Deanery Synod Report 2026 **Teresa Clarke and Janis Large**

Teresa and Janis are St. Peter's Deanery Synod representatives. Janis stepped in to replace Rachael Cavanagh who resigned after one year as a rep. My thanks to Janis who joined me for 2 out of the 3 times the Deanery Synod met in 2025. Meetings were held at Christchurch, Bedford, with Rev Kelvin Woolmer in March, the Church of the Transfiguration in Kempston in June and at Elstow Abbey in October 2025.

In March we had a presentation on the Year of Spiritual Year of Renewal and Wellbeing organised by the Diocese of St. Alban's. In May, Teresa and Heather attended a Churchwardens Quiet Day at St. Owen's Church in Bromham. In July, Bishop Richard hired the John Bunyan Community Boat for a Quiet Day on the River Great Ouse which was attended by Teresa (as churchwarden & purser), Paul Downham & Heather Buxton-Hall.

In June, Rev Ben Williams of Christchurch gave a talk on Disability & Neuro Diversity Inclusion. Ben, who has some background expertise in this area, explained how this important matter impacts our response in worship, mission & ministry.

At Elstow Abbey in October, Rev Canon Dr Tim Bull led a discussion about our response in worship, mission & ministry in a changing world which is increasingly impacted by AI.

We also hear about Mission Support Grants, updates on safeguarding & reports from St. Alban's Diocesan Synod.

In August 2025, Rev Helen Stewart, Priest-in-Charge of St. John's & St. Leonard's, stepped into the role of Area Dean of Bedford replacing Sam Cappleman after 10 years in the role.

As there can be up to 40 people attending each meeting, it is always a good opportunity to meet others from different churches and discuss a wide and varied number of issues.

Safeguarding Report 2026 **Teresa Clarke, Parish Safeguarding Officer**

The care and protection of children, young people and adults involved in church activities is the responsibility of everyone who participates in the life of the Church. By putting safeguarding at the heart of all we do, then we can prevent abuse and create a church community where people feel safe and valued. We promote a safer church by responding promptly to every safeguarding concern or allegation.

You can find a 'Promoting a Safer Church' poster containing contact details for safeguarding staff and other key helplines and numbers in the West porch and in the Chapter House. There is also a Domestic Abuse statement with information about helplines and local services on display in the Chapter House.

In 2025, no concerns were referred to the Diocesan Safeguarding Team.

The PCC can report to this APCM that they have complied with their duty to have due regard to House of Bishops Guidance on safeguarding children and vulnerable adults.

DBS updates are renewed every 3 years, and most PCC members have updated their safeguarding training modules. We had 4 resignations from the PCC at the end of 2025, so the new PCC members are currently in the process of completing the necessary training.

The Friends of St. Peter's Report for 2026 Teresa Clarke

I took over the Friends from Paul and Kathy Fricker 2 years ago. The purpose of the Friends of Saint Peter's is to help the church raise funds for meeting the costs of the care and restoration of our historic church building.

Through the Friends scheme we try to make, and to maintain, contact with people who have some link with Saint Peter's. Our hope is that such people will want to share with us the responsibility of ensuring that the building remains in good condition for future generations of Bedford people.

We currently have 21 members, 12 life members and 9 paying the annual subscription which includes 2 new members who joined in 2025.

Each year we send out a friends newsletter of church activities and attach an article; last year it was on Dr. Charles Prior (1820 – 1907). The brass screen across the tower arch at the entrance of the chancel was erected in memory of Charles Prior. I am very grateful to Rosemary Evans who prepares the articles each year on a subject relating to the history of Saint Peter's.

Fabric and Buildings Report 2026 Teresa Clarke & Paul Downham – Churchwardens

Churchwardens are required by the inspection of churches measure 1991 to make an annual inspection of the fabric and to prepare a report for the consideration of the PCC at the APCM.

Routine annual checks were carried out on fire alarms/fire extinguishers/lightning conductor/PAT testing/roof alarms/gas appliance checks/organ tuning/clock service

In November we had a seasonal maintenance check on clearing gutters, gullies and downpipes, replacing broken tiles where necessary and checking the inner lead valleys for damage.

A new sump pump was replaced and the hole it is placed in, deepened, in the boiler room in February 2025. The boiler room is about 3 meters below ground level and would regularly flood with ground water if the sump pump was not in place. The boiler room is inspected monthly to ensure that the pump is working satisfactorily.

In the 2021 Quinquennial Inspection Report, one of the recommendations was to remove the external concrete apron from the west/south & part of the east wall of the church, repair wall inside and out to reduce pervasive dampness. Rising damp can be seen on the south wall in particular. A Faculty was approved by the Diocese to approve the drainage improvement works involving the removal of the concrete apron and its replacement with a French Drain and associated masonry repairs. A contract was drawn up between the architect, the approved contractor, Corinthian Stone, and the client. The client being The Rector, Rev Kelvin Woolmer and the St. Peter's PCC. A condition of the Faculty involves the watching brief of local archaeologists, Albion Archaeology. Work began in February 2025. The weather was mild and dry for the duration of the works, and it was completed, on time and within the budget set, in May 2025. Bones unearthed during the works were re-interred at a special service conducted by Rev Rachel Simons.

The architect had been to inspect a case of white mould growing on an old book in the strong room in the Priests Vestry. Better ventilation is required, and advice had been sought from the Diocese of St. Albans as how to deal with it! After a thorough cleaning of all artefacts in the strongroom with a solution of white vinegar and water, the white mould has gone!

The west doors have been treated with teak oil to preserve them from the elements. It is hoped to treat all the other outside wooden doors in 2026.

2025 was a year of de-cluttering most of the rooms in the Chapter House. Old, tatty chairs were disposed of, the office was tidied and the decades of rubbish in the boiler room removed and taken to the Tidy Tip. The churchyard has been kept neat and tidy by volunteers and the Council gardeners.

St. Peter's Church Activities Report for the 2026 APCM Teresa Clarke

Our church was open for a number of activities in 2025. I organised 3 quizzes in February, July and October which raised about £530 for the church funds. We enjoy a fish and chip supper in the Chapter House and, although the numbers are dropping slightly, still attract around 30 to 40 people.

Cora Oldfield organised a Christian Aid cake sale in May, raising £116 for Christian Aid.

We have pledged to keep the church open for one Saturday a month, from 10am to 2pm, to allow more people to come in, to say a prayer, to admire the architecture, to watch a slideshow of the history of the church and to join us for refreshments. In October 2025 we also offered soup and a roll and in December, mince pies and mulled wine.

The September Open Day coincided with the annual Beds & Herts Historical Churches Trust (BHHCT) Bike 'n' Hike day when the church was open from 9am to 5pm.

Participants come from many churches far and wide to get their sponsor forms signed and in 2025 raised an overall total of over £100,000. In the Bedford area, £8,299 was raised, of that St. Peter's sponsors raised £267. Half of that money comes to our church; the other half goes to BHHCT. Grateful thanks go to all the many people from our church who took shifts to enable the church to stay open for the whole day.

We welcomed the Bedford Tour Guides again in 2025 in June, July, August and September, On average about 12 visitors are treated to a tour of the church and the churchyard each time, with each tour lasting about an hour. We plan to continue these tours in 2026.

From May to September 2025, the Venerable Dave Middlebrook, Archdeacon of Bedford, was the guide on the John Bunyan Trail Pilgrimage, to follow in the steps of John Bunyan across the beautiful Bedfordshire countryside. The 82-mile circular walk explored some key places in Bunyan's life and also some of his inspiration for Pilgrims Progress. The walk was broken down into 10 sections, beginning and ending with prayer and refreshments at St. Peter's church.

St. Peter's hosted several special services in 2025. In June, the Bedford Busmen's Association held their Annual Memorial service for all those who lost their lives in the Second World War. With each successive year we notice a gradual decline in numbers able to attend this service.

In November, Rev Rachel and Janis Large were once again invited to lead the Scottish Highlands Regiment Remembrance Service at the Foster Hill Road Cemetery. In the afternoon of that Sunday, Rachel & Janis led the Love, Remember service at St. Peter's.

Christmas was a busy time with services organised for the Bedfordshire Masons, Impakt Housing and for our Anonymous groups who hire out the Chapter House, as well as our own St. Peter's Carol Service, Our thanks go to Paul Downham, Rev Rachel and Janis Large for organising these events so that everything went smoothly.

By the middle of 2026, we hope to welcome our new priest-in-charge and explore other ways in which we can make our church more accessible to members of our parish and the wider community.

Time for You **Janis/Rachel/Teresa**

Time for You met on Thursdays from 12 – 2pm in the early part of 2025. During the vacancy we have been unable to meet regularly but have continued to open the doors of the church whenever possible to welcome in those who wish to have a look around the church, have a drink and/or a chat. If you would be interested in helping once a month, we'd love to hear from you.

BCP Holy Communion **Rachel**

This said communion service (no singing) that takes place every Thursday at 10.30am and is followed by a time of fellowship until noon. Although we are a smaller congregation, (8-10), the service is a time in the week to gather for worship for those who can't attend on Sunday or those who prefer a more traditional form of worship. We are grateful to those who helped cover some of our services in 2025 – Revd Sarah Burrow, Revd Stephen Liley, Revd Guy Buckler and particularly to Teresa & Liz who have led us in Morning Prayer when we've been unable to find cover.

Bellringers Report for 2026 APCM **Richard Entwistle**

Bellringing, we continue to ring the bells for all occasions and have a good happy band of bellringers. We are a family and look after each other.

Sadly, Margaret Cowley passed away on 1 March, she was a regular and reliable Ringer and we will miss her tremendously. Her son David is now tower Captain, Margaret was proud of that.

The bells are in good condition, and we regularly maintain and service them.

New ringers/recruits are welcome.

We welcome visitors on a Sunday morning if anyone is curious and just wants to watch the ringing.

Richard Entwistle, Ringing Master.

APCM Report for the Choir

At the beginning of 2025, the choir numbered about 7 members who met on Wednesday evenings to practice the hymns and lead the congregation for the Sunday services. The choir was led by Heather Buxton-Hall and accompanied by Paul Downham on his guitar. When Heather left the church in October 2025, Paul took the lead and the choir was augmented by Janis Large.

Since Paul, Lisa & Lizzie left us in December, the choir has effectively ceased. However, a few strong voices join with the congregation every Sunday to raise our songs of worship to the Lord.

A View from the Side **Joe Prentice**

This past year has been a challenging one for all at St. Peter's following the retirement of Rev Kelvin Woolmer in March 2025. Thus, we have had to adapt, for many months, to the demands a vacancy brings. Far from being a negative experience, it has served to focus our minds even more as we have striven to make the best of the situation. Our

Mission Team, Rev Rachel, Cora, Janis and, until his departure last Christmas, Paul Downham, have worked tirelessly to ensure worship services have continued smoothly. Huge thanks must also be given to our churchwarden, Teresa, who has had so much to organise and given a great amount of her time and energy.

The PCC have met regularly and worked together to update our Mission Action Plan and produce a Parish Profile, both essential requirements.

Further practical steps have been taken to improve conditions in the church building. Following last year's instalment of French drains, which has damp- proofed the sodden south wall, attention was turned to the poor lighting. This has literally lightened our darkness!

We have pledged to have a church Open Day once a month on a Saturday to encourage more visitors.

The tour guides have, once again, led conducted tours of our historic church in the summer months. This continues to be a success.

Sadly, our numbers have been depleted as Heather, Paul, Lisa and Lizzie have decided to move on. Also, we have been saddened by the deaths of Margaret Cowley, a long-standing bell ringer, and Simon Sharp. Former members of St. Peter's, Steve Edwards and John Handley are also now with the Lord.

On a more cheerful note, we have been delighted to welcome Irene into our congregation, a very prayerful presence. It has been heartening to have a few children with their mothers at some services.

As I have continued in my role of side person, once again, I give sincere thanks to David Garlick who has been a wonderful loyal help greeting all who enter our doors on Sunday mornings. We are all also grateful for the washing up he does regularly following our post- worship coffee and biscuits.

As we await a new priest- in- charge to lead us, exciting times lie ahead as we plan for revival and further outreach to the local community.

Our ancient church has survived the ravages of the Black Death, English Civil War, two World Wars and the Covid pandemic. Christ wants St. Peter's to flourish. I have no doubt that it will!

Assistant Sideman's Report 2026 **David J Garlick**

It has been a privilege to serve the Lord in the church as assistant sideman with Joe over the past year, to welcome those who came into the church and to give them a Bible. It means that the regulars and newcomers are made to feel welcome and that we appreciate their presence with us. I hope to continue in this role.

St Peter de Merton with St Cuthbert

Annual Accounts for the year ending

31 December 2025

32 Pemberley Avenue

BEDFORD

MK40 2LA

To:

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2025, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirements of the Regulations and S.144 (2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

a) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with S.130 of the Act, and
   - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David Hendry, ACMA

Date: 17 April 2026

Treasurer's Report

For the year ended 31 December 2025

The PAXTON Accounting System has been used for all PCC Income and Expenditure as well as for the following Funds: **St Cuthbert Fund** "For ecclesiastical and charitable purposes in or connected with the parish of Bedford St Peter"; Raley **Bequest** – Endowment; **St Peter's Church Estate** – for repairing and beautifying the parish church and insuring the same; **Sir Alexander Leith's Charity** – for religious education of children; **St Peter's Chapter House** – for the day-to-day income and expenditure of the Chapter House.

For your information, the **Unrestricted Funds** are the PCC and Chapter House Funds, the **Restricted Funds** are the St Peter's Church Estate and Leith Charity, and the **Endowment Funds** are the St Cuthbert and Raley Trust Funds.

All these funds are combined in the end of year Charity Commission and SOFA protocols (pages 2 and 3 of the finance booklet). Also included in subsequent pages of the booklet is a detailed breakdown of income and expenditure of the nominal accounts.

St Peter's Parochial Buildings Trust is a separate charity No 250746 and is not included in the PAXTON system. A separately examined account and report for the charity is included at the end of this booklet.

Income and Expenditure

In terms of our financial position, it has been a mixed picture. Overall donations from regular givers increased. We received three large gifts of £20,000, £5000 and £3750 respectively. In addition we also received a small legacy of £2000. These donations have allowed us to claim in total over £9,000 in recoverable gift aid, which has been used to offset the cost of our Parish Share. In total income to our unrestricted funds totalled **£86,423.30**.

Expenditure was **£100,108.64**, a slight increase from 2024. This comprised mainly payments for the maintenance to the fabric of the church and chapter house, which totalled £58,806. This amount not only covered general maintenance, but also the upgrade to the electrics, new lighting in the chapter house, the installation of French drains and repairs to stonework in the chancel and to the exterior of the church building. The costs of these were met from general funds, our large donation of £20,000 and income which had accrued in our CCLA deposit accounts. Fortunately we did not need to break into our reserves.

Income from the Chapter House increased to £7777.50 this year. The cost to maintain the Chapter House was £6860, which meant there was a surplus of £916. The cost of the new lighting for the Chapter House, as mentioned above, was paid from monies accrued in the deposit accounts.

This year the PCC decided that although we had monies from the large legacy we received in 2024, we would not use this to pay our Parish Share. Instead we pledged to pay £1000 each month, and supplement this with any recoverable gift aid we received, in addition to any extra we could find. This has resulted in us being able to pay £23,700 this year. However, realistically, we need to increase this by another £20,000 in order to meet our parish share in full, even when we have a 0.5 incumbent.

This year we continued our commitment to supporting the following charities, CMS, Christian Aid, Embrace the Middle East and the Bishop's Harvest Appeal, with small donations of £400 each.

Investments

It has been a turbulent year for the markets with investments falling throughout the year. Yet despite this at the end of the year our investment portfolio remains healthy, with an overall value of **£700,882.24** (2024 - **£732,240.08)**

Conclusion

As your treasurer I am encouraged that following my report last year there has continued to be an increase in donations, you – the congregation, have made, donations which keep these buildings open as a place of welcome and worship and as a base for mission in this area of Bedford. However our financial position is still insecure, even with the buffer of considerable reserves – I think it is safe to say that we are an asset-rich, cash-poor church.

As we look forward to 2026, the PCC has planned one major expenditure project – replacing the lights in the church. This is so that we can reduce our carbon footprint, save money on our electric bill and future proof the lighting in the building. In addition in 2026 we also have our five year building inspection and will need to have funds available to meet urgent repairs identified in the report.

As is customary I would like to extend my thanks to all those who help in creating these accounts in particular to Rosemary Evans, who provides the back-up ledger for gift aid donations for the PCC and for the Friends of St Peter's. I would also like to thank David Hendry, who stepped in at the eleventh hour as independent examiner. Finally I would like to thank you again, the congregation of St Peter's who have been loyal in your support of the work of this church and its mission, by setting up standing orders, donating through the Parish Giving Scheme, zapping your card on the card reader and using your giving envelopes. Without you, and your efforts, we would not be able to function as a place of worship and mission. So once again, on behalf of the PCC I thank you.

Janis Large

Treasurer

St Peter de Merton with St Cuthbert, Bedford

Charity no. 1132799

St Peter de Merton with St Cuthbert

Printed: 17/03/2026

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	68,847.60	0.00	0.00	68,847.60	285,324.14
Charitable activites	9,434.50	0.00	0.00	9,434.50	9,355.25
Other trading activities	666.28	0.00	0.00	666.28	715.00
Investments	7,070.79	5,688.36	9,309.47	22,068.62	20,016.29
Separate material item of income	0.00	0.00	0.00	0.00	0.00
Other	404.13	350.00	0.00	754.13	4,588.03
Total	**86,423.30**	**6,038.36**	**9,309.47**	**101,771.13**	**319,998.71**
Expenditure on:					
Raising funds	70.00	0.00	0.00	70.00	180.07
Charitable activities	100,038.64	4,679.45	0.00	104,718.09	103,395.97
Separate material item of expense	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Total	**100,108.64**	**4,679.45**	**0.00**	**104,788.09**	**103,576.04**
Net income/(expenditure) before investment gains/(losses)	**-13,685.34**	**1,358.91**	**9,309.47**	**-3,016.96**	**216,422.67**
Net gains/(losses) on investments	-8,584.89	-9,540.02	-13,232.93	-31,357.84	12,260.96
Net income/(expenditure)	**-22,270.23**	**-8,181.11**	**-3,923.46**	**-34,374.80**	**228,683.63**
Extraordinary items	0.00	0.00	0.00	0.00	0.00
Transfers between funds	9,000.00	0.00	-9,000.00	0.00	0.00
Net Movement in Funds	**-13,270.23**	**-8,181.11**	**-12,923.46**	**-34,374.80**	**228,683.63**
Reconciliation of Funds					
Total funds brought forward	246,811.97	202,556.27	339,687.66	789,055.90	
Total funds carried forward	**233,541.74**	**194,375.16**	**326,764.20**	**754,681.10**	

Charity no. 1132799

St Peter de Merton with St Cuthbert **Printed: 17/03/2026**

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
Fixed assets					
Intangible assets	0.00	0.00	0.00	0.00	0.00
Tangible assets	0.00	0.00	0.00	0.00	0.00
Investments	206,155.16	176,954.86	317,772.22	700,882.24	732,240.08
Total fixed assets	**206,155.16**	**176,954.86**	**317,772.22**	**700,882.24**	**732,240.08**
Current assets					
Stocks	0.00	0.00	0.00	0.00	0.00
Debtors	0.00	0.00	0.00	0.00	0.00
Investments	0.00	0.00	0.00	0.00	0.00
Cash at bank and in hand	27,383.75	17,420.30	8,991.98	53,796.03	56,815.82
Total current assets	**27,383.75**	**17,420.30**	**8,991.98**	**53,796.03**	**56,815.82**
Creditors: amounts falling due within one year	0.00	0.00	0.00	0.00	0.00
Net current assets/(liabilities)	27,383.75	17,420.30	8,991.98	53,796.03	56,815.82
Total assets less current liabilities	**233,538.91**	**194,375.16**	**326,764.20**	**754,678.27**	**789,055.90**
Creditors: amounts falling due after more than one year	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities	0.00	0.00	0.00	0.00	0.00
Total net assets or liabilities	**233,538.91**	**194,375.16**	**326,764.20**	**754,678.27**	**789,055.90**
Funds of the Charity					
Endowment funds	0.00	0.00	326,764.20	326,764.20	339,687.66
Restricted income funds	0.00	194,375.16	0.00	194,375.16	202,556.27
Unrestricted funds	233,541.74	0.00	0.00	233,541.74	246,811.97
Revaluation reseerve	0.00	0.00	0.00	0.00	0.00
Total funds	**233,541.74**	**194,375.16**	**326,764.20**	**754,681.10**	**789,055.90**

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
T Clarke	TERESA CLARKE	18/3/26
Elizabeth R McHale	ELIZABETH R McHALE	18/3/26.

Charity no. 1132799

St Peter de Merton with St CuthberFor each fund code **Printed: 17/03/2026**

Month = December 2025
For each fund code

	Balance		Last year
Investment Assets			
General PCC DBF Income Shares	206,155.16		214,740.05
St C St Cuthbert Endowment	304,586.43		317,270.27
RA Raleigh Fund 132001412S	13,185.79		13,734.88
EST COIF EST,015860001T	169,885.27		179,044.16
EST EST015860001AA	7,069.59		7,450.72
		700,882.24	732,240.08
Current Assets			
FL Natwest PCC Account	126.98		162.48
FR Natwest PCC Account	5,804.05		5,319.89
General Natwest PCC Account	6,324.67		6,722.97
RA Natwest PCC Account	567.38		567.38
General CBF PCC Deposit	8,608.06		16,418.93
St C CBF St Cuth Deposit	8,424.60		8,115.13
CH CH NatWest current	3,397.29		2,480.47
EST EST NatWest curreent acc	3,593.12		2,742.00
EST EST COIF Deposit	7,545.63		7,236.35
Leith Leith NatWest Current acc	6,154.57		5,920.56
FR Recoverable Gift Aid	95.00		22.00
General Recoverable Gift Aid	3,154.68		1,107.66
		53,796.03	56,815.82
Current Liabilities			
CH Retained surplus	2,480.47		1,608.93
CH - Surplus/deficit year to date	916.82		871.54
EST Retained surplus	196,473.23		191,047.03
EST - Surplus/deficit year to date	(8,379.62)		5,426.20
FL Retained surplus	162.48		200.44
FL - Surplus/deficit year to date	(35.50)		(37.96)
FR Retained surplus	5,341.89		7,743.77
FR - Surplus/deficit year to date	557.16		(2,401.88)
General Retained surplus	238,989.61		16,698.38
General - Surplus/deficit year to date	(14,744.21)		222,291.23
Leith Retained surplus	5,920.56		5,220.56
Leith - Surplus/deficit year to date	234.01		700.00
RA Retained surplus	14,302.26		13,994.93
RA - Surplus/deficit year to date	(549.09)		307.33
St C Retained surplus	325,385.40		323,858.23
St C - Surplus/deficit year to date	(12,374.37)		1,527.17
		(754,681.10)	(789,055.90)

Charity no. 1132799
St Peter de Merton with St Cuthbert

Printed: 17/03/2026

December 2025

	General	FR	FL	St C	CH	EST	Leith	RA	Total
Investment Assets									
PCC DBF Income Shares	206,155.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206,155.16
St Cuthbert Endowment	0.00	0.00	0.00	304,586.43	0.00	0.00	0.00	0.00	304,586.43
Raleigh Fund 132001412S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,185.79	13,185.79
COIF EST,015860001T	0.00	0.00	0.00	0.00	0.00	169,885.27	0.00	0.00	169,885.27
EST015860001AA	0.00	0.00	0.00	0.00	0.00	7,069.59	0.00	0.00	7,069.59
	206,155.16	0.00	0.00	304,586.43	0.00	176,954.86	0.00	13,185.79	700,882.24
Current Assets									
Natwest PCC Account	6,324.67	5,804.05	126.98	0.00	0.00	0.00	0.00	567.38	12,823.08
CBF PCC Deposit	8,608.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,608.06
CBF St Cuth Deposit	0.00	0.00	0.00	8,424.60	0.00	0.00	0.00	0.00	8,424.60
CH NatWest current	0.00	0.00	0.00	0.00	3,397.29	0.00	0.00	0.00	3,397.29
EST NatWest curreent acc	0.00	0.00	0.00	0.00	0.00	3,593.12	0.00	0.00	3,593.12
EST COIF Deposit	0.00	0.00	0.00	0.00	0.00	7,545.63	0.00	0.00	7,545.63
Leith NatWest Current acc	0.00	0.00	0.00	0.00	0.00	0.00	6,154.57	0.00	6,154.57
Recoverable Gift Aid	3,154.68	95.00	0.00	0.00	0.00	0.00	0.00	0.00	3,249.68
	18,087.41	5,899.05	126.98	8,424.60	3,397.29	11,138.75	6,154.57	567.38	53,796.03
Current Liabilities									
Surplus/deficit year to date	(14,744.21)	557.16	(35.50)	(12,374.37)	916.82	(8,379.62)	234.01	(549.09)	(34,374.80)
Retained surplus	238,989.61	5,341.89	162.48	325,385.40	2,480.47	196,473.23	5,920.56	14,302.26	789,055.90
	(224,245.40)	(5,899.05)	(126.98)	(313,011.03)	(3,397.29)	(188,093.61)	(6,154.57)	(13,753.17)	(754,681.10)

Charity no. 1132799

St Peter de Merton with St Cuthbert **Printed: 17/03/2026**

December 2025

	General	Designated	Restricted	Endowment	Year Total	Last Year
S01 Donations and legacies						
Donations - GA standing orders	23,140.00	0.00	0.00	0.00	23,140.00	3,000.00
Donations - GA envelopes	1,357.60	0.00	0.00	0.00	1,357.60	1,739.65
Other planned giving	1,050.00	0.00	0.00	0.00	1,050.00	720.00
Parish Giving Tax	3,553.51	0.00	0.00	0.00	3,553.51	3,928.57
Parish Giving (donation)	15,389.54	0.00	0.00	0.00	15,389.54	15,713.95
One off Gift Aid	9,331.10	0.00	0.00	0.00	9,331.10	2,078.00
Cash collections	2,582.49	0.00	0.00	0.00	2,582.49	2,096.09
One off gifts	490.00	0.00	0.00	0.00	490.00	400.00
Large + Non GA Donations	442.50	0.00	0.00	0.00	442.50	1,304.63
Tax recoverable	8,460.93	95.00	0.00	0.00	8,555.93	3,534.39
HMRC interest	7.96	0.16	0.00	0.00	8.12	15.65
GASDS	836.81	0.00	0.00	0.00	836.81	793.21
Grants received	110.00	0.00	0.00	0.00	110.00	0.00
Legacies received	2,000.00	0.00	0.00	0.00	2,000.00	250,000.00
	68,752.44	95.16	0.00	0.00	68,847.60	285,324.14
S02 Charitable activities (inc.)						
Friends	0.00	82.00	0.00	0.00	82.00	59.00
Friends GA	10.00	380.00	0.00	0.00	390.00	426.00
Chapter House Lettings	0.00	7,777.50	0.00	0.00	7,777.50	6,987.25
Contr.to heat+light	200.00	0.00	0.00	0.00	200.00	0.00
Fees for travel	30.00	0.00	0.00	0.00	30.00	105.00
PCC fees	562.00	0.00	0.00	0.00	562.00	485.00
Fees to diocese	393.00	0.00	0.00	0.00	393.00	1,293.00
	1,195.00	8,239.50	0.00	0.00	9,434.50	9,355.25
S03 Other trading activities						
Fundraising events	520.00	0.00	0.00	0.00	520.00	565.00
Concert	150.00	0.00	0.00	0.00	150.00	150.00
Adjustments	-7.17	0.00	0.00	0.00	-7.17	0.00
Photocopies Income	3.45	0.00	0.00	0.00	3.45	0.00
	666.28	0.00	0.00	0.00	666.28	715.00
S04 Investments						
CBF Dividends	5,966.89	0.00	5,379.08	8,815.83	20,161.80	17,030.46
CBF Deposit Interest	722.24	0.00	0.00	493.64	1,215.88	2,260.42
COIF Deposit Interest	0.00	0.00	309.28	0.00	309.28	352.68
Raleigh Trust Interest	381.66	0.00	0.00	0.00	381.66	372.73
	7,070.79	0.00	5,688.36	9,309.47	22,068.62	20,016.29
S06 Other (inc.)						
Rent (Leith)	0.00	0.00	350.00	0.00	350.00	700.00
Other income	404.13	0.00	0.00	0.00	404.13	2,022.71
From PBT	0.00	0.00	0.00	0.00	0.00	1,865.32
	404.13	0.00	350.00	0.00	754.13	4,588.03

Charity no. 1132799
St Peter de Merton with St Cuthbert **Printed: 17/03/2026**

December 2025

	General	Designated	Restricted	Endowment	Year Total	Last Year
S08 Raising funds						
Cost of fundraising events	0.00	0.00	0.00	0.00	0.00	155.29
Coffee shop costs	0.00	0.00	0.00	0.00	0.00	24.78
Hospitality	70.00	0.00	0.00	0.00	70.00	0.00
	70.00	0.00	0.00	0.00	70.00	180.07
S09 Charitable activities						
Suspence Account	0.00	0.00	0.00	0.00	0.00	65.00
New Equipment	25.20	0.00	0.00	0.00	25.20	2,249.57
Giving - home	2,170.00	0.00	0.00	0.00	2,170.00	3,775.00
Giving - overseas	0.00	0.00	0.00	0.00	0.00	750.00
Parish Share	23,700.00	0.00	0.00	0.00	23,700.00	59,595.00
Fees to Diocese	393.00	0.00	0.00	0.00	393.00	1,443.00
Clergy expenses	21.30	0.00	0.00	0.00	21.30	46.30
Training	0.00	0.00	0.00	0.00	0.00	1,556.00
Presentations	100.00	0.00	0.00	0.00	100.00	102.00
Major Repairs	36,972.00	0.00	0.00	0.00	36,972.00	2,506.58
Repairs & maintenance	19,918.06	1,841.09	75.00	0.00	21,834.15	8,877.48
Insurance	0.00	0.00	4,177.96	0.00	4,177.96	3,885.59
Gas	4,106.82	0.00	0.00	0.00	4,106.82	4,026.16
Electricity	3,024.54	0.00	0.00	0.00	3,024.54	5,245.96
Water	0.00	944.00	0.00	0.00	944.00	768.00
Cleaning	4,200.00	0.00	0.00	0.00	4,200.00	4,200.00
Postage & Telephone	936.00	0.00	0.00	0.00	936.00	1,129.68
Office costs	660.19	0.00	0.00	0.00	660.19	542.09
Printing & stationery	334.67	0.00	0.00	0.00	334.67	117.89
All Age Service	0.00	0.00	115.99	0.00	115.99	0.00
Mission Expenses	0.00	0.00	0.00	0.00	0.00	1,194.00
Chapter House costs	0.00	55.59	0.00	0.00	55.59	73.35
Upkeep of services	385.23	0.00	0.00	0.00	385.23	614.64
Music costs	170.95	0.00	275.00	0.00	445.95	479.89
Flower costs	0.00	0.00	35.50	0.00	35.50	37.96
Sundries / other payments	80.00	0.00	0.00	0.00	80.00	14.83
Independent examiner fee	0.00	0.00	0.00	0.00	0.00	100.00
	97,197.96	2,840.68	4,679.45	0.00	104,718.09	103,395.97
S14 Net gains/(losses) on investments						
Gains/Losses on investments	8,584.89	0.00	9,540.02	13,232.93	31,357.84	-12,260.96
	8,584.89	0.00	9,540.02	13,232.93	31,357.84	-12,260.96
S17 Transfers between funds						
Transfers between funds	-13,020.00	4,020.00	0.00	9,000.00	0.00	0.00
	-13,020.00	4,020.00	0.00	9,000.00	0.00	0.00
S18 Gains and losses on revaluation of fixed assets						

December 2025

	General	Designated	Restricted	Endowment	Year Total	Last Year
	0.00	0.00	0.00	0.00	0.00	0.00

32 Pemberley Avenue

BEDFORD

MK40 2LA

To:

The Parochial Council of

St Peter de Merton with St Cuthbert

Bedford Registered Charity 1132799

Independent Examiner's Report

This report on the accounts of the PCC for the year ended December 2025, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and S.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirements of the Regulations and S.144 (2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

a) which gives me reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with S.130 of the Act, and
   - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met;

or

b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David Hendry, ACMA

Date: 17 April 2026