



**CHRIST
CHURCH
BEDFORD** *Annual
Report*

for

MEETING OF PARISHIONERS

and

ANNUAL PAROCHIAL CHURCH MEETING

Wednesday 29th April 2026

8pm

Christ Church

Bedford

www.ccbedford.org



ANNUAL PAROCHIAL CHURCH MEETING

Wednesday 29th April 2026 at 8 pm

In accordance with the Notices fixed to the Notice Boards, the Meeting of Parishioners for the purpose of appointing Churchwardens, and the Annual Parochial Church Meeting will be held in Christ Church, Bedford, on Wednesday 29th April 2026 at 8 pm.

Meeting of Parishioners

A G E N D A

1. Apologies for absence
2. Appointment of Churchwardens
3. Appointment of Assistant Churchwardens

Annual Parochial Church Meeting

A G E N D A

1. Apologies for absence
2. Minutes of: a/ Last Meeting of Parishioners
b/ Last Annual Parochial Church Meeting
3. Election of 4 lay representatives to the Deanery Synod for 3 years
4. Election of 4 lay representatives to the Parochial Church Council for 3 years
5. To receive a copy of the new Electoral Roll
6. To consider: a/ the Annual Report on the proceedings of the parochial church council and the activities of the parish generally;
b/ To consider the financial statements of the council for the year ending on the 31st December preceding the meeting
7. Appointment of an Independent Examiner for the current financial year
8. Notification of appointment of Reader to the Parochial Church Council
9. To consider: a/ the annual report under section 50 of the Ecclesiastical Jurisdiction and Care of Churches Measure 2018
b/ a report of the proceedings of the Deanery Synod
c/ reports of various Committees and Activities of the Church.
10. Vicar's Report
11. Consideration of any other business of parochial or general church interest
12. Results of elections to the Deanery Synod and Parochial Church Council
13. Closing Statements

DAVID THOMAS
Vicar

CHRIST CHURCH BEDFORD
Minutes of the MEETING OF PARISHIONERS and of the
ANNUAL PAROCHIAL CHURCH MEETING
held on Wednesday 30 April 2025 at 8pm
Chairperson: David Thomas

Meeting of Parishioners

1. Apologies for absence

Apologies for absence were received from Michael and Wilma Bishop, Melvin and Germain Brookes, Mhairi Brown, Alan and Margaret Cottenden, Alex Mnatzaganian, Simon and Sue Platt, Chris Somervell, Sue Stanton, Jonathan and Ruth Templeman, Vikki Thomas and Alun Watkins.

2. Appointment of Churchwardens

Two nominations have been received: Gwyneth James and Andrew Russell. There being no other nominations they were declared duly elected for the forthcoming year.

3. Consideration of the number of successive terms of office that can be served by a Churchwarden

Previously at a Meeting of Parishioners held on 17 November 2021, a resolution was passed *that section 3 of the Churchwardens measure 2001, shall not apply in relation to the parish of Christ Church Bedford*. This meant that there was no limit to the number of successive years that a churchwarden can stand for office. This was passed for a specific purpose at a specific time, and it is proposed that we now revert back to the limit of 6 successive terms as per section 3 of the Churchwarden's Measure 2001. Everyone present voted in favour of the proposal.

David Thomas explained that Kay Berrington is in the process of stepping down as churchwarden and Kay was given a resounding round of applause.

4. Appointment of Assistant Churchwardens

On behalf of the wardens Kay Berrington (outgoing churchwarden) thanked all the assistant wardens for their faithful support and ongoing commitment to making sure our services run smoothly. The following have served as assistant wardens during the year:

Rachel Bennett	Simon Berrington	Fiona Betteley	Rachel Day
Daniel Gicharu	Cheryl Grint	Lesley Greenslade	Margaret Haywood
Mark Heslett	Berty Jacob	Sue Marshall	Pat Mathias
June Pedzeni	Keith Priddin	Margaret Ryan	Dorothy Summerfield
Geoff Topham	Margaret Topham	Andrew Turpie	

Margaret Ryan and Pat Mathias stepped down earlier in the year, so Kay especially thanked them for their faithful service for many years. She also thanked the sides people, welcomers and stewards: we would certainly know if they weren't there because things wouldn't run as smoothly.

Kay offered to join the team of assistant wardens and then proposed that she and the 17 named above be appointed for the coming year. Helen Russell seconded the proposal, and the list was approved unanimously.

Annual Parochial Church Meeting

1. Apologies for absence

Apologies for absence were received from Michael and Wilma Bishop, Melvin and Germain Brookes, Mhairi Brown, Alan and Margaret Cottenden, Alex Mnatzaganian, Simon and Sue Platt, Chris Somervell, Sue Stanton, Jonathan and Ruth Templeman, Vikki Thomas and Alun Watkins.

2. Minutes of last a/ Last Meeting of Parishioners and b/ Last Annual Parochial Church Meeting

The minutes of the meeting of parishioners and of the APCM held on 17 April 2024 and to be found on pages iii-vi of the APCM booklet were approved and signed by the Chairperson as an accurate record.

3. Election of four lay representatives to the Parochial Church Council for 3 years

Four nominations had been received for the four spaces: Kay Berrington, Tony Daniels, Will Eves and Wendy Pegg. David Thomas stated that it gave him great pleasure to welcome the four people nominated to the PCC for the next three years. The newly elected members stood briefly.

4. To receive a copy of the new Electoral Roll

David Thomas received from the Electoral Roll Officer Collette Denley-Currie, a copy of the new Electoral Roll. On her behalf he explained that the number on the completely new Electoral Roll stands at 229, down from the 293 it was last year. He explained that this decrease had been expected and that the number on the roll who live in the parish is 68, or 30%, with 70% living outside the parish.

5. To consider:

5.1 The Annual Report on the proceedings of the parochial church council and the activities of the parish generally

The annual report, legally required by the Charity Commission, can be found on pages 1-11 of the APCM booklet.

5.2 To consider the financial statements of the council for the year ending on 31 December preceding the meeting

The chair invited Chris Stevens, the Honorary Treasurer, to explain the accounts. The accounts are to be found on pages 13-26 of the APCM booklet.

Chris explained that he was going to explain the position we are in and what we need to do to improve our financial position. The figures in the official report for 2024 are almost meaningless because we bought and sold a house. As far as the budget is concerned we're expecting a shortfall of just over £30,000 for 2025. The cost of running the church per person per month on the electoral roll is about £114.50. Of this £57 is the cost of the parish share and £35 goes on salaries; money is also needed to run the church. Sharing these figures is not to make people feel guilty that they aren't contributing that amount, but rather to let everyone know that is the average figure we need. Currently our income including giving, gift aid, hall rental, etc. is £103 per person per month leaving a shortfall of £11.50 per person per month. Whilst this is not enormous it adds up to a shortfall by the end of the year. Inflation is a major factor: £1 in 2020 is now only worth 80p. Our income needs to increase at a rate of about 4% a year just to stand still. The Treasurer asked everyone to consider inflation when reviewing their giving to the church. Our current shortfall is not sustainable in the long-term, we can manage it for a year or two, if we must, but the only way we can make our finances sustainable in the long term is to try and link them to inflation in some way. We want everyone to ask themselves what they can give generously but willingly.

There was then an opportunity for questions:

A basic question from someone who's relatively new: the parish share: who sets it and how is it set?

The parish share is set according to a formula by the diocese. It is not a tax. Recently it has gone up by inflation. There are people who live in small villages and towns who have a very tiny congregation who cannot possibly afford enough to provide their own clergy and so some of the money which we provide to the parish share goes towards paying for the clergy for all those people who live in those tiny places without which they just wouldn't be able to have anybody to run their services. The parish share also pays for our own clergy, David's housing and all diocesan staff and for the support that we get from them. More detailed information is available, please ask.

Our Electoral Roll has now gone down to 229; will that make any difference to the size of the parish share? It is unlikely that this will have a huge impact as the roll of other churches may well have gone down as well and so it will depend on how the numbers change in relation to those of other churches. In addition, the calculations are based over a rolling three-year period, so any change won't be immediate. Richard Lindley as a member of the Diocesan Board of Finance can provide more detail about how the ministry contribution is calculated. Richard explained that the Deanery considers the

wealth of each church compared to the others in the Deanery and that this is also factored in. Christ Church is one of the wealthier churches.

David Thomas thanked Chris Stevens and Richard Lindley for their contributions and responses.

6. Election of an Independent Examiner for the current financial year

Suzanne Goodson of Wright Connections Ltd has been our independent examiner for several years and we have found her to be excellent; she is thorough. The meeting approved the election of Suzy Goodson as our independent examiner for the 2025 accounts, assuming she is willing to continue, via a show of hands.

7. Welcome of Rev Martin Harris to Parish with Permission to Officiate

David Thomas explained that Mandy and Martin Harris moved to Bedford last year and decided to become part of our church. We have been blessed that Mandy has already got involved in a number of areas of church life. Martin is a retired Church of England vicar, and he has recently been licensed by the Diocese and given permission to officiate, in other words it means he is able to serve Holy Communion for us, and he will shortly begin to do so. Martin was welcomed with a round of applause.

8. Notification of appointment of Reader to the Parochial Church Council

We are very blessed at Christ Church that we have two readers: Michael Bishop and Sue Marshall, who was licensed as reader last September. Following conversations with Michael and Sue we are going to give Sue at least a year off to get her feet firmly in the reader role. We are grateful for Sue's service on the PCC over the last 3 years; she has been a real blessing. Michael Bishop is going to be the representative of the readers on the PCC for the year 2025 to 2026.

9. To consider:

9.1 The annual report under section 50 of the Ecclesiastical Jurisdiction and Care of Churches Measure 2018

This report is to be found on pages 27-29 of the APCM booklet.

9.2 A report of the proceedings of the Deanery Synod

This report is to be found on page 30 of the APCM booklet.

9.3 Reports of various Committees and Activities of the Church.

These reports are to be found on pages 30-48 of the APCM report. David explained that at Christ Church we have a number of impact groups which have delegated authority on behalf of the PCC in various different areas, for example the Resourcing Impact Group which includes Richard Lindley and Chris Stevens, amongst others and the Buildings Impact group who essentially in Church of England terminology are the people who look after the fabric of the church. There were no questions about the reports.

10. Vicar's Report

The Vicar's written report is to be found on page 27 of the APCM booklet.

David commented that whilst it seems strange just after Easter to look back on last year, it is good to take opportunity to reflect and to remember what took place in 2024 and some of the good things and some of the sad things that took place. We had two weddings and also a number of baptisms. For example the baptism of Jonny Messling last summer which included praying for him as he moved to Cambridge; we missed his trumpet playing at Christmas. We have had the funerals of some much loved people from within Christ Church and continue to remember their families and friends in our prayers. In 2023 we said our priorities were getting a curate and a Youth Worker. To that end in early 2024 we worked hard to sell the house in Dudley Street and to purchase a house across the other side of Goldington Road in Devon Park. This enabled us to welcome Ben, Tasha and their children. A month before we welcomed Hannah Applegarth as our youth and student minister. Ben and his family and Hannah have made a huge impact upon the life of the church and they ask a lot of questions! It is a joy to have them join us and we are excited to see what the future holds; Ben should be ordained priest this summer.

In 2024 our Bible verse for the year was John 13:35 'By this everyone will know that you are my disciples, if you love one another.' Time and time again the congregation has demonstrated love, to the church family and to the people of Bedford. One example was the family barbecue in September, when we invited families from the community and people kept trying to give us money and were so surprised that we were putting something on for them as a gift. It showed how we as a church community could love our wider community.

We pride ourselves as being a welcoming church, so in 2025 we should focus on what we are good at, so a continued focus on our welcome is really important. Secondly it is my desire that Christ Church be known as a place where we open ourselves up to God and continually bring the needs of the world, our community and ourselves before God in worship and in prayer. To this end last Sunday we invited the Bedford Street Angels to come to our evening service and they informed our prayers and helped us to pray for our town. We also considered different ways to pray when we looked at prayer on Sundays during Lent. Thank you all for your ongoing support.

11. Consideration of any other business of parochial or general church interest

No-one wanted to raise any other business of parochial or general church interest.

12. Closing Statements

Andrew Russell gave the vote of thanks. He thanked David for his godly leadership in all aspects of church life and for his encouragement, enthusiasm and spiritual insight. He then thanked Ben and Tasha for joining us and for all the contributions they make to church life and praised God that we've got them for at least another two years. Andrew then went on to thank the staff team; for the past ten months we have had a full complement of team: Hannah joined us in 2024 and there is now a blooming youth programme, which is a credit to her. Ruth organises an amazing programme of children's and family work both within the church, but also reaching out into the community and we're starting to see the fruits of this. Laura has done a brilliant job establishing the 18 to 30s ministry and building a house group. She is stepping down from her role today and we thank her for all that she has done. Pauline brings her considerable admin and communication skills to make this church work, and we thank her for all her tireless energy. Dawn keeps the halls running and manages the bookings efficiently. Vandon keeps things working and always knows what needs to be done. Vikki provides admin support and keeps the Vicar in line, managing his diary and then there is Wendy Pegg and Richard Heathfield who do the cleaning for us.

Next Andrew thanked the volunteers who give so much of their time just to support the life of the church and really make it possible for us to function. For example the home group leaders who do so much just in terms of pastoral care and encouraging the people in their groups, we appreciate all that they do and their commitment; those in pastoral care who go out and visit people and spot where needs exist; those who are on an impact group give time and commitment and then there's all the people on rotas keeping our services running, the youth and children's work volunteers, the musicians, the tech team, the flower arrangers, the coffee makers, the welcomers and then of course the people who lock up every night, there's just so many things that need to happen, so many unsung heroes we just thank you, each of you. Andrew then thanked Kay for the service she has given as church warden, for nine years she has contributed so much to Christ Church. Finally, he thanked the congregation for being such a great church family.

David Thomas closed the meeting with prayer at 8.52pm.

ELECTORAL ROLL 2026

The revision of the Christ Church Electoral Roll took place between 1st and 15th April 2026. There are now 232 people on the Roll, an increase of 3 from last year's figure. 10 new names have been added this year and 7 names have been removed from the list, owing to people having died, or moving away from the church or the area. 68 live in the parish (approximately 30%) and 164 reside outside the parish.

Collette Denley-Currie Electoral Roll Officer



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**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

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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>
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

	Unrestricted Note 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			10,275	4,000
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
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Other income - gain on sale of 161 Dudley Street

	<u>0</u>	<u>0</u>	<u>0</u>	<u>266,582</u>
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TOTAL INCOME

	<u>366,436</u>	<u>24,651</u>	<u>391,087</u>	<u>707,273</u>
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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
		26,946	1,334	28,280	25,308
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
		223,474	0	223,474	207,391
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
		122,742	28,138	150,880	128,503
Support/Governance Costs		1,680		1,680	1,680
Finance charge from loan repayment		0	0	0	165,440
TOTAL RESOURCES SPENT		374,842	29,472	404,314	528,323

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%)

VICAR'S REPORT

"Come to me, all you who are weary and burdened, and I will give you rest." (Matthew 11:28 NIV)

15 months or so ago, I got this sense that many of us were tired, weary and carrying heavy burdens. Which isn't the most encouraging of starts. But as I prayed and reflected upon this, I was reminded that Jesus invites us to come to him and find rest. Our vision statement talks of being transformed by God's unconditional love. Part of that is the constant returning to the Lord because we become weary and burdened. And the truth, which often gets hidden within our weariness is twofold, firstly, God continues to be at work in the world, and secondly, God continues to use burdened people like us for his Kingdom purposes. Now that is encouraging!

So, what happened in 2025? Well a huge amount.

We had baptisms and dedications, we had funerals, we gathered every week to share in Holy Communion, sing our praises to Jesus and open God's word. Our Home Groups grew, our Children and Youth did tons of stuff. We gathered during the week at Go4Gold and Sunday afternoon walks. There were highs and lows. But I saw the family of God walking step by step on the path of faith set before us.

Some highlights for me were:

During the summer our curate Rev Ben Williams was ordained as priest and then took his first Holy Communion at Christ Church. And our former youth worker/ordinand AJ Hutchinson-Wade was ordained as deacon. It was a joy to celebrate with them and so many others at St Alban's Cathedral.



The formal eucharist that took place at our Sundays @ Seven service, led by Rev Mike Stewart from the Elstow Team Ministry, and Rev Helen Stewart preached. Our exuberant evening service worship met full liturgy, and it was glorious!

I was asked by Rev Helen Stewart (Area Dean) to be her assistant. A huge honour to serve our Deanery in this way. Something which I am passionate about, looking beyond our four walls, and working alongside other Christians to share the good news.

Most Friday mornings I can be found sitting in the hub, welcoming parents, grandparents and carers to Morning Out (our toddler group), it is amazing to meet with these families, to get to know them a little bit and see the joy on the kids' faces! It might be a little thing, but it is a highlight for me.

Seeing so many different people using their giftings to serve. I would like to call out Michael Bishop, Sue Marshall and Vikki Thomas, our two Readers and Reader in Training. It is a joy to work alongside them, and to see them continuing to learn and grow. We are blessed. And there are so many others who we could name, but if I did, well the report would be ten times as long!

As I reflect on 2025 and we move into 2026, my aim is to practice gratitude more, to say thank you, well done, good job! It is all too easy to be cynical, but recapturing that childlike faith and wonder, helps us to

appreciate what we have. Over the pages, you will read articles and hear stories of all sorts of things that happened in 2025. Let us continue to thank God for the way in which he is at work within our community. And let us be inspired to press on!

Rev David Thomas, Vicar

THE ANNUAL REPORT UNDER SECTION 50 OF THE ECCLESIASTICAL JURISDICTION AND CARE OF CHURCHES MEASURE 2018 AND BUILDINGS IMPACT GROUP REPORT

Membership: David Thomas (Vicar and chair), Vandon Grimley Rachel Bennett, Pat Davies, James Roe, Andrew Russell (Church Warden and secretary), Martin Hamilton (until September 2025)

Maintenance programme:

- A key responsibility of the Building Impact Group (BIG) is to carry out routine maintenance and statutory building and site-related tasks. There are a diverse set of jobs undertaken, from organ tuning, electrical and boiler inspections, lift and door maintenance through to ensuring we are adhering to Health and Safety Legislation.
- The largest, unexpected maintenance issue that has come to light this year is the failure of our lightning conductor system. This seems to have been installed incorrectly when the new Halls were constructed, and subsequent corrosion has rendered it ineffective. The repair of this system is essential for the safety of our building but will be very challenging for our buildings budget.
- Other non-routine expenditure on our buildings has included: installation of internal locks for pre-school and upstairs rooms, replacement of the water boiler in the Hub and replacement of lighting for the pre-school storeroom.
- Our organ has developed a number of faults and is in need of repair and refurbishment to ensure it will continue to be operational. We are currently considering how we can raise the money to fund this.
- With the purchase of 18 Hartland Ave as our curate's house, we now need to manage the maintenance and refurbishment of this property as well. At the end of 2025 we invested in new carpet for the stairs and landing as the existing carpet was well past its best. Replacement/refurbishment of the UPVC doors and windows will be necessary once we have budget available to do this.

Quinquennial Inspection actions:

The Quinquennial Inspection (QI) is a statutory report on the state of church buildings, prepared by an architect every five years. We had our last inspection at the end of 2023 and the report made a number of recommendations for remedial work. A task force has been set up to develop an action plan to address the QI recommendations. The QI team comprises: Steve Ashton, Chris Brown, Ewan McAdam, James Roe, Vandon Grimley and Andrew Russell.

The task force identified the actions that required urgent attention. These included repointing of the coping (edging) stones on the north and south aisle flat roofs and repairing the flashing on these roofs to address potential leaks. All of this work was completed during 2025.



The remaining QI actions concern the main church roof, which requires a complete overhaul, particularly the south slope where the tiles have moved and become misaligned. The tile supports need to be repaired and the tiles replaced. In addition, there is bowing of the structural beams in the roof. These have been deemed to be safe and not requiring urgent attention, but ideally we would like to ensure they are fit for the long-term. The QI team has developed a plan for repairing the roof at the same time as installing a significant number of solar panels on the south slope. This project will address all issues with the

church roof, providing a long-term structural solution and making it fit to support the new panels. The extra panels will lower our energy costs and enhance the site's carbon footprint.

The project will require a significant level of funding, which we intend to obtain through grants. So far, we have already received a substantial grant from the Diocese for this project, and we are in the process of applying for several other grants. We are planning to have the finance in place by the end of 2026 and carry out the building work during 2027.

Archdeacon's Inspection:

Our annual Archdeacon's inspection was carried out in October 2024 by Dave Middlebrook. Once again, the inspection report was very positive, and the archdeacon was very supportive of the programme and plans that we have in place. All the paperwork and required certificates were in order and readily available, for which our Church Administrator was again highly commended.

Insurance:

Our insurance provider is Trinitas. BIG and the Resource Impact Group work to ensure that all aspects of our insurance policy are in good order.

Policies:

BIG ensures the following policies are kept up to date:

1. Health and Safety
2. Fire/Emergency Evacuation
3. Food and Environmental Health (Kitchen)
4. Electrical safety and PAT testing
5. Lettings policy

Additional Buildings Matters

Site Management – Vandon decided to retire from his role as Site Manager at the end of October. We want to thank Vandon for his years of diligent service to the church. Happily, he is keen to remain on the Buildings Impact Group and is still very involved in building matters. We are currently advertising for a replacement to Vandon as site manager.



Cleaning – Wendy Pegg has also decided to retire as cleaner for the church and we thank her for all her hard work and dedication. We are looking for a replacement cleaner who will work with Richard Heathfield to keep our buildings clean and functional.

Kitchens – Thank you to Hannah Applegarth and Laura Turpie who carried out a major spring clean of our kitchen, ensuring that it passed its food hygiene inspection. Thanks also to Gillian Lindley who continues to oversee the operation of the kitchen and ensures that it complies with health and safety rules.

BIG Secretary – Martin Hamilton stepped down as secretary to the Buildings Impact Group in September 2025. Over the many years that Martin has been involved in the buildings team he has done a huge amount of work behind the scenes and has been a dedicated secretary to the group. We thank him for his excellent service.

Conclusion

We are grateful for the facilities that we have under our care and praise God for the way in which our buildings are used by so many different groups, both from the local community as well as the church family. We are thankful for the many people who volunteer their time to keep the church site and halls in good working order. We look forward to our buildings being used even more for the building of God's Kingdom.

Andrew Russell (Church Warden), David Thomas (Chair of Buildings Impact Group)

SAFEGUARDING REPORT

The Safeguarding Team comprises of : Helen Ryan – Parish Safeguarding Officer(PSO); Pauline Grimley – Church Administrator; Vikki Thomas – Vicar’s PA; Ruth Hulme- Children’s Minister: Hannah Applegarth – Youth and Student Minister.

We are enormously grateful to Pauline Carter for her commitment to the role of PSO over several years as she stepped down from the role in November.

The team meet on alternate months and report to each PCC meeting. This allows us to discuss any current issues around volunteers and training, update each other on events and activities that need a safeguarding overview and reflect on learning from anything that has arisen.

We had a successful Safeguarding Sunday in November focussing on the theme of ‘Actions Speak Louder’ which resulted in many useful conversations.

CCB have continued to utilise the Parish Safeguarding Dashboard. This is a tool to measure our safeguarding compliance and required actions which is regularly attached to PCC reports. We have worked together to ensure that DBS (Disclosure and Barring Service) checks are undertaken and have responded to all safeguarding issues within CCB by reporting concerns to the vicar and the diocese safeguarding team where necessary.

Helen Ryan, Parish Safeguarding Officer

DEANERY SYNOD

Bedford Deanery Synod met three times in 2025. At each meeting there was an opportunity hear of the work of the wider church, for example, General Synod, Diocesan Synod, Diocesan Board of Finance, Deanery Standing Committee and safeguarding. At each Deanery Synod meeting, there is also a focus for discussion, often based on a presentation. During the year the Area Dean, Revd Dr Sam Cappleman, and the Assistant Area Dean, Revd Paul Messam, came to the end of their terms of office. The new Area Dean is Revd Helen Stewart and the Assistant Area Dean, Revd David Thomas.

March Diocesan Year of Spiritual Renewal and Wellbeing: Revd Oliver Blease spoke about how all can engage with the year. There are retreats, quiet days and pilgrimages and the like planned, in and around the diocese. *Appointment of the next Bishop of Albans:* With Bishop Alan retiring after 16 years as Bishop, synod members discussed what things about the ministry and mission of the Church in the Diocese of St Albans fill them with joy and hope; what are the challenges and frustrations; what would they like to see change and what gifts, qualities and experience they thought are needed in an incoming Bishop?

June Neurodiversity: Revd Ben Williams gave a presentation on additional needs and neurodiversity in churches and what this really means. He spoke from both personal experience and research defining additional needs and neurodiversity, considering how to enable belonging, explaining why listening is so important and recommending some practical steps churches could take moving forward. Nicola



2025 Year of
Spiritual
Renewal &
Wellbeing

DIocese of
ST ALBANS
Living God's Love

Vollenhoven gave an insightful update on the Neurodiversity café which is held at The Church of the Transfiguration on a regular basis.

October *Being the church in a changing world*: The Revd Canon Tim Bull gave an interesting and informative presentation looking at Artificial Intelligence (AI) and how it is transforming our lives and reshaping our future. AI raises profound questions in areas such as ethics, truth, privacy, creativity, and what it means to be made in the image of God. He asked whether we should embrace this technology with open arms, or approach it with caution, how we should live as Christian disciples in a world increasingly shaped by AI and in what ways might AI inform or challenge our faith?

Christ Church Deanery Synod Representatives: Rachel Bennett, Margaret Cottenden, Pip Francis, Martin Hamilton, David Thomas and Ben Williams

PASTORAL CARE IMPACT GROUP

Pastoral care continues to be an important area in the life of the church. Consistent with New Testament exhortations to church communities to love, care for, be kind to, serve, encourage (etc) one another, much of our care happens informally and relationally through personal friendships, often in the context of our home groups. But some of our members don't belong to a home group and the dozen or so members of our PHOLFY team (People wHo Look Out For You) continue to look out for them at our services with the aim of helping all to feel welcome, included and valued. It is gratifying that so many people choose to linger for so long after our services to chat, to share and to enjoy each other's company: an excellent context for "one-anothering". This year we have made good progress towards offering home communion to those unable to join our services in person and also to picking up and addressing pastoral care needs which lie beyond the capacity of informal "one-anothering."

Alan Cottenden Coordinator of the Pastoral Care Impact Group

HOME GROUPS AND SMALL GROUPS REPORT

Home Groups are a vital part of life at Christ Church, providing spaces for discipleship, prayer, and connection during the week. We thank our committed HG Leaders, whose faithful service nurtures welcoming and supportive communities. Over the year, groups have met to study the Bible, pray together, and share life's joys and challenges. Several groups have welcomed new members, helping people feel known and included within the church. Termly HG Leader breakfast meetings have provided encouragement, shared learning, and opportunities to strengthen communication between groups and CCB Leadership.

We have been encouraged by the addition of two new Home Groups this year. Both groups filled quickly and are already flourishing, reflecting a growing appetite for connection, fellowship, and shared faith. We are very grateful to the new leaders who have generously offered their time, faith, and commitment.

Ladies continue to meet at Monday Morning Bible Study, using commentaries to study God's Word in depth, and a new Praise and Prayer Group has begun to meet on Thursday evenings at CCB, bringing together people who feel a strong gift of prayer to pray for the church and its community.

We would love to hear from you if you are interested in any of these groups.

Katherine Davies, Home and Small Group Coordinator



ENGAGEMENT GROUP REPORT

Members: Rachel Bennett, Kay Berrington (co-chair), Andrew Russell (co-chair), John Betteley, Michael Bishop, Hannah Applegarth, Cheryl Grint, Ruth Hulme, Sue Marshall, Kathy Priddin, Sue Templeman, Ben Williams.

The three main areas of focus for the Engagement Group are:

1. Engagement – actively engage with the community and share God’s love with them.
2. Outreach - facilitate and encourage members of the Bedford community to become part of the CCB family and eventually find faith in God.
3. Fellowship - build stronger relationships within the CCB family so that we might grow in love for one another.

With our engagement and outreach we are increasingly being strategic in how we plan and target events. We seek to build on the existing contacts we already have with families in our communities from the various programmes we run (e.g. Morning Out, Go 4 Gold, Forge etc) and through sequencing of events try to build increasingly stronger relationships. For each outreach event we run, we ensure that follow-on events are in place and are well advertised. This year we have focused on building a more coordinated approach between all the community programmes that we run (children, youth, students, seniors, men, ladies etc) to ensure our outreach is as effective as possible.



Our community BBQ in September again attracted a large number of guests, although numbers were slightly down on the previous year, perhaps due to the weather forecast. The event was relocated to be completely indoors due to the threat of rain. This seemed to enhance the atmosphere and great conversations were had.

Over Christmas we had our annual Carols on the Lawn, which was again very popular with the community, despite a rival carol event being held at the same time in Russell Park. Next year we will explore whether these can be coordinated better. We also provided a Seniors’ Christmas Lunch, which saw around 60 people enjoying fellowship and singing Christmas carols.

The Bereavement Course was run by Mary Davies and again seemed to meet a need and was well-received by the attendees. The Engagement group has also supported other children’s, youth, student, men’s and ladies’ events, which are covered elsewhere in this report.

The Engagement Group has spent time considering how we communicate to guests and newcomers. We have produced an “Introduction to Christ Church” card which summarises who we are as a church and all the events that take place regularly. We have also started to review the language we use in our visuals throughout the church and the Hub to make sure they are accessible to non-CCB members.

Our current focus is the organisation of the Church Weekend at Home, which we hope will be a key event for our church family.

Kay Berrington and Andrew Russell (joint chairs of Engagement Group)

MISSION IMPACT GROUP REPORT

Current membership: Steve Gardner (Chair), Gillian Lindley, Jon Day, Margaret Nurse, Wil Horwood and Wendy Pegg. During the year Rosemary Phillips, a long-time supporter of African mission projects, sadly passed, and Sidney Miller, also a passionate supporter of mission and the Mission Impact Group (MIG) over many years, stepped down. We are extremely grateful to both for their faithful service.

The purpose of MIG is to offer prayer and relational support to its Mission Partners and to make financial decisions as to the allocation of the 10% of Christ Church Bedford's general financial giving which is generously used to support mission and Christian charities.

At least six sevenths of the MIG allocation goes towards supporting our Mission Partners, with whom we tend to have had longstanding relationships either directly or through members of Christ Church. We commit to supporting our Mission Partners through prayer and practical support and they keep us informed of their ongoing mission work and prayer needs. The other seventh of our allocation tends to be used to support Christian charities.

On the third Sunday of most months we have a mission slot at our 10.30am service at which we hear from a Mission Partner or a Christian Charity we have donated to.

MIG also aims to encourage and support those in the congregation who want to explore a mission vocation.

Overseas, we have two longstanding Mission Partners. YP and Jude Gayet live in Nivelles, Belgium and run youth activities to evangelise to the young people in the district. Hilary Deneufchâtel spent many years with her family in Benin, Africa, helping translate the Bible into the Monkole language. She now lives in France and Christ Church continue to support her in her new work as a Bible translation consultant, She continues to work mainly with African translation projects, but facilitated through zoom and modern technology. We were blessed recently to have had Hilary visit and spend a week in Bedford where she was able to talk about her work to a number of groups.



Christ Church also provides a financial bursary to the Johannesburg Bible College (JBC) to enable poorer students to attend. Our connection to JBC is through John & Jenny Miller who live in South Africa. John works for JBC training African Christians on how to use and understand the Bible.

We continue to support the Home of Hope via the UK based Malawi Orphan Fund (MOF) to which a large number of Christ Church members are affiliated, and offer practical support. The Home is in Mchinji, Malawi and provides shelter, food, medical care, education, vocational training and love to over 750 orphaned children. During the year some of the MOF trustees visited, and MIG were able to facilitate our Youth Minister joining them, with the hope of potentially setting up a visit by young people in the next couple of years.

In the UK we continue to support Impact, which is a small Bedford based Christian charity, which works in local schools supporting teachers with RE workshops and lunch clubs, offering educational, pastoral and relational support. Whilst the charity only employs 2 members of staff it draws on a pool of over 60 volunteers, drawn from various churches, to impact the lives of many local children.

Mission Direct is our newest Mission Partner. It is a small Hitchin based Christian charity who works with Christian communities in some of the poorest parts of the world to set up needed support projects, often the building of school classrooms, and organize trips for volunteers to visit the sites and help with the building works and engage with communities. During 2025 Mission Direct worked in 8 countries, Cambodia, Dominican Republic, Kenya, Malawi, Moldova, Uganda, Zambia and Zimbabwe. 12 classrooms

were built and over 10,000 children benefited in the year from completed Mission Direct projects. One million bowls of porridge were also supplied to children in Uganda.



Mission Direct volunteers visiting the Chicken Project in Uganda, which was supported by Christ Church Bedford through the Bishop's Harvest Appeal in 2023 (this money was still being spent in 2025).

Steve Gardner, Chair of Mission Impact Group

CHILDREN'S MINISTRY REPORT

I am encouraged to share about the expression of faith from the children at Christ Church and represent them and their place in our church community. During 2024 I launched some research into what the children at Christ Church think and feel about their time at church. Children were asked to do it on their own devices, and they weren't influenced by their parents/carers. In 2026 we are at a good point to look back on it. The children reported that they think their leaders are mostly fun (given the choices of friendly, calm, fun and thoughtful). When they think of church they mostly think of singing and praying, they mostly enjoy colouring and they love to play with the musical instrument box. One child said that he would like to see a 'cocoon' (protective, often silk-based casing spun by larvae) at church and another child said they would like to see more open Bibles and more friends.

From this, in 2026 we have brought more celebrations of butterflies with a butterfly Mega Bloks toy in the children's church corner. We regularly use the transformation of caterpillars to butterflies as an image of Christ rising from the tomb and continue to pray for a renewal of children's faith as they look at the butterflies. In response to the request for more open Bibles, we have bought 5 new ICB Bibles which all get used each time we are in Sunday groups. We are now also using a variety of Bible Storybooks including My Big Story Bible by Tom Wright, Fount Children's Bible by Andrew Knowles, The Jesus Storybook Bible and The Action Bible. We continue to encourage children to mix with older



generations by enjoying their biscuits and squash during coffee time and they continue to love this. Our Sunday groups are a place of light and life as we regularly welcome visitors to Imagine and in Wonder we have a large group which enjoy laughter and creative responses together. As a response to the 'more friends' request, which came from a child in Marvel, we have sent out a personal invite to the children in the community that we know from Forge and Jam-Packed mornings. We hope that this will make a difference in Marvel numbers in the future. The small group discussions that we have had with the Marvel group this year have been reflective, insightful and cumulative in depth.



This leads me on to celebrating the Forge Afterschool Club which since May 2025 we have met 11 new children through our group. We have changed the group from a connect group to one that also explores the Bible and spiritual questions as for the last year we have been following 'A-Z of Wellbeing Toolkit: A Mental Health Resource Book for Primary Schools' and we have told many stories about Jesus and talked about big themes of Unity, Meditation, Lament, Thankfulness whilst having lots of fun celebrating National Polar Bear Day and at Christmas helping the Wise Men Escape from Egypt in an escape room. We are working on a

missional project with Forge to explore the marks of mission initiated by Ben our curate. In this project we are planning to expand children's knowledge of the Bible through exploring the story of creation in Genesis and linking that with the idea of stewardship and caring for our world and environment. The project is going to encourage children to take responsibility for growing some vegetables, caring for them and so on, then ultimately, they will be giving the vegetables away to the food bank which operates in the same church. It will encourage them towards gratitude, thankfulness and compassion for others. Our previous snack time which used to be a drink and a cookie or popcorn has now developed into a bountiful feast as we have a fruitful arrangement with the soup and social club which regularly provide us with fruit, bread, cheese and cucumber and we thank God for this provision .

Between March 2025 and March 2026 at Morning Out we have had 115 new families sign up to the stay and play at Christ Church and we have between 35 and 40 families every Friday with us. We are running a programme which is seasonal and Biblical. This year we have followed The Play Along Bible and told stories to families such as David The Shepherd Boy, The Burning Bush and Away in a Manger. At Christmas we had a Rhyme Time Nativity which was melodic to say the least. At Little Fishes this year we have met 11 new families who have used our church sanctuary to reconnect and spiritually rest and play with their babies, this means that our total for families with babies within the Little Fishes age range (0-2) is now at 29.

Our Summer holiday club this year was focused on building children's faith. We knew that we had seen similar children every summer and sensed that they needed some deeper Bible teaching, even though they don't worship with us, they already knew about the creation story and the Christmas and Easter stories. At Knights of North Castle, the children were taught to be strong and courageous in the Lord. This summer we welcomed 55 children to our church and 22 adults were involved.



In October half term we ran 3 successfully busy events. The Jam-Packed Morning had a great turnout and families chatted and mixed as they did crafts and played games together. The children had the chance to play and do activities with children who were older than themselves this allowed for a family feel and a “village” style gathering. The message was short and engaging and this continued to be the pattern for the Jam-Packed Morning in February where we learned that God is Love. The October Light Trail was a large operation which brought 9 families together at once to do the trail and was given out to 8 families over the course of the half term week. The Light Trail included famous cartoons like Bluey, Dora the Explorer and Shaun the Sheep which some children were ecstatic about. Importantly the trail used the Bible verse “To People this is impossible but to God all things are possible”, reminding the children that when they are faced with impossible moments in life, God can help them. We gave out 20 mini torches to share that Jesus is the Light of the Word and that God’s word is a light to our paths. The Light Party was a safe space for

kids to be on Halloween. We used a Light Party from Roots, which was called Space Quest and the key point was that being a Christian is an adventure.



Most recently we have been exploring the overarching story of the Bible by using Dinosaurs as a visual aid and to allow time for more teaching with the children in Wonder and Marvel we hosted a Dino Story. 11 children attended this extra session in which they learned that animals and all creation was designed by God, we are all impacted by Sin and we have a hope for heaven through Jesus who was the one way to redemption.

In the year ahead in the children’s ministry we will be boosting outdoor experiences, increasing active indoor activities and looking at ways to support parents and carers through becoming a more mental health aware and trauma informed ministry.

Ruth Hulme, Children’s Minister

YOUTH AND STUDENT MINISTRY REPORT

Internal Youth

Friday Night Youth

Our Friday Night Youth ministry continues to thrive! We consistently welcome between 15-25 young people. Supported by 10 amazing youth team members. We have also had 10 team members join us to help with refreshments and clear up which has been an amazing blessing.

In 2025, team members shared their testimonies, inspiring our young people and leading to three Bibles being given out. The group has enjoyed trips to Russell Park for rounders, attended Three Rivers Youth Gospel Choir concerts to support their peers, and gathered at the Hamiltons to watch the fireworks. Over Christmas, the young people played an active role in decorating our hub church windows, and helped pack 200 Christmas cards for distribution across the parish.

Friday Night Small Group

On the 7th March we launched our new Friday Night Small Group where our young people were put into small groups to help build better relationships with their peers and the team members while exploring faith. This happened every first Friday of the month. We ran the new Youth Alpha course which inspired many questions and explorations around faith.



'It has been a privilege and joy to have been involved with Friday night youth and to witness God moving. Members of the team, as well as myself, have built relationships with the youth, which means that they are pleased to see us, wish to tell us about what they are doing at school/ in life and more importantly explore the Christian faith. The youth are hungry, for snacks and hot chocolate, but most of all for a relationship with God. Hannah leads them and us in a relaxed way, with boundaries so that everyone feels safe. It is within

this space that the youth invite friends and happily mix with different ages. No one is ever left out. Youth changes each year, this year is the most gelled group that has a lot of fun together. A favourite at the moment is spending time worshipping and playing music together as well as group games. It is wonderful to see the youth so comfortable in church and to have ownership of their group.' Laura Turpie - Friday Night Youth team member

Sunday Morning Youth

We continue to follow the sermon series at church, which adds a meaningful context to our meetings. The young people continue to enjoy snacks and have shown the greatest learning through our small discussion groups which they help lead. Alongside our Sunday Morning youth group we ran a Baptism and communion course which was attended by half of our youth group and Marvel from this we had two children partake in communion for the first time.

The young people have served in our All-age services by doing prayers, readings, acting, partaking in band and AV. This has kept our young people engaged in our services and the church community as a whole. This included the young people dressing up and reading the prayers for our nativity service. In summer the youth did some different activities, which included a prayer walk and a cupcake decorating activity, adding a personal touch to our church refreshments. These acts of service were a great way for them to give back and grow in their sense of community. During our Carols on the lawn service our young people attended to help with refreshments and be a point of information for those attending, including holding QR codes and handing out orders of service.

Worship and Skills Workshop

After successfully completing a worship and skills workshop a monthly workshop was created. Helped out by members of the morning and evening band the young people have been learning about worship, practicing worship songs and generally having fun together.



Youth @ 6

Youth @ 6 is a discipleship group for school years 10–13, co-led by Richard Lindley and myself, offering a warm and informal space for spiritual growth and community. Sessions begin with an icebreaker, move into Bible discussion, and end by attending the Sunday @ 7 service together. This year began with a relationships series featuring guest speakers from the congregation, which sparked strong engagement and thoughtful questions. During exam season, the group shifted to revision and wellbeing sessions, providing exam kits and church-wide prayer support. In September, we ran a baptism and confirmation course alongside clergy, resulting in two confirmations and one baptism. The year concluded with the launch of a young leaders course, which has been well received.

Youth @ 6 continues to be a safe space for open discussion, with clear growth in faith and confidence among the young people.

Hannah Hibbert a member of the Youth @ 6 Team *'As a teenager I attended a Youth Alpha course at my local church in town, and it was over a pizza and meeting people my own age that my relationship with God*

grew and strengthened. It also helped build foundational roots that remain with me to this day. It was this early experience of worshipping and praying with people of my own age and celebrating in God's love together that has driven me to want to pay forward this gift that my church gave to me, to the youth of Christ in church today.'

Youth Weekend Away



Before the summer holidays, we took 20 young people away for our Youth Weekend Away at the Frontier Centre in Irthlingborough. The weekend built on our Youth Alpha course, focusing particularly on the Holy Spirit away day sessions. Through structured discussions, young people were able to explore and deepen their relationship with God, ask honest questions, and reflect on their faith journey. A dedicated time of prayer invited those who wished to welcome the Holy Spirit into their lives. It was incredibly moving to see many step forward and to witness them not only being prayed for, but also

praying confidently for one another in support and encouragement.

Alongside the spiritual focus, the weekend was filled with activities that strengthened relationships; including archery, football, a slip n' slide, canoeing, rounders, and evening games. Overall, the weekend was a joyful and impactful time, with young people building new friendships, growing in confidence, and deepening their faith together. In 2026 we plan on going to the Satellites Youth Festival during summer.

Parenting Course

Due to an identified need from parents I facilitated a Parenting course using material from Care for the Family. This was run by Helen and Andrew Russell with Gillian and Richard Lindley. The youth parents appreciated a space where they were able to spend time with one another.

External

Hope event

Last year, we hosted two Hope events and attended one at All Nations, gatherings designed to bring young people from across Bedfordshire together for an evening of food, games, worship, and discussion. These events provide a fantastic opportunity for young people to build friendships, grow in their faith, and connect with the wider Christian community. Hope events are a collaborative effort, with responsibilities shared between Christ Church, Three Rivers, All Nations, Bedford Pentecostal and Bromham Baptist. In 2026 we had three more churches join, King's Arms, St Andrew's and The Church of the Transfiguration. The most recent event in February saw 112 young people from across Bedfordshire join together to worship Jesus! It was encouraging to see such enthusiasm and engagement, and we're excited to continue building on this momentum in the year ahead.



Schools Work

For Advent I was invited into Castle Newnham secondary school to run a week's worth of assemblies on advent. This was a great way to serve our parish school. This meant I was also able to go and run a week of assemblies to speak about the youth work we run and advertise our youth cafe which has resulted in our youth cafe being full of Castle Newnham young people who haven't been to our building before!

Youth Cafe



In January we started our new Youth Cafe. This is a weekly after school drop in provision on a Tuesday. It is a place for young people to hang out, do their homework, chat, play games and eat food. All while being in the warmth with people and wifi things they may not be able to access at home. After just 5 weeks of opening we have 18 young people attending which is growing every week and roughly 80% of these young people are new to us. How exciting!! What a great way for us to be missional while showing Jesus love and hospitality through our actions.



Students

At the start of the academic year, Myself and two volunteers helped with the university move in day and freshers fair where we provided students with welcome bags and info on our church. Following this we hosted a Student Welcome Event attended by about ten students from the University of Bedfordshire.

In addition, I've been attending the university every Friday to run a wellbeing hub for the students.



Interns



In September, we were absolutely delighted to welcome Sorcha Brown onto the Youth and Student Ministry team. It has been such a joy to see her journey from being a young person in the group to stepping confidently into a leadership role. Sorcha has embraced every opportunity to grow; learning to lead Friday Night Youth, plan and deliver Sunday Morning Youth sessions, and run the Youth Café with creativity and care. She has also brought fresh energy to our ministry through launching a blog on our website, developing a new email format, and using her excellent Canva skills to enhance our communications. Sorcha has already been an incredible blessing and asset to the team. We are so proud of all she has achieved and are excited to see how God continues to grow and use her in 2026 and beyond.

Hannah Applegarth, Youth and Student Minister

18-30S MINISTRY REPORT

A huge thank you to Laura who has done an amazing job of being our 18-30s pioneer. The 18-30's is now run/ facilitated by volunteers, this has meant the way it operates has slightly changed.

We meet for a Bible discussion and meal once a month and have a monthly social. It provides a great opportunity for new people within that age group to feel welcomed into the church, those who go to other local churches to meet other Christians at the same time in life as them, as well as providing the opportunity for the 18-30s members of the church to strengthen relationships with one another.

Emma Eves

WORSHIP IMPACT GROUP

For as long as I can remember I have loved music, it is something which continues to burn within me, I am passionate about it. We are extremely blessed at Christ Church to have many people who generously give their time and skills to help lead our sung worship. Whether it is sitting at the desks at the back of church making sure the words appear. Or on the sound desk to ensure we can hear. Or facilitating the livestream so those unable to attend in person can also participate. Or playing musical instruments or singing. Without this significant group of people, our gathered worship would be diminished. So, a huge thank you to everyone who has helped make 2025 the joyous year of music it has been!

As many of you know, I like a good spreadsheet. I get an Excel containing every single song we sang at the end of each year. Below are the top 10 songs we sang in order of most sung by service. Interestingly, there is a significant change between 2024 and 2025, we have six different songs in the top 10 in the morning, and seven in the evening!

10.30AM	7PM
IN THE DARKNESS WE WERE WAITING ("King of kings" - Ligertwood)	WORTHY OF EVERY SONG ("Build My Life" - Younker)
A THOUSAND GENERATIONS ("Holy forever" - Johnson et al)	A THOUSAND GENERATIONS ("Holy forever" - Johnson et al)
LIGHT OF THE WORLD ("Here I am to worship" - Hughes)	I LOVE YOU LORD ("Goodness of God" - Fielding et al)
LET OUR PRAISE BE YOUR WELCOME ("Here for You" - Reeves et al)	WHAT A BEAUTIFUL NAME (Fielding & Ligertwood)
I CAST MY MIND TO CALVARY ("O Praise The Name" - Hastings)	HERE I AM WAITING ("Eagle's wings" - Morgan)
HOW DEEP THE FATHER'S LOVE FOR US (Townend)	HERE I AM ("I surrender" - Crocker)
WHO O LORD COULD SAVE THEMSELVES ("You Alone Can Rescue" - Myrin & Redman)	ARE YOU HURTING AND BROKEN WITHIN ("O come to the altar - Brown)
I LOVE YOU LORD ("Goodness of God" - Fielding et al)	I JUST WANT TO SPEAK THE NAME OF JESUS (Benton et al)
BLESS THE LORD ("10,000 Reasons" - Myrin & Redman)	IN THE DARKNESS WE WERE WAITING ("King of kings" - Ligertwood)
YOUR GRACE IS ENOUGH ("This Is Our God" - Morgan)	SET A FIRE DOWN IN MY SOUL (Reagan)

David Thomas, Chair of Worship Impact Group in 2025

COMMUNICATIONS IMPACT GROUP REPORT

Current members: Rachel Day and Simon Berrington (chair).

A big thank you to Pauline for her work on the website and other areas related to communications during the year. This year we were pleased to be able to create some guidance for Hannah to use with the Youth.

Simon Berrington, Chair of Communications Impact Group

RESOURCING IMPACT GROUP REPORT

Current Members: Ian Brown, Ewan McAdam, Keith Priddin, Chris Stevens, David Thomas, Ben Williams and Richard Lindley

The Resourcing Impact Group's (RIG) remit is to consider how to resource the work of the church. The work covers the finances of the church, but RIG also seeks to ensure best value for contracts with suppliers, and other areas where resources can be better used. RIG also seeks to encourage the members of the Church to think about giving (time, talents and treasure), and to be responsible stewards of all that God has given us, both as individuals and corporately.

Chris Stevens has acted as Treasurer all year. The role is very demanding and is a substantial weekly commitment – most churches of our size employ someone on a paid basis to do the work. We are not a small organisation! The church should be under no illusion as to how much work this entails.

The main focus over the past year has been:

- to monitor the increasingly tight financial position of the church
- to implement "free to all" which it is hoped will be widely used,
- to consider moving to the Parish giving scheme – implementation of which is expected during 2026.

RIG has a substantial number of routine monthly and annual tasks - examples being reviewing accounts and setting budgets but also ensuring that we also undertake regular reviews of costs to ensure that they are minimised. We have continued to explore whether it is possible to access the congregation's resources – more to come shortly.

Above all we want to support the Church in using our resources for God's glory.

Richard Lindley, Chair Resourcing Impact Group

CHRIST CHURCH PRESCHOOL REPORT

We are still receiving enquiries on a daily basis, often from recommendations which further confirms how well our team are doing under the guidance of Paula, our Preschool Manager. She continues to have an amazing relationship with the families and has been a huge support to our new parents. Staff continue to go over and above for the children in our care. There are further needs both in terms of family support and for the children. The new funding availability has seen an increase in 2-year-old applications which means there is no longer just a termly intake as parents can now start their children as soon as they have turned 2 if they are entitled to the working family funding rather than waiting until the term after their second or third birthdays. We are at capacity for most sessions again with more children still to be added. This is a huge challenge for all involved, including the children and parents due to them being so young.

We have had a change to the Committee with our Chair Helen Ryan sadly leaving us and our new Chair Amy Perrett taking over. Amy joined the Committee last year as her children attend the Preschool and has been a valued member of the group. She seemed the obvious choice for Helen's replacement and we were delighted that she accepted the role. We look forward to seeing what her skills and her perspective as a parent will bring.



We have also had a couple of new staff members join us. Mariah has joined us as a Bank Staff Member to help with all our new starters during their settling period. Michelle has joined us full-time on a temporary contract with the hope that we will be able to extend her time with us if the numbers and finances allow. They have both slotted into the team effortlessly and are a huge hit with the children. We are very lucky to have such a wonderful team both in the Preschool and on the Committee.

Fundraising efforts at Christmas and kind donations from parents have seen us raise over £300 which we used to buy new resources for the children. We continue to look into grants to expand and improve our outdoor area and hope to secure Funding this year and start work subject to approval from the necessary parties.

Spring at Christ Church Pre-School is always such a lovely experience, brighter days with an early sprinkling of summer weather just before we break up for the Easter Holidays.

The children have experienced some lovely creative activities since the start of the year. Revisiting Christmas, celebrating the Nativity and celebrations at home. Shrove Tuesday with yummy pancakes to eat. Making bird feeders, Transport week, Chinese New Year. Spring on the farm which has led into our lovely spring weather and the new life. St. Patrick's Day and beautifully created cards for Mothering Sunday, with lots of preparation for the Easter Bonnet bonanza! Parents and family were invited to join the pre-school family in the Church where the children will be showing off their decorated bonnets and entertaining us all with some lovely songs and actions on the last day of term.

Kat Tuck, Preschool Administrator

CHRIST CHURCH HALLS REPORT

Commercial and Charitable Organisations and Individuals Hiring the Halls:

During 2025 the amount of enquiries coming in for hire of the halls for one off events has again been high, with most resulting in a booking. The majority of these were birthday parties or family events.

Other one off events included a school reunion, church away day, a wellness day for foster carers and even an antiques valuation and sale day! There were a few charities who also held successful fundraising events here. Several companies, groups, organisations and individuals hired the rooms on an irregular basis to run training events, workshops and meetings.

Our regular hirers included Preschool, Brownies, Song Squad, First Class Learning (tuition provider) Pilates, a juggling club, a self-help support group, Dance4all over 60's exercise group and a boxing training company. In addition to Castle Counselling, several independent counsellors used our meeting rooms to run individual counselling sessions.



Music and ballet rehearsals, performances and concerts also took place both in the halls and the church. Again in 2025 Song Squad, one of the regular hirers, ran a Holiday Club in the Easter holiday and a 2-week Summer Holiday Club in the downstairs halls.

Our halls continue to bless local families and organisations as well as those who come from further afield who find the flexible space here ideal for a variety of activities.

Dawn Hire, Centre Bookings Administrator

BEDFORD FOOD BANK [BFB] / CHRIST CHURCH [CC] DISTRIBUTION CENTRE REPORT

The vision of Bedford Food Bank: *'Is a borough without the need for our Food Bank'*

We work towards our mission by:

- Delivering our work in a safe environment for all clients, volunteers and staff
- We honour the dignity of each individual
- We partner with other agencies to offer support and alleviate the root cause of food poverty

Food Bank at Christ Church:

Is open every Tuesday, for clients, from 1– 3p.m. We have the same team of volunteers, mainly CC members, but with other volunteers who are loyal to the team.

Developments:

Increasingly food banks are working more closely with Citizens Advice [CA, formerly known as Citizens Advice Bureau]. An advisor attends CC every week, and currently one of our CC volunteers is in the process of training, to be a CA volunteer.

Those food banks who are engaging closely with CA, have seen a decrease in usage, as clients are receiving the vital advice and support they need – to manage their finances, cost of living etc. As we are all aware, benefits, Personal Independent Payments etc. change relatively frequently, so our clients need advice and support to be kept up to date with these changes. As food bank volunteers, we can and do sign post our clients to the appropriate professional bodies – as far as are able. Many clients have a key worker, so they are the people to talk to. We have good support from FB management, and they will highlight problems to the client's support networks when needed.

In 2025 across Bedford Borough:

- 19,238 food parcels handed out
- 6,251 parcels received by children
- 164,497.2 kg food distributed
- 9,564 referrals made to Bedford Food Bank
- 1,520 households used us for the first time

CC figures:

- 1,507.66 kg of food etc. donated by CC
- 18,008.1kg was distributed from CC

Volunteers at CC:

- Currently 17 volunteers
- 8 have volunteered over 5 years
- 3 over 10 years
- Total number of hours – 545 in 2025!!



Thank you!

CHRIST CHURCH

For your incredible fundraising efforts in support of Bedford Foodbank in 2025

Your dedication and support have made a huge difference to the lives of people living in poverty.

The donations of **1507.66 kg** have helped provide **3590** meals

Sarah Broughton
Operations Director

Registered charity number 1179538. Registered in England and Wales.

Other:

Melvin Brookes: Many of you will have heard that Melvin died recently. He was a volunteer at CC FB for many years, and we are grateful for his loyalty and support.

Sarah Broughton Operations Manager at BFB: Some of you will know that after 15 years, Sarah is retiring this summer – for an exciting and fun retirement!! We are grateful for all her hard work and dedication.

2nd Wixam’s Brownies: Have recently gained their badge for ‘Helping at a Food Bank’. As part of the badge, they had to make thank you cards, thanking the volunteers.

CC Youth Café: The youth café opens at 15.30 on a Tuesday afternoon. FB has usually vacated the Hub by 15.15.

CC and BFB: are continually grateful for everyone’s financial support, and for all the donations we receive on a weekly basis – e.g. food, nappies, cereals, sun cream, pots, pans, bedding to name but a few. [Please do ask for further information if needed].

Pauline and church staff team: FB are very grateful for supporting our clients when we’re not there – we know anyone calling at church will be given a 24-hour food parcel, and the right support and information, until they can access a distribution centre.

Penny Cooper, Christ Church Foodbank Co-ordinator

LADIES’ MINISTRY REPORT

Ladies Elevenses & Ladies Weekend Away

We have enjoyed a varied Ladies Elevenses Time (LETs) programme this year. Our main theme has been how to deepen our walk with Jesus, but we also had the chance to explore the delights of line dancing - with an invitation to try it out for ourselves! A time of fellowship and sharing is enjoyed by all who attend, including a number of ladies from outside of Christ Church.

At the end of September, we returned to the Garden House in Stamford for our Ladies Weekend Away. We looked at the book of Psalms with our speakers sharing their favourite Psalms and what it meant to them - as well as a time of more general sharing. We also had an opportunity to explore the local area, experience the delights of Stamford as well as deepening our fellowship especially with those we didn’t know so well before the weekend away. (left-hand photo)

In January this year, we had our first “Come Together” of 2026 with Men’s Breakfast. Our Youth Leaders and younger members of church were able to share updates with us all. It was a real blessing to hear how God is working amongst them. (right-hand photo)



Lesley Greenslade and Sandra Gardner on behalf of the Ladies Ministry Team

MEN'S MINISTRIES REPORT

Men's Breakfast

Men's breakfast runs each month from 9:00 to 10:30am, normally on the fourth Saturday of the month. The pattern for the morning is to have breakfast and chat until approximately 10:00am and we then break away for a discussion about a topic relevant to men in Christ Church – this is led by different members of the group. We meet at Christ Church and numerous breakfast options are available with the most popular being the egg and/or bacon and/or sausage bap plus tea/coffee. Also available are cereal, toast, croissants, jam and orange juice. Veggie options available on request. If a favourite item is not listed please let us know so we can source it for the breakfasts.

A joint meeting with Ladies Elevenses is held twice a year. This is well attended and enjoyed by all and yes bacon butties are still available. Men's breakfast is a valuable time to build up friendships and develop support networks. Suggestions for topics for discussion are welcome. We would love to see more men join this group. Please do come along.

Men's Socials

Men's socials have been organised with visits to the rugby (below left) and a curry night (below right) and with a Chinese meal planned. The socials in particular are excellent opportunities to invite friends to come along. Suggestions for new social evenings/days are always welcome. Maybe we can see MK Dons next season. Please feel free to join us as you would be most welcome. See John Betteley for further information.



Men's Weekend Away

Approximately 20 men went on a weekend away to Stamford in October 2025. Good food, good company and fellowship. Sessions were led by Martin Harris where we looked at the book of 2 Corinthians and music was led by Richard Janes. There is a day away booked for 26th September 2026 at a venue near Epping so a chance to pencil that in your diary. This is another valuable opportunity to build up friendships and develop support networks as well as looking at the Bible together with lots of free time to relax and share. Tea/coffee and cake available all day with a pub next door for lunch. See John Betteley for further information.



John Betteley

WALKING GROUP REPORT

Every fortnight the church walk takes place. The walk alternates each fortnight from a local walk, which takes in the beautiful river to every other fortnight a walk further afield, reached by car 'share' meeting at church.

To date, we have been to Priory Lake, Putnoe Woods, Moggerhanger and Clapham Woods to name a few. The walk usually lasts about 45 minutes and there is a pace to suit everyone, before returning to a well earned refreshment either to church or a cafe.

Come and enjoy the fresh air and camaraderie with us at 2.30pm on a Sunday from the church Hub, every fortnight.

Mark Heslett

FLOWER TEAM REPORT

After many years of service the flower team say goodbye and thank you to Margaret Topham and Penny Gilham. Their collective leadership and creative guidance over the years has helped the flower team flourish creatively and bring colour and beauty into the church, particularly during Harvest, Christmas and Easter festivals. We hope they will still join us from time to time when they feel able.



Being a member of the flower team enables you to bring creativity and a love of flowers in harmony together. Whether you are confident or feel a complete novice but would like to take part in flower arranging around Christ Church, everyone is encouraged to join our meet ups to share ideas and/or lend a hand by following along with those around us. Most recently we have collaborated with the Thursday craft club and the children and youth teams in engaging our young people in getting creative this Easter. We are a friendly supportive team and we welcome new members of all ages.

If you would like to know more or get involved, please speak to the office for more information.

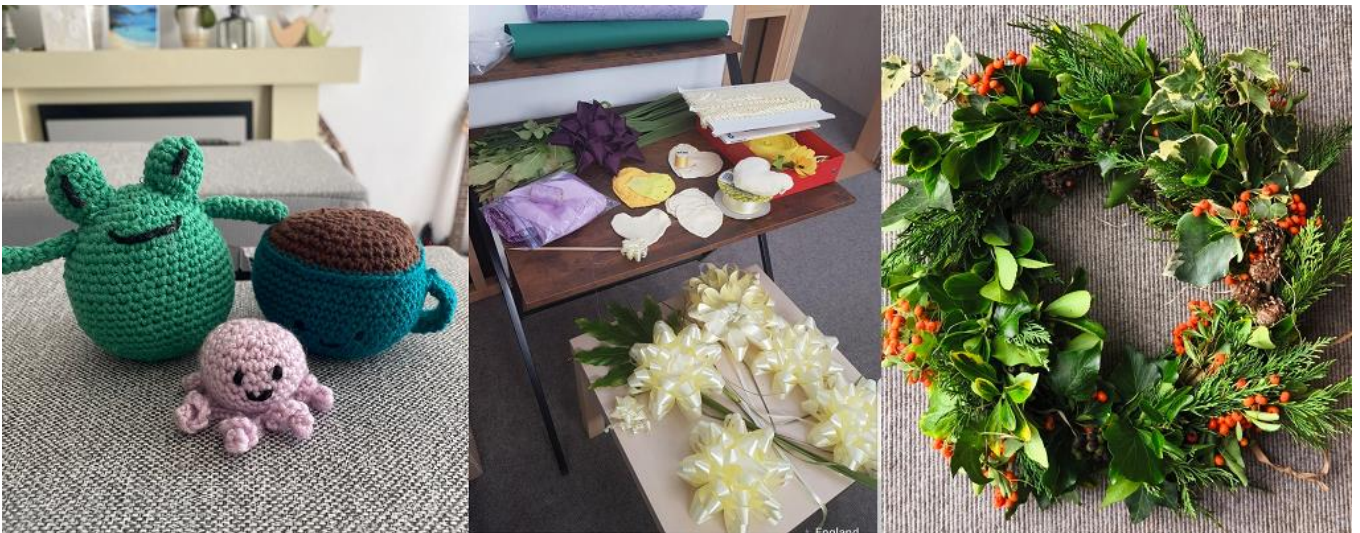
Thank you to the flower team for all their photographs, which have been included in various places in this report.

Hannah Hibbert 🌺

CRAFT GROUP REPORT

Our story: The craft group began last summer. I was keen to find a way to connect with people over the summer within Christ Church. With my interest being craft and others being interested too it felt like a good place to start a group. Over the summer holiday we were given a room and we met to enjoy our craft/sewing activities. This has grown into a weekly chilled, fun group, taking time out of the daily pressures and stress of life. Others and our friends are welcome to join us as well as working people who can only make it occasionally.

We have shared life and grown to know each other better over our time together. We have offered each other the opportunity to learn new things and will continue to do so. Feeling stable and strong as a small group we then invited other members of the church to join us. Currently we have connected with the Flower Team to help support any themed designs they might have.



We shall enjoy continuing our craft experiences together and welcome others who wish to join us.

Carolynne Roberts

GO4GOLD REPORT



This is a friendly social event which takes place on Friday afternoon for anyone who is free at that time. On the first Friday of the month we usually have a Christian film; the second one is for soup lunch from 12.45pm followed by a social get together which can include bingo, a quiz, or a beetle drive. On the third Friday we have a visiting speaker. Over the last few months we have listened to Gillian and Ruth telling us about the Home of Hope they visit ; Tom Perrett, the manager of libraries and culture, speaking about Art; and our vicar David Thomas and curate Ben Williams, telling us about the different work they are involved in. On the fourth Friday we have another lunch.

In the summer we were very kindly invited to a local garden for summer tea. Overleaf are a couple of photos of us enjoying our time together



Pat Mathias

COACH HOLIDAY REPORT

Christ Church Holiday to Portsmouth, June 2025.

It was again a joy and a pleasure to be joined by folk from St James Church, Biddenham as we journeyed together for a five-day holiday in Portsmouth staying at the Holiday Inn. A holiday with very much a nautical flavour! This year we had the pleasure of Ollie as our coach driver (what a fascinating personal testimony he gave us) and of course the indomitable and irrepressible Rachel as our Leader!

On our journey from Bedford, we had a delightful time visiting Winchester Cathedral where we were made most welcome and we all found the brief history of this wonderful place so very interesting. In a similar vein, the following day a visit to Portsmouth Cathedral was fascinating especially to learn that the area near the West Door is below sea level! I am pleased to say that none of us got our feet wet from the encroaching tide! However, the same could not be said for the occasional unseasonal bursts of rain! We could not visit this wonderful Naval Town without a voyage round the harbour seeing a good number of Royal Navy Ships, sadly mostly laid up, and hearing a fascinating history of the area. We also enjoyed a steam train ride to Alresford (happy childhood memories for Judy Miller!) as well as a visit to Gunwharf Quay and a very interesting and stimulating visit to the D-Day Experience.



Our sincere thanks go to Rachel and Sue (Stanton) who so ably assisted her and Ollie for his impeccable driving, for such an enjoyable and memorable holiday.

“I must go down to the sea again, to the lonely sea and the sky and all I ask is a tall ship and a star to steer her by” John Masefield.

David Gundry

BOXING DAY FUN 2025



Waiting for the fun to begin for 32 of us who gathered together for Boxing Day. We enjoyed a picnic lunch - with varied Christmas Day leftovers.

Much fun was had with jigsaws, games, a quiz, and watching a movie with ice creams and popcorn. We enjoyed a Sing a Long with guitar accompaniment by Chris and great chats, getting to know each other more and sharing the love of the Christmas story through fellowship and friendship.

The various activities were enjoyed by all, who had a wonderful time judging by their feedback. The afternoon closed with fizz and a scrumptious cream tea, rounded off with a volley of party poppers. Looking forward to Boxing Day Fun 2026!

Collette Denley-Currie

