Easter, Patronal, Harvest, All Souls, Remembrance, Advent and Christmas services at the church, and distributed Christmas cards to all households in the village.

After a Benefice wide consultation process at the beginning of 2025, we were pleased to host the formal service for the Institution, Induction and Installation of our Priest-in-charge Revd Mark Bailey as **Rector of the Benefice** by Bishop Jane and Archdeacon Janet on 16th June 2025.

We have been blessed by having the support of our Reader, Laurie Hawkins, our Lay Leaders of Worship, Maggie Hawkins and Tom Nutley, our Choir Leader Beverley Harlow, our previous priest Canon Revd Mike Leverton, visiting (retired) Bishop Rt Revd Chris Hardman, visiting Reader Mark Eaton and visiting URC Minister Revd Stan Chatikobo.

We are fortunate in having a dedicated organist and reliable alternatives, and a small Family service orchestra. Our loyal choir members have supported our services whenever possible and also assisted other churches in the Benefice by providing a choral presence at weddings and joint Benefice services on 5th Sundays. We have a small team of bell ringers who ring for services and special occasions and support other Benefice ringers whenever possible.

During 2025, we welcomed a new Treasurer, Keith Pitts who took over the role from Tim Betts who had been Treasurer since 2014. Towards the end of the year, we also welcomed a new Parish (Benefice) Administrator, Kim Horton, who took over from Heather Ferguson, who had served us since 2019.

We shared in the World Day of Prayer and LEP Maundy Thursday supper and August LEP services and continued support for the LEP’s weekly coffee morning and ecumenical communion services at URC. We took part in the Annual Bike and Hike Ride organised by the Bedfordshire and Hertfordshire Historic Churches Trust, held a joint LEP Harvest Supper and were pleased to welcome the village school for their annual festival services and during the summer term when every class in the school had been invited to visit the church. Revd Mark Bailey also organised the first joint outing of the senior classes in the three schools in our benefice (Walkern, Ardeley and Benington) to the historic windmill in Cromer.

As well as our normal services, we enabled our community to celebrate and thank God at the milestones of the journey through life. In 2025, we celebrated the joy of nine baptisms (8 children and 1 adult), the marriage of two couples embarking on life together, and through ten funerals and interment of ashes, families and friends expressed grief and gave thanks for the lives of their loved ones, whose lives were now complete in this world and commended the person into God's keeping. We were also pleased to witness the confirmation of one adult from our Parish.

We held fundraising teas at Walkern Hall, had stalls at WSSC, and hosted the Orpheus Choir, Church Tea & Tours, Life Stories event, Revd Mark Bailey’s talk on his 2024 sabbatical in Newfoundland, the History Society’s *Victorian Christmas in Walkern* concert and our Christmas Tree Festival in the church. All these events also brought the wider community into contact with the church.

We registered with the **Parish Giving** scheme so that those with standing orders could switch to a system which automates annual reminders and Gift Aid claims, and thanks to a Diocese donation were able to install an electronic donation device (**Collectin**) which facilitates phone and card donations.

The Walkern Journal, which keeps our community abreast with church and other local news, and our FaceBook page and web site (ubbw.org) benefits from regular contributions from Revd Mark Bailey and other church members. We also tried to post information on the disparate village social media platforms.

Our **Food Bank** (originally established in 2020) continued to meet the needs of further households throughout our Benefice, including some long standing Ukrainian refugees. Thanks to the on-going generosity of donors in our village and beyond, other parishes in our Benefice, support from our Parish Council, East Herts District Council, Tesco (Olio scheme), and our team of volunteers, we have provided practical, emotional support and fellowship to many individuals and families.

Electoral Roll

After the renewal of our electoral roll in May 2025, there were 45 parishioners on the Church Electoral Roll and after the revision in April 2026 this number rose to 48.

The Church building and churchyard

During 2025 the projects to **repoint the walls** and **clear the high gutters**, and the project to **install locks on the vestry** so that the church could be opened on an unmanned basis were completed. The project to install a **plaque in memory of Jane Wenham** in the church continued its navigation of the official approvals process.

Towards the end of the year St Mary's was very grateful to be the recipient of a significant **restricted use legacy** from the late Peter Ruffle for our **Building Fund**. As there is no shortage of potentially urgent building projects, we formed a Buildings Works Committee to determine, with our architect, which memorial building project/s would have the most significant /long lasting benefits to St Mary's.

In the **churchyard**, the project to cut back the **yew trees** at the east end of the church which had been recommended in the 2023 Quinquennial inspection was approved and completed, and the project to extend the **Garden of Remembrance** northwards started its approvals process. Our **Coronation Hedge** continues to flourish and during the Autumn churchyard and church **clear up day**, work was done to clear away the bushes adjacent to the wheelie bin storage area.

Other maintenance related work during the year involved checking of E-bound roof alarm system, servicing the organ and the clock, PAT, lightning conductor and fire extinguisher testing, pest control and filling in badger holes in the graveyard. We also continued hiring local contractors to attend to the regular maintenance of the churchyard and Garden of Remembrance. Thanks are due to Maggie Hawkins, Stephen Gardner and Eleanor Waldock for managing this work for us.

Electricity

We have continued to closely monitor our electricity costs and to ration the extent and duration of heating in the building, and to limit, where possible, events during cold months in the year.

Just Friends (of St Mary's) raised funds for building works through the Orpheus Choir concert and we would like to encourage people to use the Easyfundraising facility when they are buying on-line.

Pastoral care

During 2025, average church attendance fell slightly, as members of our congregation have been frail, ill or hospitalised and thus have been unable to attend services. We continue to make concerted efforts to keep in touch with them, visiting them at home or in hospital where possible.

The church has a concern for the welfare of all members on the Electoral Roll, their families, all our parishioners and our villagers. On a weekly basis our prayer list is updated, reflected in the pew sheet and a posy of Forget-Me-Not flowers is given to those who are named for our special prayers, and these

are very gratefully received. We have set aside time and space to offer prayers and support during our Food Bank mornings for any in need and our extended opening hours over weekends during 2026 will increase access to the church to allow for private prayer. We thank the members of the team who organise this and the Pastoral Visiting and Prayer Team for their daily prayers.

Mission giving and outreach

Helping those in need is a demonstration of our faith. We have supported Bedfordshire and Hertfordshire Historic Churches Trust, the British Legion, The Children's Society, the Bishop's Harvest Appeal and by organising space, heating and volunteers to service our Food Bank recipients.

Our **Welcome to Walkern** packs, including information on regular and special church services and activities, have been delivered in person to all newcomers to the village and we use FaceBook, the church web site and posters around the village to advertise church openings, services and related events.

Ecumenical and inter-parish relationships

The church is a member of Churches Together in Benington and Walkern (Local Ecumenical Partnership) and our Benefice of five Parishes (Ardeley, Benington, Cottered with Throcking and Walkern). We typically share some services with all five Parishes in our Benefice and with our LEP partners in Walkern and Benington, with a Benefice wide choir led by St Mary's organist and choir.

Deanery Synod

In 2025 no one was available to fill the representative vacancies on the Buntingford Deanery Synod, which provides the PCC with a link between the parish and the wider structures of the church, but involves long road trips on country roads at night. We still receive the minutes of the meetings.

Financial review: year-ended 31 December 2025

The 2025 Annual Accounts have been independently examined prior to the APCM.

Total cash at bank increased overall by £194.7k primarily reflecting a legacy of £200k which was received in the year from Peter Ruffle's estate. This was specified solely for use in the Fabric of the Church, therefore was immediately put into Restricted Funds. The net cash inflow from Unrestricted fund income was £16.9k which was negatively offset by Parish Share payments of £20.6k.

Unrestricted Funds

Cash flows from Unrestricted Funds include (i) income not designated to Restricted Funds (i.e. collections and Gift Aid, fees and certain fund-raising events), less (ii) expenses incurred in relation to St Mary's running costs (i.e. administration, insurance, utilities and general repairs and maintenance). In 2025, St Mary's generated a net cash inflow of £16.9k from Unrestricted Funds (before paying Parish Share), with income totalling £37.5k offset by expenses of £20.5k.

The net cash inflow of £16.9k before Parish Share compares to a net cash inflow of £13.2k in 2024. This shows a net increase of £3.7k on the year, this is after taking into account the £2.6k increase in electricity costs. Income for the year was up by £3k due to small increases in Special Events, Bank Interest, Grants, Weddings and Funerals. Additionally, £720 was received from the Food Bank restricted fund to pay for electricity used on a Wednesday. The overall costs for the year were down by £615 (despite the rise in electricity costs) compared to 2024. The main savings on expenditure have come from a decrease of £1.7k in repairs & maintenance.

Parish Share

The Parish Share charge for the year was £27.4k, of which £20.6k (75%) was paid. This payment (paid quarterly in the first three quarters) exceeded the year's surplus (before Parish Share) by £4.4k. If the balance of £6.8k were paid it would have left us in an increasingly precarious financial situation. The PCC therefore decided to withhold the final payment. St Mary's must ensure that our reserves are not eroded any further as this is obviously unsustainable. Any payments of the Parish Share in 2026 should only be made if sufficient excess of income over expenditure can be demonstrated.

Our primary sources of income remain:

Collections, Donations, Regular giving and Gift Aid: we remain extremely grateful to all the members of our congregation who have so generously maintained their giving commitments and for one-off donations during the year; our ability to claim Gift Aid on as many donations as possible also remains important to us and can make the difference in terms of being able to cover our Parish Share in full or not each year – please do support us where possible in claiming this essential top-up income.

Fees: wedding and funeral/memorial services are important events that contribute towards the upkeep of the church.

Special events: during the course of 2025 we held various events to raise funds, although we had to restrict hosting them at the Church, where the cost of heating was likely to exceed the money raised. Events in the year included Snowdrop and Daffodil Teas at Walkern Hall, having a stall at Walkern Fair, Teas & Tours on the day of Bike 'n Hike, Orpheus Concert, the Christmas Tree Festival and the Walkern History Society's a Victorian Christmas. We would like to thank PCC members and friends and families, the congregation and the village community for their support for all our fund-raising events.

Restricted funds

Cash flows from Restricted Funds comprise of income received and designated to certain funds (e.g. Building Works or Food Bank), offset by payments incurred in relation to these funds. The total cash balance held in Restricted funds increased in the year by £198k to £219k which was primarily because of an extraordinary legacy received of £200k. This legacy was explicitly given for the use in maintaining the Fabric of the Building. Without the legacy, the overall fund decreased by £1k. The main movement of the Restricted Funds were as follows:

The Churchyard Fund - Historically (from 2018) money for this fund was also sourced through Funerals & Burials, however in recent times this had inadvertently ceased. The PCC agreed that it should be re-instated during 2025, as a result the fund has increased this year by £3.5k. This will help to cover Churchyard maintenance costs.

The Building Works fund – increased, due to the legacy received.

The King's College Fund - down by £4.2k primarily because it is now being used more extensively to support the whole mission of the Church.

The Bell Fund - up by £180 due to increased bell ringing at some Weddings/Funerals.

The Choir Fund - down by £153 due to the purchase of much needed new Hymn Books.

Just Friends - up by just over £300 mainly due to specific fund raising i.e. the Orpheus Choir Concert.

The Food Bank fund - once again this has had success in relation to donations amounting to £450 in return for talks, given by Beverly Harlow, to various organisations,. It was also decided by the PCC to transfer, to the Food Bank fund, the funds held in the Refugee restricted fund totalling £487. (The Refugee fund was set up for the Ukraine emergency and it is now thought that help for the community, including any remaining refugees, is more practically served through the food bank). A portion of these funds are used to keep the church open and heated on Food Bank/Open Community Cafe days, as well as alleviating some of the worst cases of deprivation in our community. £1,700 in the year was transferred from Food Bank towards the cost of heating. £173 was also spent on replenishing stocks. Overall, the fund decreased on the year by £936.

Asset Statement

At 31 December 2025, the Church held total cash balances of £250,783, of which £219,142 is held in Restricted Funds (see above), leaving an unrestricted cash balance of £31,641 compared to £35,266 in 2024.

Although in 2025, 75% of the Parish Share was paid, the PCC decided that the balance of £6,857 could not be paid as it had to focus on managing its financial position in line with PCC policy. The asset statement still includes unpaid Parish Share from 2023 and 2024. Whilst in the past we have had old Parish Share debt written off by the Diocese it is not a foregone conclusion and therefore these old debts must remain on the asset statement. There is a procedure, that the Diocese have set up, by which

parishes can apply to have a Parish Share debt of three years or more written off. We fully expect to apply for this in 2026 in respect of the 2023 debt.

The accounts show a net deficit of £7.3k as at 31 December 2025, stated after inclusion of the 2023, 2024 and 2025 unpaid Parish Share liabilities of £38.9k.

Sign-off and looking forward

2025 was an improved year, income was up by £3.1k and expenditure down by £0.6k. leaving a net surplus before paying any Parish Share of £16.9k. The Parish Share liability is still a matter of concern, for 2025 it was set at £27.4k which is £10.5k more than our surplus for the year. 2025 has highlighted the diligent and robust efforts of the PCC and the Church members in trying to control the finances in difficult circumstances. Looking forward, the PCC needs to continue to assess the impact of higher utility bills on the annual cash flows, maintain and grow, where possible, its income streams and manage its costs. As mentioned above we were very fortunate and humbled to have received the legacy from Peter Ruffle's estate. A sub-committee has been set up specifically to look at how this money should be spent. Half of it, £100k, has been invested in a high interest account, for a year, reserved for future building/repair projects. The remainder will be used by the Church on major necessary building related projects, many of which have been put forward for consideration and the process of choosing the most urgent is underway. Whilst pressures on repairs and maintenance of the fabric of the Church are temporarily relieved due to this legacy, complacency should be guarded against, and other ways to continue to fund the repairs and maintenance of an ageing listed building must always be uppermost in our minds.

Volunteers

We would like to thank all the volunteers who work so hard to make our church as welcoming as it can be; our bell ringers, vergers and sides people who provide a warm welcome at the door; our invisible cleaners, churchyard workers, flower arrangers and posy makers, our choir, organists, intercessors, readers, servers, sacristan and chalice team, pew sheet, FaceBook and Journal article writers and printers, our invisible web-site administrator, providers of tea and coffee and cakes, our Food Bank donors and volunteers, those who do the laundry and polish our silverware, our family history researcher, our newcomer outreach team, our dogged fund raisers and those friends and family members who have offered their services free of charge to help with the never ending to do list.

We are grateful to our Rector Revd Mark Bailey for his energy and tenacity in tackling his difficult role, and in particular, we thank our churchwardens Beverley Harlow and Maggie Hawkins and their deputy Tom Nutley, who have worked so tirelessly on our behalf; our Reader Laurie Hawkins and Lay Leaders of Worship Maggie Hawkins and Tom Nutley for supporting our worship and outreach activities.

We would like to thank Keith Pitts for taking on our Treasury role; and Richard Greenland for examining our Accounts; Caroline Hollings for managing our cash book; all our PCC members for their loyal service; our secretary Miki Phillips for keeping us on track; our previous Administrator, Heather Ferguson and her replacement Kim Horton, who has seamlessly taken on her new role.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure and the method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's PCC attendees consist of the Rector, Churchwardens, Reader, Members elected by members of the congregation who are on the church Electoral Roll, Deanery Synod Representatives and the Treasurer and Secretary. All who attend our services/ members of the congregation are invited to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive coaching into the workings of the PCC, and training with particular reference to our safeguarding responsibilities for all those with whom we deal.

During 2025 the APCM was held on 22nd May and in addition, the PCC met seven times during the year, including one extra-ordinary PCC meeting.

Administrative information

St Mary's Church is situated in Church End in Walkern. It is part of the Diocese of St Albans within the Church of England. The Rector's correspondence address is The Rectory, 1 Warren Lane, Cottered, Buntingford Herts SG9 9QA; the Benefice Administrator's contact address is ubbw@hotmail.co.uk; the PCC Secretary's contact address is aphillips@cix.co.uk.

PCC members who have served at any time from 22nd May 2025 to 14th May 2026 are :

Ex Officio members:

Priest-in-charge	Revd Mark Bailey (until 15 th June 2025)
Rector :	Revd Mark Bailey (from 16 th June 2025)
Reader:	Mr Laurie Hawkins
Wardens:	Mrs Beverley Harlow and Mrs Maggie Hawkins
Deputy Warden :	Mr Tom Nutley (from 22 nd May 2025)

Elected members:

Mrs Carolyn Gardner	Mrs Caroline Hollings
Mr Stephen Gardner	Mrs Amanda Sisson
Mrs Diana Hayward	Mrs Eleanor Waldock

Secretary :

Mrs Miki Phillips

Treasurer

Mr Keith Pitts (from 22nd May 2025)

Report approved by the PCC on 16th April 2026 and finalised on 30th April 2026