



www.ccbedford.org

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025
FOR**

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF
CHRIST CHURCH BEDFORD (“Christ Church”)**

REGISTERED CHARITY NUMBER 1134785

CONTENTS

Report of Trustees	2-11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance sheet	14
Cash Flow Statement	15
Notes to the Financial Statements	16-26

Report of Trustees Year Ended 31 December 2025

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Aims and purposes

Christ Church Bedford (CCB) is a Church of England church within the Diocese of St Albans, and a part of the Bedford Deanery. Sitting within the evangelical tradition, and having good relations with churches of other denominations and traditions.

The primary responsibility of Christ Church Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of cooperating with the incumbent, Reverend David Thomas, in promoting, in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Week by week CCB meets together for teaching, worship, prayer and encouragement, whether on Sundays or at other times during the week. Valuing the ministry of every member and seeking to use the gifts that God has given each of us in his service. We desire to be outward looking and serve our local community through both our care for others and our sharing of the good news of Jesus Christ. It is our desire as a church to enable people to know God and to love him, and under the power and guidance of the Holy Spirit, to live a life that reflects that love and that shares the good news of Jesus Christ with others.

Our vision statement is:

We are a people being transformed by the unconditional love of God; seeking to bless our community, and longing for all to experience the hope we have in Jesus.

Objectives and activities

When planning our activities for the year, we have considered the Charities Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living within and outside of the parish.
- Mission and outreach work.

To facilitate all this, we maintain the fabric of the Church and complex at 140 Dudley Street. The PCC also had responsibility for the upkeep of the "Curate's House" (18 Hartland Avenue).

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

Priorities and Objectives

Key priorities for 2025 were:

1. Identify new ways/build upon existing ways of engaging with the local community.
2. Creation of new spaces for prayer.
3. Identify a dedicated youth space.
4. Training of the Curate Revd Ben Williams who arrived in July 2024, and helping the new Student & Youth Minister to grow our Youth Work.

The Bible Verse for 2025 was Matthew 11:28 - Come to me all who are weary & heavy laden, & I will give you rest. (NIVUK) Reflecting both our need to continually come back to Jesus to be refreshed, but also the reminder that we hold out the good news of Jesus to the communities we find ourselves in.

In order to achieve these objectives and respond and meet the realised needs:

- The Vicar continued to meet regularly with church leaders of different denominations in Bedford, as well as playing a role in the Bedford Deanery including being on Standing Committee for Deanery Synod, and a member of St Albans Diocesan Synod. Further to this, he accepted the request from Revd Helen Stewart, the Area Dean to be her Assistant.
- The Standing Committee (subset of PCC, including the Church Wardens), continued to meet regularly and was involved with the review and preparation for various missional opportunities.
- The Church Wardens worked closely with the Vicar and Staff Team to ensure that the day to day running of the church continued as smoothly as possible.
- The Impact Groups continued to look after different areas of the life of the church and ensure that the church continued to be active in the community.
- The Youth & Student Minister worked with the local university, the Children's Minister worked with local charity IMPACT helping with schools' work.

Achievements and performance

2025 saw Sunday attendance throughout the year remaining relatively steady, numbers during Easter, Advent and Christmas were up.

This is by no means an exhaustive list, but gives a flavour of some of the significant things which took place in 2025:

- Creation of two new Home Groups, along with termly gatherings for Home Group Leaders.
- Two Hope Bedfordshire Youth events took place at Christ Church with 50+ young people attending.
- A Midweek Lent Course. This regularly saw 50+ people attend in person and online.
- Clergy took a funeral most months, this has been a dramatic increase from previous years.
- Spaces for young people to grow deeper in their faith, building upon Youth @ 6 on a Sunday, Youth Alpha has been introduced once a month on a Friday Night.
- Continued to have members of the congregation explore different callings to ministry. This included one person completing Foundations for Ministry training, and one person has entered their final year of Reader Training. We had another two people participate in the Alban Way discipleship scheme.
- Continued to see lots of new volunteers getting involved with all sorts of different areas of the life of the church including, children's and youth work, new musicians and service leaders at both the 10.30am and 7pm services.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

- We hosted a curate for a short-term placement.
- Christ Church Pre-school continues to serve the community and provide a safe space for young children before they move on to school.
- Closer ties with Castle Newnham School; they used the church for each year's primary school Christmas assembly, choosing a local charity with close ties to Christ Church (Malawi Orphan Fund) as the recipient of their Christmas Fundraising. And our Youth Minister took assemblies in the secondary school.

Staff Team

2025 saw two significant changes to the staff team.

- After 6+ years of service, Vandon Grimley stepped down as Buildings Manager.
- Laura Jewell stepped down as 18-30s Minister.
- Sorcha Brown joined as part-time Youth Intern.

Role of Volunteers

Without volunteers most activities which Christ Church puts on would cease to operate. We are extremely grateful to everyone who gives up their time and energy to serve both the church and the community.

We see this especially in areas such as our musical worship, our children's and youth work, and our engagement with older members of the community. Without the many volunteers our Children's Worker (Ruth Hulme) and Youth & Student Minister (Hannah Applegarth) would be unable to do all they do.

There are a few volunteers who work exceedingly hard showing pastoral care to those who are struggling and in various ways. Whether visiting hospital and care homes, to letting the vicar know who is in need, their quiet work, which often goes unnoticed, is what makes CCB the kind place that so many find it to be.

Christ Church continues to be one of several distribution centres for Bedford Foodbank. Many of the volunteers helping on Tuesday afternoons are from Christ Church. 2025 continued to see large numbers of people attending.

Children, Youth and Student Ministry

2025 was another busy and exciting year. On Sunday mornings we have four groups:

- Imagine (0 to pre-school)
- Wonder (reception to year 3)
- Marvel (years 4 to 6)
- Sunday Morning Youth (years 7 to 13)

And on Sunday evenings we have Youth @ 6 (years 10 to 13).

Attendance across all these groups continues to be strong, with 36 children and 14 young people attending at least once a month.

Midweek ministry:

- Little Fishes (0 to 2s)
- Morning Out (0 to 4s)

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

- Forge (years 5 to 6)
- Friday Night Youth (years 7 to 13)
- University of Bedfordshire (UoB) drop in on a Friday.

Morning Out and Friday Night Youth continue to be very well attended, and we see the connections these two ministries bring to the wider church.

Some of the One Off Events:

- Easter Activity Room for children and families to reflect upon the Easter story, which was enjoyed by 12 families, and the church family on Easter Sunday.
- Jam Packed Mornings during half term holidays saw 37 children attend in February and 24 in October.
- Youth Weekend Away saw our current young people go away together for the first time.
- Summer Holiday Club ran across 5 mornings - 55 children in total
- October Light Trail & Light Party – 9 & 11 families attended.
- Ginger Bread House Fun – saw 15+ families spend a morning decorating ginger bread houses and playing fun games.

At the end of 2024 it was identified that a dedicated Youth Space was needed on behalf of our young people. After extensive meetings, exploration and planning, the PCC signed off in November that Room 7 would be a dedicated youth space.

Our Children's Minister continues to work closely with IMPACT who engage with local schools, and helping out at their Easter and Christmas Experiences. In 2025 she also helped out with RE Holy Trinity Workshops and Lifepath: John Bunyan. Our Youth & Student Minister continues to support the chaplains at the Bedford campus of the University of Bedfordshire. Over the course of 2025 we have engaged with hundreds of families in a myriad of different activities.

Worship and Prayer

Worship and prayer continue to be central to the life of Christ Church. We are extremely grateful to all who have been involved whether playing and singing, projecting words onto screens, operating the sound desk and live streaming our services.

Some highlights in the year include:

- At our Sunday @ Seven we had a number of different services from the usual, including three Taizé Services and a full traditional liturgical eucharist.
- Over the summer four specific prayer events took place to inspire attendees in praying more.
- The Carols by Candlelight Service on the Sunday before Christmas was the musical highlight of the year, with the church packed out, organ, band, brass and a full choir!
- The Carols on the Lawn service continues to be a hit with the local community, packing out the garden in front of the church.

Average Sunday attendance based, upon the October counts; at 9am has been 19 people, at 10.30am 156 people, and at 7pm 43 people. We continue to livestream our 10.30am service but as the community gets used to being able to worship together in person, we have seen less people joining us online. However, this continues to be a valuable part of the worshipping life of the community for those who are unable to attend for a variety of reasons, including ill health, home and work commitments. Our midweek Holy Communion Service on a Wednesday at 10am averages 12 people.

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

Under the Church Representation Rules, it is a requirement that a new Church Electoral Roll is prepared every 6 years. This process took place in 2025 and was completed on 5 April 2025. As of 31 December 2025 there were 226 names on the Church Electoral Roll, 68 of whom are resident within the parish.

As well as our regular services, we enable our community to celebrate and thank God at life's milestones: 3 baptisms, 1 thanksgiving for the gift of a child, 3 confirmations and 10 funerals.

Deanery and Diocesan Synods

We had 4 Deanery Synod elected representatives and 2 Diocesan Synod representatives, offering an important link between our parish and the wider Church of England. At each Deanery Synod meeting, there is a primary focus of discussion, and the opportunity to hear of the work of the wider church. Revd David Thomas was elected as a member of clergy to Diocesan Synod for the triennium which began in 2024, as well as Rachel Bennett as a lay member.

Pastoral care

Pastoral care continues to be an important area for the life of the church. This takes place in many different ways, from Home Groups building strong friendships, to people visiting others in hospital, delivering groceries or driving people to church and other appointments. Our Pastoral Care Impact Group is slowly taking shape, in 2025 more structure was put into place, including closer ties between Pastoral Care and Home Groups being a key part of this.

Mission and Evangelism

Helping others is a demonstration of our faith, whether practical, emotional or spiritual.

The Mission Impact Group channels support and news between our Mission Partners, scattered across Africa, the Middle East and Europe, and encourages prayer for them.

Mission Direct, a small UK Based charity, whose Executive Officer attends Christ Church, became one of our Mission Partners.

Volunteers from Christ Church helped the King's Arms Project winter night shelter, making meals for the rough sleepers.

The Engagement Group identified a number of areas for engaging with the local community including:

- Family Funday BBQ at the beginning of the new academic year, a free event engaging with the local community.
- Running the Bereavement Course in the autumn.
- Christmas Lunch Club

Revd David Thomas took communion once a month to Dame Alice Court care home, including a Christmas Carols service with Revd Ben Williams, which saw the number of attendees double (12).

Ecumenical Relationships

We continue to be blessed by our ecumenical links to other local churches across Bedford and benefit from HOPE Bedfordshire. We actively supported the town-centre open-air Good Friday Witness, attended by over 1000 people and a number of our congregation attended various Hope Bedford activities throughout the year.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

Revd David attended Churches Together meetings, in January 2025 we hosted a service as a part of the Week of Prayer for Christian Unity.

Financial review

Total income from donations and legacies on unrestricted funds were £272,277, with £202,832 from standing orders and £47,427 was from Gift Aid. Restricted donations totalled £24,651. Further details are shown in the annual financial statements.

£223,474 was spent from unrestricted funds to provide the Christian ministry from Christ Church, including the contribution to the diocesan parish share of £161,027 which largely provides the stipends and housing for the clergy.

Net movement in funds was a decrease of £13,227 during the year, and the total reserves decreased to £401,868.

The principal source of donations are the church members. The PCC takes its environmental, social and ethical duties seriously and consideration of these undergird the ministry decisions of the church.

Reserves policy

It is PCC policy to try to maintain sufficient funds, being between 3 and 6 months of expenditure to ensure the smooth financial running of the church, and ensure that unexpected expenditure can be met as and when required. Total funds held at the year end amounted to £401,868.

The balance of unrestricted funds at the year end was £397,750, of which £333,642 can only be accessed on the sale of the property owned at 18 Hartland Avenue which is used to house the curate and £2,615 can only be accessed on the sale of fixed assets. Accordingly £61,493 represents accessible unrestricted funds. This represents approximately 9 weeks of expenditure which is below the level considered adequate since it is below the PCC policy.

The purpose of any restricted fund is noted in the financial statements. Restricted funds are in respect of specific projects and or schemes.

Financial risks

Total restricted funds amounted to £4,118. The cash reserves of the church, excluding restricted funds, totalled £49,859 as at 31 December 2025. The budget for 2026 was approved by the PCC showing a deficit of £28,880. Most of the income generated by the church is from regular standing orders. The level of standing orders has remained consistent during the year and this, together with careful management of resources, has not had a significant impact on the financial risks of the church. The PCC therefore considers it has sufficient resources to sustain its purposes and activities during 2026. In the event of materially reduced income the PCC has recognised that it would be able to reduce its expenditure to match. The PCC also launched a fundraising campaign on 9 March 2026.

Plans for future periods

In 2025, the Resources Impact Group along with a Quinquennial Working Party looked at various things in regard to the roof, part of this to include strengthening the roof, replacement and increase of solar panels. Various outside agencies have been engaged with, and grant applications are being

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

made in Q1 2026 to push this project forward. The total cost for this project is likely to be less than £200k.

Updating upstairs rooms to have locks, and a television for Room 6.

Finalising of the dedicated youth space in Room 7, including furniture and decorating the room.

Risk management

The PCC is aware of its risk management duties. All PCC trustees, youth and children paid and voluntary leaders, and volunteers in contact with vulnerable adults are DBS (Disclosure and Barring Service) checked.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016. We continue to take seriously the need to look after children and vulnerable adults. The PCC have adopted 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.

Safeguarding information is displayed in the Church Porch, on the halls noticeboard and on the church website. In addition there is a child friendly version on the halls noticeboard. Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are included on the posters and in our Safeguarding Policy, which is issued to everyone who applies for a DBS check and Worker's Pocket Guides produced by 31:8 are included in the staff and volunteer ID lanyard pockets.

We have a Parish Safeguarding Officer who is also Lead Recruiter, a Deputy Parish Safeguarding Officer and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2021. We work to ensure that DBS checks are renewed every three years and that all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years. The team meets regularly and we use the Parish Dashboard system for record keeping and to monitor our compliance with the various policies and the practice guidance of the Church of England.

We continue to ensure that there is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. With the increase in engagement with young people and families, there have been several safeguarding concerns during 2025. These matters were dealt with according to the relevant safeguarding policies and guidance, by the Parish Safeguarding Officer, the Vicar, the Diocesan Safeguarding Team, and various Staff Team in which these concerns were raised.

Safeguarding is a standing item on the PCC agenda and safeguarding matters have been raised with the congregation. On November 16th we had Safeguarding Sunday, where our morning services focused on this important subject. Wider Safeguarding issues such as Mike Pilavachi and Soul Survivor investigation, the Makin Enquiry, and the resignation of the Archbishop of Canterbury, continued to impact the life of the church and be discussed in meetings.

From a financial perspective, the PCC has delegated a level of responsibility to the Resource Impact Group along with the Treasurer to look after the accounting and budgets. The Treasurer regularly reports back to the PCC how things look compared to budget.

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

Structure, governance and management

Christ Church is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans.

The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules (CRR). At Christ Church the membership of the PCC consists of the licensed clergy, churchwardens, one of the Readers, members of Diocesan and Deanery Synods and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll, and so if they fulfil the criteria (as per CRR) they can stand for election to the PCC.

New PCC members/trustees were offered a copy of *The PCC Member's Essential Guide*, and a copy of the PCC Notes of Guidance.

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.

The PCC met 7 times during 2025 with an average attendance of 82%.

Given its wide responsibilities the PCC has a number of impact groups, each one dealing with a particular aspect of parish life. These groups, which include communications, mission, buildings, outreach, resourcing, fellowship, and young people, are all responsible to the PCC and report back to it regularly with reports of their meetings, decisions and recommendations being received by the PCC and discussed as necessary.

Standing Committee: This committee is required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Impact Group: This group is responsible for the management and development of Christ Church PCC's buildings and infrastructure.

Communications Impact Group: This group is responsible for oversight of both external and internal communications, including our physical and online presence.

Engagement Group: This group is responsible for the planning, resourcing and delivery of events focused on engaging with the local community. A key part is listening and identifying local needs.

Mission Impact Group: This group is responsible for caring, praying and practically supporting our Mission Partners and Organisations and encouraging vocations and support to mission at home and overseas.

Pastoral Care Group: This group is still in its infancy, its primary focus in 2025 was building the structure in which Christ Church can think about how it cares for one another.

Resourcing Impact Group: This group is responsible for the financing of Christ Church and the prudent management of its financial resources.

Worship Impact Group: This group is responsible for the planning, resourcing, coordination and delivery of all corporate worship at Christ Church.

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

Young People's Impact Group: it was identified that this group was not supporting the Children's and Youth & Student Minister the way it was historically intended. The PCC put this group on hold, and two separate support structures have been created for Ruth and Hannah.

Administrative information

Christ Church is situated at 140 Dudley Street, Bedford. It is part of the Diocese of St Albans within the Church of England. The correspondence address is 140 Dudley Street Bedford MK40 3SX. Registered charity number 1134785 under the name the Parochial Church Council of the Ecclesiastical Parish of Christ Church Bedford. It is also known as Christ Church Bedford, PCC or Christ Church.

PCC members who have served at any time from 1 January 2025 until the date of this report was approved are:

Ex-Officio Members:

Incumbent	The Revd David Thomas	Chairman
Curate	The Revd Benjamin Williams	
Wardens	Mrs Kay Berrington Dr Gwyneth James Dr Andrew Russell	(until 30 th April 2025) (from 30 th April 2025)
Reader	Mr Michael Bishop	
Deanery Synod	Ms Rachel Bennett Mrs Margaret Cottenden Mr Martin Hamilton Ms Phillipa Francis	

Elected Members:

Mrs Kay Berrington	(from 30 th April 2025)
Mr Christopher Brown	Lay Chair of the PCC
Mr Tony Daniels	
Dr Jonathan Day	
Ms Rachel Day	
Mr Will Eves	(from 30 th April 2025)
Mr Stephen Gardner	
Dr Gwyneth James	(until 30 th April 2025)
Ms Susan Marshall	(until 30 th April 2025)
Mrs Jennie McAdam	
Miss Wendy Pegg	(from 30 th April 2025)
Mr Thomas Rees	(until 30 th April 2025)
Mr Benjamin Rowan	(until 5 th September 2025)
Ms Christine Somervell	(until 30 th April 2025)
Mr Jonathan Templeman	(until 1 st May 2025)

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

REPORT OF TRUSTEES YEAR ENDED 31 DECEMBER 2025

Co-opted members:

Mr Christopher Stevens
Ms Sarah Harris

(from 30th April 2025) Treasurer
(from 21st November 2025)

(PCC Secretary)

Mrs Pauline Grimley

(not a PCC member)

Bank:

CAF Bank Ltd
25 Kings Hill Avenue,
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Suzanne Goodson BSc FCA
Wright Connections Limited
Registered Auditors
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
MK44 3RZ

Day-to-day management of the charity is delegated to the incumbent:

Incumbent:

The Revd David Thomas
Christ Church Vicarage
115 Denmark Street
Bedford
MK40 3TJ

Approved by the PCC, and signed on their behalf on 26th March 2026

D J Thomas

Revd David Thomas (PCC Chair)

Independent examiner's report to the trustees of Parochial Church Council of The Ecclesiastical Parish of Christ Church Bedford

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 13 to 26.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Suzanne Goodson

Suzanne Goodson BSc FCA
Institute of Chartered Accountants England & Wales
Wright Connections Limited
Bedford I-Lab
Stannard Way
Bedford
MK44 3RZ

18/04/2026

Date:

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

FOR THE YEAR ENDED 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-25 £	Total Funds 31-Dec-24 £
INCOME AND ENDOWMENTS FROM					
Donations and Legacies	4	272,277	14,651	286,928	352,273
Charitable activities	5	87,162	10,000	97,162	80,699
Other trading activities		6,829	0	6,829	6,780
Investments	6	168	0	168	939
Other income	10	0	0	0	266,582
TOTAL INCOME		366,436	24,651	391,087	707,273
EXPENDITURE ON					
Charitable activities	7	374,842	29,472	404,314	362,883
Other expenditure	10	0	0	0	165,440
TOTAL EXPENDITURE		374,842	29,472	404,314	528,323
NET INCOME/(EXPENDITURE)		(8,406)	(4,821)	(13,227)	178,950
Transfers between funds		1,200	(1,200)	0	0
NET MOVEMENT IN FUNDS		(7,206)	(6,021)	(13,227)	178,950
Reconciliation of funds					
Total funds brought forward	19	404,956	10,139	415,095	236,145
TOTAL FUNDS CARRIED FORWARD at 31 December 2025	19	397,750	4,118	401,868	415,095

All income and expenditure, except the other activities derived from continuing activities

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

BALANCE SHEET AT 31 December 2025

	<u>Note</u>	31-Dec-25		31-Dec-24	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	13		336,257		340,220
CURRENT ASSETS					
Debtors	14		26,991		35,106
Cash at bank and in hand			53,977		64,889
			80,968		99,995
CURRENT LIABILITIES					
Creditors due within one year	16		-15,357		-15,120
NET CURRENT ASSETS			65,611		84,875
TOTAL ASSETS LESS CURRENT LIABILITIES			401,868		425,095
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	17		0		-10,000
NET ASSETS			401,868		415,095
FUNDS	19				
Unrestricted funds			397,750		404,956
Restricted funds			4,118		10,139
TOTAL CHARITY FUNDS			401,868		415,095

Approved by the Parochial Church Council on 26th March 2026
and signed on its behalf by:

D J Thomas

Revd David Thomas Chairman

Christopher Stevens

Mr Christopher Stevens Hon. Treasurer

The notes on pages 16 to 26 form part of these accounts

Charity registration number 1134785

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 December 2025

	Note	31-Dec-25	31-Dec-24
Cash flow from operating activities			
Cash generated from activities	3	(11,080)	27,603
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	0
Purchase of 18 Hartland Avenue		0	(333,642)
Sale of 161 Dudley Street		0	356,582
Interest received		168	939
		<u>168</u>	<u>939</u>
Net cash flow from investing activities		<u>168</u>	<u>23,879</u>
Cash flow from financing activities			
Interest paid		0	(1,981)
Repayment of original loan to purchase 161 Dudley Street		0	(55,679)
Finance charge re sale of 161 Dudley Street		0	(165,440)
Loan to purchase 18 Hartland Avenue		0	160,000
Loan repaid for the purchase of 18 Hartland Avenue		0	(160,000)
		<u>0</u>	<u>(223,100)</u>
Net cash flow from financing activities		<u>0</u>	<u>(223,100)</u>
Net increase/decrease in cash and cash equivalents		(10,912)	(171,618)
Cash and cash equivalents at 1.1.25		64,889	236,507
		<u>64,889</u>	<u>236,507</u>
Cash and cash equivalents at 31.12.25		<u>53,977</u>	<u>64,889</u>
Cash and cash equivalents consists of			
Cash at bank and in hand		<u>53,977</u>	<u>64,889</u>
		<u>53,977</u>	<u>64,889</u>
Cash and cash equivalents at the end of the reporting period not available for charitable purposes as held as agent		<u>1,321</u>	<u>373</u>

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2025

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) General information

Christ Church, a registered charity in the United Kingdom is a corporate body established by the Church of England, and it is part of the deanery of Bedford and the Diocese of St Albans. Its trustees are all members of the Parochial Church Council and they operate under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 11 of the Report of the Trustees. The nature of the charity's operations and principal activities are shown in the Report of the Trustees.

b) Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years prescribed.

c) Income recognition

Voluntary income and capital sources

All incoming resources, including grants are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Collections are recognised when made. For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. Pledged amounts are only recognised on receipt of the funds.

Income tax recoverable on gift aid scheme donations is recognised in the period the income is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of the entitlement and the likely amount due.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2025

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed, and an equivalent amount recognised as charitable expenditure.

Legacies

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Other trading activities

Other trading activities represent feed in tariffs from solar panels and are recognised on entitlement.

Other ordinary income

Rental income from the letting of church premises is accounted for when earned. Fees due to the PCC for weddings, funerals, etc. are accounted for on an event by event basis.

Grants

Where grants are payable in more than one year income is only recognised in the year to which it relates. If entitlement is not met then these amounts are deferred.

d) Expenditure recognition

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

Costs directly related to the work of the church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31st December is included as a creditor in the Balance Sheet. Grants and donations are accounted for at the earlier of payment or formal approval by the PCC. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

e) Tangible fixed assets

Consecrated land and buildings and moveable church property

Consecrated and beneficial property is excluded from the financial statements by s. 10(2) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable property.

All expenditure on consecrated and beneficial property and moveable church furnishings, whether maintenance or improvement, is written off in the year incurred. This includes all expenditure incurred to date in respect of the Hall Redevelopment Project, including the build costs, since the build is occurring on consecrated ground, and as such cannot be capitalised.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. No depreciation is charged on such properties since it is considered that the estimated residual value of the properties is in

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31st December 2025

excess of the purchase price. Any expenditure on maintenance or improvement is written off in the year incurred.

Other fixtures, fittings and office equipment

Equipment purchased within the accounting period is capitalised on the balance sheet at cost. Individual items of equipment with a purchase price of £1,000 or less are written off in the year in which the asset is acquired.

Depreciation

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset in a systematic basis over its expected useful life. Depreciation rates used are as follows: -

Furniture and solar panels – 10% per annum (estimated useful life 10 years), Equipment – 33.33% (estimated useful life 3 years)

f) Taxation

The charity is exempt from tax on its charitable activities.

g) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

The purpose of any restricted fund is noted in the financial statements. Restricted funds include amounts raised for the Hall Redevelopment Project (HRP).

The financial statements include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

h) Pension costs and other post-retirement benefits

The charity makes contributions to employees' defined contribution pension plans. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

l) Bank and Cash

Bank and Cash include short-term deposits which include cash held on deposit at CAF Bank.

j) Loans

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

k) Debtors and creditors receivable/payable within 1 year

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are included as debtors at transactional values less any provision for amounts that may prove to be uncollectible. Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

l) Judgements

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

2 YEAR ENDED 31 December 2024 Comparatives

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-24 £
INCOME FROM				
Donations and Legacies		251,999	100,274	352,273
Charitable activities		70,699	10,000	80,699
Other trading activities		6,780	0	6,780
Investments		939	0	939
Other income		266,582	0	266,582
TOTAL INCOMING RESOURCES		<u>596,999</u>	<u>110,274</u>	<u>707,273</u>
EXPENDITURE ON				
Charitable activities		345,336	17,547	362,883
Other expenditure		165,440		165,440
TOTAL EXPENDITURE		<u>510,776</u>	<u>17,547</u>	<u>528,323</u>
NET INCOME/(EXPENDITURE)		86,223	92,727	178,950
Transfers between funds		118,245	(118,245)	0
NET MOVEMENT IN FUNDS		204,468	(25,518)	178,950
Reconciliation of funds				
Total funds brought forward		200,488	35,657	236,145
TOTAL FUNDS CARRIED FORWARD at 31 December 2024		<u>404,956</u>	<u>10,139</u>	<u>415,095</u>

All income and expenditure is derived from continuing activities

3 Reconciliation of net expenditure for year to net cash flow from operating activities

	31-Dec-25 £	31-Dec-24 £
Net income for year	(13,227)	178,950
Interest receivable	(168)	(939)
Interest payable	0	1,981
Gain on sale of 161 Dudley Street	0	(266,582)
Finance charge on sale of 161 Dudley Street	0	165,440
Depreciation of tangible fixed assets	3,963	4,838
Decrease (increase) in debtors	8,115	(17,348)
Increase (decrease) in creditors	(9,763)	(38,737)
Net cash flow from operating activities	<u>(11,080)</u>	<u>27,603</u>

4 Income from Donations and Legacies

	31-Dec-25 £	31-Dec-24 £
Gifts	214,032	283,315
Income tax claimed	49,927	57,805
Legacies	10,000	0
Other Donations	12,969	11,153
	<u>286,928</u>	<u>352,273</u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

5 Income from charitable activities

	31-Dec-25	31-Dec-24
	£	£
Rental income	40,489	36,754
Grants	12,000	10,250
Events and activities	43,973	32,429
Fees	700	1,266
	<u>97,162</u>	<u>80,699</u>

6 Income from investments

	31-Dec-25	31-Dec-24
	£	£
Deposit interest	<u>168</u>	<u>939</u>

7 Charitable Activities Costs

	Direct costs	Donations	Total
	£	£	£
Church Activities	<u>376,034</u>	<u>28,280</u>	<u>404,314</u>

See note 21 for further details

8 Support/ Governance costs

	31-Dec-25	31-Dec-24
	£	£
Independent examiner's remuneration	<u>1,680</u>	<u>1,680</u>
Cost of raising loan finance	<u>0</u>	<u>1,260</u>

9 Net income for the period is stated after charging

	31-Dec-25	31-Dec-24
	£	£
Depreciation of tangible fixed assets	<u>3,963</u>	<u>4,838</u>
Gain on sale of 161 Dudley Street	<u>0</u>	<u>266,582</u>

10 Exceptional Income and Expenditure

	31-Dec-25	31-Dec-24
Sales proceeds - 161 Dudley Street	-	365,000
Cost of disposal	-	(8,418)
Net proceeds	<u>-</u>	<u>356,582</u>
Cost of investments	-	(90,000)
Other income	<u>-</u>	<u>266,582</u>
Other expenditure	<u>-</u>	<u>(165,440)</u>

During 2024 the PCC sold 161 Dudley Street - which had been used to house curates. The PCC had a loan of £55,679 from the Church Commissioners which was taken out to assist with the purchase of 161 Dudley Street. This was an interest only value linked loan representing 62% of the original value of the property. It was repaid on sale of the property together with a 62% share in the increase in value since acquisition.

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

11 Trustees and key management personnel remuneration and expenses

No trustees received amounts for church work during the year
(2024 - None)

In 2025 and 2024 the incumbent and the curate were remunerated by way of a stipend by a related party, being the Diocese of St Albans who are responsible for setting the level of remuneration. As is standard practice in the Church of England the clergy were provided with housing by the Diocese (incumbent) and PCC (curate).

Two trustees, including incumbent, were reimbursed £3,403 during the year (2024, Two trustees - £902). This was for travel, hospitality, books and expenditure on behalf of the church.

12 Staff Costs

	31-Dec-25	31-Dec-24
	£	£
Wages and salaries	99,772	86,334
Social security costs	1,139	0
Defined contribution pension costs	4,311	2,998
	<u>105,222</u>	<u>89,332</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Youth minister and Families and Children's worker	2	2
Other	7	7
	<u>9</u>	<u>9</u>

No employees received remuneration in excess of £60,000

13 Fixed Assets

	Freehold Property	Equipment	Total
	£	£	£
COST			
At 1 January 2025	333,642	86,149	419,791
Additions	0	0	0
Disposals	0	0	0
At 31 December 2025	<u>333,642</u>	<u>86,149</u>	<u>419,791</u>
DEPRECIATION			
At 1 January 2025	0	79,571	79,571
Charge for the year	0	3,963	3,963
Disposals	0	0	0
At 31 December 2025	<u>0</u>	<u>83,534</u>	<u>83,534</u>
NET BOOK VALUE			
At 31 December 2025	<u>333,642</u>	<u>2,615</u>	<u>336,257</u>
At 31 December 2024	<u>333,642</u>	<u>6,578</u>	<u>340,220</u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

14 Debtors: amounts falling due within 1 year	31-Dec-25	31-Dec-24
	£	£
Other debtors	26,991	35,106
	<u>26,991</u>	<u>35,106</u>

A total of £30,000 has been awarded by The Diocese of St Albans to be paid in equal annual instalments to cover the term of the employment contract which commenced in June 2024. The remaining amount of £10,000 is expected to be received in June 2026

15 Monies raised for others

During the year the following monies were collected for external organisations

	31-Dec-25	31-Dec-24
	£	£
Christmas Appeals	1,013	70
Bedford foodbank	0	260
Bishops' Harvest appeal	992	0
Malawi Orphan fund	597	0
Tearfund	0	326
Bibles for youth	0	440
	<u>2,602</u>	<u>1,096</u>

A total of £1321 was held as at 31 December 2025 (£373 31 December 2024)
These are included in other creditors in note 16.

16 Creditors: amounts falling due within one year

	31-Dec-25	31-Dec-24
	£	£
Other creditors	5,357	5,120
Deferred income	10,000	10,000
	<u>15,357</u>	<u>15,120</u>

Amounts included in other creditors include sums as shown in note 15

17 Creditors: amounts falling due after more than one year

	31-Dec-25	31-Dec-24
	£	£
Deferred income	-	10,000
	<u>0</u>	<u>10,000</u>

The income relates to the grant due to be received from the Diocese of St Albans covering a three year time period from 2024 - 2027.

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

18 Related parties

The Diocese of St Albans is a related party by way of the constitution

Details of receipts from related parties are found in note 20

Details of payments to related parties are found in notes 21

The Diocese of St Albans also loaned £160,000 at an interest rate of 3.5% during 2024 that was fully repaid during 2024. Interest of £660 was charged in 2024

19 Fund reconciliation - 2025

Unrestricted funds

	Balance at 01-Jan-25 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-25 £
General fund	384,956	366,436	(374,842)	1,200	377,750
Designated funds - repairs to church	20,000				20,000
	<u>404,956</u>	<u>366,436</u>	<u>(374,842)</u>	<u>1,200</u>	<u>397,750</u>

Of the general fund £333,642 relates to the ownership of 18 Hartland Avenue and can only be accessed in the event of its sale.

Restricted funds

	Balance at 01-Jan-25 £	Income £	Expenditure £	Transfers £	Balance at 31-Dec-25 £
Vicar's discretionary fund	4,501	951	(1,334)	0	4,118
Youth and Student Minister	5,638	22,500	(28,138)	0	0
New Curate's house	0	1,200		(1,200)	0
Total restricted	<u>10,139</u>	<u>24,651</u>	<u>(29,472)</u>	<u>(1,200)</u>	<u>4,118</u>

The transfer of the funds from restricted to general reflects further receipt of funds for the purchase of the curate's house which are now treated as general funds.

	Unrestricted funds 31-Dec-25 £	Restricted funds 31-Dec-25 £	Total 31-Dec-25 £
Fixed assets	336,257	0	336,257
Cash and current investments	49,859	4,118	53,977
Other current assets	26,991	0	26,991
Creditors: amounts due in less than one year	-15,357	0	-15,357
	<u>397,750</u>	<u>4,118</u>	<u>401,868</u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

20 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 31-Dec-25 £	Total Funds 31-Dec-24 £
Income from Donations and Legacies				
Standing orders & Envelope Scheme	202,832	10,000	212,832	198,410
Legacies	10,000		10,000	0
Income tax reclaimed	47,427	2,500	49,927	57,805
New curate's house		1,200	1,200	84,905
Other donations	12,018	951	12,969	11,153
	<u>272,277</u>	<u>14,651</u>	<u>286,928</u>	<u>352,273</u>
Note - included above are the following amounts given by trustees				
Unrestricted			46,810	41,220
Restricted			<u>10,275</u>	<u>4,000</u>
Total			<u>57,085</u>	<u>45,220</u>
Income from charitable activities				
Rental income	40,489		40,489	36,754
Social & Youth Events	37,309		37,309	26,977
Grants from related party	2,000	10,000	12,000	10,250
Morning Out receipts	2,733		2,733	2,463
Lunch Club Receipts	1,387		1,387	1,034
Fees	700		700	1,266
Sundry receipts	2,544		2,544	1,955
	<u>87,162</u>	<u>10,000</u>	<u>97,162</u>	<u>80,699</u>
Income from other trading activities				
Income from solar panels	6,829		6,829	6,780
	<u>6,829</u>	<u>0</u>	<u>6,829</u>	<u>6,780</u>
Income from investment				
Deposit interest	168	0	168	939
	<u>168</u>	<u>0</u>	<u>168</u>	<u>939</u>
Other income - gain on sale of 161 Dudley Street	0	0	0	266,582
	<u>0</u>	<u>0</u>	<u>0</u>	<u>266,582</u>
TOTAL INCOME	<u>366,436</u>	<u>24,651</u>	<u>391,087</u>	<u>707,273</u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

21 Resources spent		Unrestricted Funds	Restricted Funds	Total Funds 31-Dec-25	Total Funds 31-Dec-24
	<i>Notes</i>	£	£	£	£
Grants					
Mission and charitable giving		26,946	0	26,946	24,896
Other donations		0	1,334	1,334	412
		<u>26,946</u>	<u>1,334</u>	<u>28,280</u>	<u>25,308</u>
Directly relating to Church Ministry					
Parish share - payment to diocese		161,027		161,027	154,063
Clergy & staff expenses		2,429		2,429	2,594
Housing costs		2,581		2,581	5,297
Services including music		5,747		5,747	5,660
Telephones		1,699		1,699	1,607
Books		250		250	222
Explorers, Holiday Club & Youth Work		12,930		12,930	5,026
Training		2,351		2,351	0
Morning Out		988		988	744
Lunch Club		813		813	926
Holiday at Home			0	0	0
Outreach (including social events)		30,403		30,403	26,853
Sundries		2,256		2,256	2,418
Interest payable		0		0	1,981
		<u>223,474</u>	<u>0</u>	<u>223,474</u>	<u>207,391</u>
Church management and administration					
Heat and light		9,649		9,649	12,389
Insurance		3,266		3,266	3,407
Cleaning Materials		4,713		4,713	3,610
Church and property maintenance		19,905	0	19,905	8,550
Equipment - not capitalised		330		330	1,905
Hall Redevelopment		0	0	0	272
Salaries and wages		77,084	28,138	105,222	89,332
Printing, postage and stationery		1,822		1,822	1,513
Other		2,010		2,010	2,687
Depreciation		3,963		3,963	4,838
		<u>122,742</u>	<u>28,138</u>	<u>150,880</u>	<u>128,503</u>
Support/Governance Costs		<u>1,680</u>		<u>1,680</u>	<u>1,680</u>
Finance charge from loan repayment		<u>0</u>	<u>0</u>	<u>0</u>	<u>165,440</u>
TOTAL RESOURCES SPENT		<u><u>374,842</u></u>	<u><u>29,472</u></u>	<u><u>404,314</u></u>	<u><u>528,323</u></u>

PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, BEDFORD

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2025

22 DETAILS OF MISSION AND CHARITABLE GIVING

	General	Restricted	Total	Total
	£	£	31-Dec-25	31-Dec-24
	£	£	£	£
OVERSEAS				
SIM (supporting the Deneufchâtel's)	2,975	0	2,975	3,208
Gayet (work in Belgium)	6,864	0	6,864	6,948
Operation Mobilisation	0	0	0	500
Mission Direct	3,120	0	3,120	2,098
Open Doors	850	0	850	0
Friends of Johannesburg Bible College	1,207	0	1,207	1,508
Neno Macadamia Fund	350	0	350	500
Malawi Orphan Fund	1,144	0	1,144	1,448
Mission Aviation Fellowship	850	0	850	0
	17,360	0	17,360	16,210
HOME				
Bedford Area Schools Christian Support Trust	6,292	0	6,292	6,768
Langham Partnership	350	0	350	
King's Arms Project - Bedford	0	0	0	500
Bedford Street Angels	0	0	0	50
Bedford Foodbank	500	0	500	710
SMART	630	0	630	500
Good News For Everyone	250	0	250	0
Hope in Bedfordshire	100	0	100	0
Other specific giving	1,464	0	1,464	158
	9,586	0	9,586	8,686
Total Mission	26,946	0	26,946	24,896
OTHER				
Other donations	0	1,334	1,334	412
Total	0	1,334	1,334	412
TOTAL MISSION GIVING	26,946	1,334	28,280	25,308

Note: Mission giving was set at 10% of General Gifts in 2025 (2024: 10%)