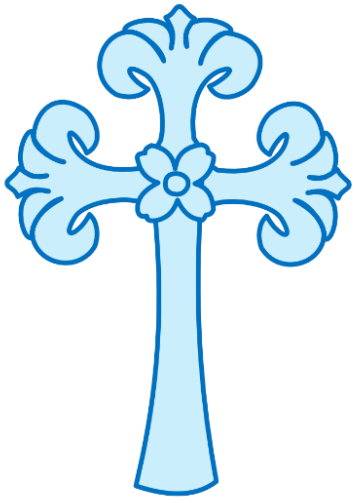
St. Mary the Virgin Baldock

Annual Report

2025



The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock

Annual Report and Financial Statements for the year ended 31st December 2025

Registered Charity No. 1133060

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Rector (From 13 September 2023)	**Treasurer**
The Reverend Phillipa Maddox	Steve Thomas
The Rectory	38 High Street
9 Pond Lane	Baldock
Baldock	
Principal Bankers	**Independent Examiner**
Lloyds	Geoff Mann
Bancroft	Dee House
Hitchin	Highworth Avenue
	Cambridge

Church Contact Details http://www.stmarysbaldock.org.uk

PCC Members & Key Role Holders	**Role**
The Reverend Phillipa Maddox	Rector
David Morgan	Churchwarden
Mike Maddox	Licensed Lay Minister
Katrina Nice	Licensed Lay Minister
Agnes Balmer	Lay Leader of Worship
Steven Thomas	Treasurer
Sarah West	Safeguarding Officer (co-opted member of the PCC)
Paula Lickfold / Jo Towell	DBS Officer
Alexandra Milne	PCC Secretary
Christopher Page	PCC member
Steven Shepperson-Smith	PCC member
Andrew Clark	PCC member
Michael Muir	PCC member
Christine Caine	PCC member
Sharon Wiltshire	Junior Church Leader
Antony Copsey	Director of Music
Paul Herring	Organist
Aileen Barry	Friends of St Mary's Chairperson

1. St. Mary's Vision

Our vision is to grow in love for God, our planet, our community and each other.

St. Mary's vision is based on our core values of:

- engaging worship;
- enjoying fellowship, food and fun;
- caring for the environment;
- inclusive welcome and access to all;
- visible presence in the community; and
- protecting our past and shaping our future.

During 2025 we continued to work on our Mission Action Plan (M.A.P.) and initiatives to support our main priorities:

- to increase the number of young people in the church.
- to create a generous welcome for casual and worshipping visitors to the church.
- to become more environmentally sustainable.

2. Values in Action

The vision and values of St. Mary's Church are reflected in our activities and plans for the future.

Engaging worship

Our main worship service is our 9.30am Parish Communion service on Sunday mornings and we have continued to see encouraging growth in attendance at this service. A special joy is when baptisms are included in this service and during 2025 this included two adult baptisms of new members to the church.

The celebration of Holy Communion is a central part of our worship. As well as the 9.30am service, this is also provided at our 8am service on Sundays and at 11.15am on Wednesdays. During 2025 the numbers attending the Wednesday midweek service have grown. Members of the Pastoral Support team provide regular communion services in local care homes and in the private homes of those who are housebound.

We have taken steps this year to strengthen our broad and inclusive worship tradition. Our monthly all-age Parish Praise service is now usually held in the church hall with the Praise Be! band helping to accompany the sung worship. During 2025, our new children's singing group, Growing Voices, performed at the Parish Praise service on a couple of occasions, helping to increase the number of children and families significantly for those services. Other popular services for children and families include monthly Messy Church and weekly Tiny Tots service. Tiny Tots has benefitted from new resources and volunteer support this year. It is a great place for carers to meet others and find support as well as enjoying the story and songs that we share together.

A very different style of worship is provided at Choral Evensong which is flourishing in a new bi-monthly pattern. Our dedicated choir are joined by additional singers for seasonal acts of choral devotion including Palm Sunday and at Christmas and these are always a delight.

The church continues to have a strong relationship with St Mary's Infant and Junior Schools. As well as leading weekly acts of Collective Worship within school, we welcomed both school to the church for class visits and seasonal services.

Prayer meetings continue three times a week online and with a monthly in-person meeting on Sunday mornings after the 9.30am service. Additionally, we met three times every week for Midday prayers during Lent.

Enjoying fellowship, food and fun

The Friends of St Mary's (FOSM), chaired by Aileen Barry, focused their fundraising efforts in 2025 on the church hall renovation, as well as giving enjoyment and fun to the community. The amazing volunteers organised 22 different events, double that of the year before. Many of the events, including quiz nights, an afternoon tea, a performance of Wind in the Willows in the churchyard, a brass band, jazz, stage and screen concerts, a fashion show and comedienne, provided the forum to request matched funded donations from the community, and over £50,000 was raised for the hall in total. Tower trips were hugely popular too. The church also participated in Balstock for the first time, hosting a Drum and Bass night in the hall!

As well as catering for Friends events, Sue Lyon and her brilliant team, put on another four Fellowship lunches in 2025. Additionally, there were bring and share meals on Maundy Thursday and for Harvest, as well as a Christmas lunch. These, usually three course, meals are a great opportunity for anyone to come along and enjoy high quality food and wine and experience fellowship and deeper bonding with our community. The next lunch should be in May 2026.

Caring for the Environment

We continued to share weekly Eco Tips in our newsletters (including those sent to other churches in the deanery), hosted a stall at the annual Baldock Eco Fest, and took part in the National Day of Churches Count on Nature by exploring creation in our Bee Garden. We also installed two swift nest boxes in the belfry -though no swifts nested this year -and fitted new windows in the church hall, which immediately improved insulation and reduced energy use, helping to lower our carbon emissions.

The Diocese paid for an Energy Audit for the church building giving valuable advice on heating our Grade1 listed building in future.



New Swift Box fitted inside the bell tower

Inclusive welcome and access to all

The church continues to be open daily during daylight hours, offering a quiet, welcoming space for all who wish to come in for reflection, prayer, to light a candle, or to spend time with the Book of Remembrance. It remains a place of peace at the heart of our community. The introduction of new welcome cards has been especially encouraging, helping visitors to feel more at home, and their use has grown steadily throughout the year.

The Community Sponsorship Committee has continued its faithful work in supporting a Syrian refugee family within our benefice. Strong relationships have been built, and while the family still leans on the support of the group, it is heartening to see their growing confidence and independence. This continues to be a meaningful expression of our commitment to offering hospitality and care to those seeking a new beginning.

We remain committed to serving our wider community through practical support. The Trussell Trust Foodbank continues to run twice weekly from the church hall, providing vital assistance to those in need. Alongside this, the Kaotic Angels Food Station meets weekly in the hall, offering free food and a warm welcome to all. Both initiatives are supported by generous volunteers from within the church and the wider community, reflecting a shared spirit of compassion and service.

Following vandalism at the church hall during 2025, steps have been taken not only to repair but to improve the space. Windows are being replaced with modern, energy-efficient units, helping to create a warmer and more inviting environment for all who use the hall. We also took the opportunity to improve accessibility by upgrading one of the emergency exits, removing steps and installing level access to better support those with restricted mobility. These changes reflect our desire to ensure that our buildings are as open and inclusive as our welcome.

During the year, we held a thoughtful and respectful conversation within the church community to explore how we might more fully embrace and affirm all people in God's love. This included reflecting on the blessing of same-sex marriages at St Mary's. As a result of this journey, we are pleased to be able to offer and actively advertise blessings for same-sex marriages, affirming our commitment to being a church where all are welcomed, valued, and included.

Visible presence in the community (and beyond)

The Baldock Festival in May and the Christmas Tree Festival in December are some of our most popular events in the year, helping raise our profile in the wider local community. In September we hosted 2 stages for the town-wide music festival, Balstock. Our historic churchyard is very popular with the local community. During 2025, we held a few events outdoors, including fireworks for Ascension Day, the Living Theatre's summer performance of The Wind in the Willows and the Messy Church Easter event. We also invited the local dogwalkers to come into the church for a special pet-friendly carol service, 'Bark the Herald Angels Sing.' This was very well received and likely to become a regular event. We have also continued work to raise our online presence through regular advertising and invitations on social media. One of the events that attracted a lot of on-line support in 2025 was a 24-mile walk from St Mary's Church to St Alban's Abbey on Easter Monday, which raised over £1,700.

Our desire to show the love of Christ extends beyond our own locality. We continue to support the Frost family, our mission partners working in Argentina. Additionally, during 2025 money has been given to Shelter, Herts Young Homeless, North Herts Sanctuary and Hope for Justice (Anti-slavery campaign). We also raised £110 for Christian Aid and £417 for Mission Direct, which will be paid in 2026. We are also holding a protected fund for deserving causes on behalf of Baldock Futures Fund. The Nine Lessons and Carols service raise £272 in donations, and the Crib Service and Christmas Day Service together raised a total of £479 (not included in this year's financial report). It was agreed at the November PCC meeting that the Christmas collection money will be divided between Herts Young Homeless and St Mary's Church.

At Christmas, we collected items in shoeboxes to donate to needy families in Bulgaria through the House of Opportunity charity.

Protecting our past and shaping our future

Fundraising continued throughout the year, not only to support the upkeep of our beautiful church building but also to restore the church hall following the vandalism in 2024. More details can be found under Fellowship, Food and Fun! One of the year's most successful efforts was a 24 mile walk from St Mary's Church to St Alban's Abbey on Easter Monday, which raised over £1,700.

Maintaining the gravestones in our churchyard requires great care and sensitivity. This year, a small team led by one of our Readers, Mike Maddox, undertook the important task of inspecting and securing any memorials that had become unstable or at risk of falling. Their work ensures that the churchyard remains a safe and dignified place for all who visit, and we are hugely appreciative for the time and attention they have given to this responsibility.

Those living close to the church will also have noticed that, for much of the year, the bells were not sounding quite as they should. The repair work required specialist handling and a thoughtful approach to preserve the integrity of the mechanism. We are delighted that the necessary adjustments have now been completed and that the bells are once again ringing out with their familiar, joyful tune.

As always, our events and activities aim to honour our heritage while looking confidently to the future - and we remain deeply grateful to everyone who supports us in this mission.

3. Safeguarding

Our goal at St Mary's Baldock is to have an environment where everyone feels safe and respected. We take very seriously the importance of safeguarding all people using our church facilities or dealing with representatives of our church community. We follow government, Church of England and the House of Bishops policies and good practice guidance.

Sarah West is the Parish Safeguarding Officer and Paula Lickfold the lead recruiter, responsible for DBS checks for our church. In September Paula stepped aside from the role and for the last quarter of 2025 it has been managed by Jo Towell.

A review was undertaken of DBS checks for all volunteers and good progress has been made on ensuring certification is up to date for volunteers. As last year, in November, we celebrated Safeguarding Sunday with a themed worship service as part of our strategy to support the understanding that safeguarding is everyone's responsibility.

Safeguarding training

Work continues to ensure that everyone who has a responsibility for running church activities with children and vulnerable adults knows who the safeguarding team is and how to follow the process of raising concerns. With safeguarding training taking place throughout the year online we are pleased to report that all those with a responsibility for children, young people and vulnerable adults and our PCC are trained to the appropriate level. Safeguarding training is now logged onto a new central Diocese system which will enable safeguarding training to be monitored and updated more efficiently.

Safeguarding policies and plans

Safeguarding policies are available on our website, in a clearly signposted section. Information about our safeguarding policies and procedures are displayed in the church and church hall with details of the safeguarding team. In September the PCC reviewed the safeguarding policy and action plan. Risk assessments were updated and developed for church activities and working practices. This is ongoing as new activities come on stream.

4. The PCC and administrative information

The Parochial Church Council of the Ecclesiastical Parish of St Mary the Virgin, Baldock (PCC) has the responsibility of cooperating with Reverend Phillipa Maddox to promote the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and the Church Hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. To facilitate this work, it is important that we maintain the fabric of the Church of St. Mary's and the Church Hall.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary' s the membership of the PCC consists of the incumbent (Rector), readers, churchwardens 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 stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. In addition to the Annual Parochial Church Meeting, the full PCC met five times during the year - in February, March, July, September and November. Conflict of Interest, of which we are very mindful, is a standard agenda item at the PCC meetings.

Statistics

Baptisms, Funerals, Weddings and key services took place throughout the year. The below table below shows a comparison in the statistics from 2017 (pre-pandemic), 2024 & 2025. It is encouraging that Sunday attendance is growing. Although seasonal services seem to have dropped, some have increased, such as Easter, which increased by 70% from the previous year. It is also interesting to note that members of our community are still choosing to have funerals led by a Minister either in Church or at a Crematorium.

Event	2017	2024	2025
Usual Sunday Attendance (adult)	57	45	84
Usual Sunday Attendance (child)	9	5	13
Baptisms	16	10	12
Funerals led by a Minister either in Church or at a Crematorium	24	31	21
Weddings	3	0	5
Christmas Attendance	571	419	408
Easter Day Attendance	179	68	109

There are 84 people on the Electoral Roll (compared to 109 in 2024 and 134 in 2017)

Deanery Synod

Three members of the PCC sit on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

General Data Protection Regulation

The General Data Protection Regulation have continued to be in place and monitored by the Parish Administrator, Alex Milne. All emails sent out by the church go out blind copied and all recipients have signed to agree for their details to be included in our distribution list. Designated email addresses have been set up for Messy Church and Hall Bookings.

Friends of St Mary's

The Friends of St. Mary the Virgin (FOSM), Baldock (Registered Charity: 1117542) is a separate charity with the aim of raising money for the maintenance and restoration of the fabric of the church buildings. The FOSM committee met every eight weeks or so throughout the year, principally to plan the fundraising events to assist the church maintenance and repairs and grow membership.

5. Financial Review

General Fund

The church finances are detailed on the following pages. To address concerns regarding the size of the typeface and resulting legibility, the layout has been changed slightly to give the 2024 results below the 2025 results, rather than side by side.

General Fund

At the start of 2025, the General Fund held £43,703 but during the year this reduced by £25,793 to finish at £17,910. £10,257 of this was an internal transfer of donations for the church hall renovation from the General Fund to the new Church Hall Renovation designated fund. The remaining £17,091 shortfall over the year reflects the financial climate in general. The key points in 2024 were:

- Regular planned giving remained broadly the same as last year, and totalled £48,236 in the year, including Gift Aid and bank interest (down 24% since 2020).
- Church management and administration costs were broadly similar to last year, with energy costs and staff salaries increasing in line with inflation.
- Physical attendance at Church has increased by 6% from the previous year, and with loose collections at services amounting to £4,850; an increase of 1.5% from 2024. Contactless donations (included in the total for *Donations, appeals, subscriptions*) amounted to a further £4,360.

Church Hall Fund (Designated, Unrestricted)

The Church Hall made a profit of approximately £3,498 in 2025; down slightly from £4,000 in 2024. £7,193 spent on emergency window repairs and the initial stages of the hall renovation has been transferred back from the Hall Renovation Fund, leaving the Church Hall Fund with a balance of £14,306.

The income associated with the Hall Renovation (Transfer from Friends of St Mary's and the insurance settlement for the vandalism) is listed separately in Note 2(a) of the accounts. Similarly, the Hall Renovation outlay is listed in Note 3(b).

Restricted Funds

The PCC currently holds £72,024 (£80,590 in 2024) in surplus Restricted Funds.

Much of this money is held within the Fabric Fund. At the end of 2025 this held a total of £35,781 (2024 £40,943). The difference is due to the initial payment for the chancel carpet, closure of the Audiovisual System and Disabled Access Funds, and sundry maintenance and repairs to the church building and facilities.

The negative balance on the Audiovisual System Fund has been cleared by a transfer from the Fabric Fund. Transactions related to the Audiovisual System will henceforth be allocated to the Fabric Fund.

The Tower Fund incurred a large outlay in 2025 (£3,774 due to a repair to one of the clock hammers alone), and currently has a negative balance of £1,946. This will be cleared in 2026.

The Community Sponsorship Fund currently holds £578 (£678 in 2024). The reduction is due to the insurance payments for 79 Hillcrest.

The Nave & Chancel Roof fund currently holds £29,026 (£29,807 in 2024). We hope to explore the possibility of releasing some of these funds for other purposes.

Liabilities

The total liabilities of the PCC at the end of 2025 were £5,990 (£8,024 in 2024). This includes the Quarter 4 parochial fees, December utilities used but not yet invoiced, and charitable payments that were still to be distributed. All of these liabilities will be settled within the first quarter of 2026.

Reserve Policy

- The reserves policy for unrestricted funds should cover the following items in the priority listed (all items rounded to nearest hundred pounds):
    - Funding to cover six months of critical expenditure as below:
        - Heat, Light and Water for Church and Hall (£4,700 as of 31/12/2025)
        - Insurance Payments for Church and Hall (£5,000 as of 31/12/2025)
    - Funding to cover two months of critical expenditure as below:
        - Salaries (£2,900 as of 31/12/2025)
    - Funding to cover one month of general expenditure (£4,600 as of 31/12/2024)
- Reserve funds required to meet the above amount to £17,200. The General fund balance at 31/12/2025 is £17,910, which can cover these costs.
  Cover for Emergency Repairs (e.g., Theft of Lead, Roof Repairs) (estimated at £30,000). The restricted Fabric and Nave & Chancel Roof funds together hold £64,807, which can be used to cover this class of expense.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
INCOMING RESOURCES				
Incoming resources from donors	**2(a)**	131,089	3,306	134,395
Other voluntary income	**2(b)**	5,564	-	5,564
Income from charitable and ancillary trading	**2(c)**	27,471	-	27,471
Income from investments	**2(d)**	1,104	279	1,383
TOTAL INCOMING RESOURCES		165,228	3,585	168,813
RESOURCES USED				
Missionary and charitable giving	**3(a)**	-	3,701	3,701
Activities directly relating to the work of the church	**3(b)**	159,515	10,250	169,765
Fund raising and publicity	**3(c)**	2,625	-	2,625
Church management and administration	**3(d)**	16,485	-	16,485
TOTAL RESOURCES USED		178,625	13,951	192,576
NET INCOMING RESOURCES		(13,397)	(10,366)	(23,763)
Transfers between funds	**4**	(1,800)	1,800	-
(from General Fund)		(10,257)	-	(10,257)
(to Designated Funds)		10,257	-	10,257
NET MOVEMENT IN FUNDS		(15,197)	(8,566)	(23,763)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		47,318	80,590	127,908
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		32,121	72,024	104,145

The notes on pages 19 to 19 form part of these financial statements.

STATEMENT OF FINANCIAL ACTIVITIES (Continued)
For the year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
INCOMING RESOURCES				
Incoming resources from donors	**2(a)**	84,571	4,497	89,068
Other voluntary income	**2(b)**	3,608	-	3,608
Income from charitable and ancillary trading	**2(c)**	20,786	-	20,786
Income from investments	**2(d)**	3,116	273	3,389
TOTAL INCOMING RESOURCES		112,081	4,770	116,851
RESOURCES USED				
Missionary and charitable giving	**3(a)**	-	5,415	5,415
Activities directly relating to the work of the church	**3(b)**	106,397	7,584	113,981
Fund raising and publicity	**3(c)**	441	-	441
Church management and administration	**3(d)**	14,188	-	14,188
TOTAL RESOURCES USED		121,026	12,999	134,025
NET INCOMING RESOURCES		(8,945)	(8,229)	(17,174)
Transfers between funds	**4**	(2,300)	2,300	-
NET MOVEMENT IN FUNDS		(11,245)	(5,929)	(17,174)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024		58,563	86,520	145,083
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024		47,318	80,591	127,909

The notes on pages 18 to 19 form part of these financial statements.

BALANCE SHEET
As at 31 December 2025

	Note	2025 £	2024 £
FIXED ASSETS	**5**		
Tangible fixed assets		-	-
Investment assets		651	651
		651	651
CURRENT ASSETS			
Debtors	**7**	230	460
Central Board of Finance Deposit		14,920	14,083
Cash at bank and in hand		94,334	120,739
		109,484	135,282
LIABILITIES :	**8**		
AMOUNTS FALLING DUE WITHIN ONE YEAR		5,990	8,024
NET CURRENT ASSETS		103,494	127,258
NET ASSETS		104,145	127,909
FUNDS	**9**		
Unrestricted - General		17,910	43,703
- Designated		14,211	3,616
Restricted		72,024	80,590
		104,145	127,909

The notes on the following 11 pages form part of these financial statements

Approved by the Parochial Church Council on

Rev P L Maddox
Chairman

D Morgan
Churchwarden

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).
The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds
General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Other funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent the funds which have accumulated from money which has been given for a particular purpose or invited by the PCC for a specific purpose. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Incoming resources
Voluntary income and capital sources
Collections are recognised when received by or on behalf of the PCC
Planned giving receivable under covenant is recognised only when received
Income tax recoverable on covenants or gift aid donations is recognised when the income to which it relates is received.

Other ordinary income
Rental income from the letting of the church premises is recognised when received.

Income from investments
Dividends and interest are accounted for when received.

Resources used
Donations
Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.
Activities directly relating to the work of the Church.
The diocesan quota or parish share is accounted for when payable.

Fixed assets
Consecrated land and buildings, the Church Hall and movable church furnishings
In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.
The retention of the Church Hall is bound up with the worship, mission and ministry of the Church and is considered to be 'operationally inalienable' and is also excluded from the accounts.
No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures fittings and office equipment
Equipment used within the church premises is depreciated on a straight-line basis over 2 to 10 years.

Investments
Investments are carried at their book cost at 31 December.

Net current assets
Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.
Short - term deposits include cash held on deposit with the Church Board of Finance of the Church of England.
Amounts owed by the PCC at 31 December in respect of expenses and church maintenance are shown as creditors.

2	INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	Total Funds 2025
		£	£	£
2(a)	*Incoming resources from donors*			
	Planned giving :			
	Gift Aided and non-Gift Aided	43,767	-	43,767
	Income tax recoverable on Gift Aid	11,562	-	11,562
	Collections at all services	4,877	-	4,877
	Donations, appeals, subscriptions	17,809	3,306	21,115
	Refunds	79	-	79
	Hall Insurance Claim and Transfers from FoSM	53,074	-	53,074
		131,168	3,306	134,474
2(b)	*Other voluntary income*			
	Contributions to Rectory Gas	2,768	-	2,768
	Social & Fundraising	2,796	-	2,796
		5,564	-	5,564
2(c)	*Income from charitable and ancillary trading*			
	Church Hall shop & Coffee Bar	855	-	855
	Church Hall hire	13,189	-	13,189
	Incoming Fees for Church Heating	469	-	469
	Fees	12,958	-	12,958
		27,471	-	27,471
2(d)	*Income from investments*			
	Dividends	-	279	279
	Interest received on deposits	1,104	-	1,104
		1,104	279	1,383
	TOTAL INCOMING RESOURCES	165,307	3,585	168,892

2	INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	Total Funds 2024
		£	£	£
2(a)	*Incoming resources from donors*			
	Planned giving :			
	Gift Aided and non-Gift Aided	44,975	-	44,975
	Income tax recoverable on Gift Aid	10,152	-	10,152
	Collections at all services	4,204	-	4,204
	Donations, appeals, subscriptions	25,240	4,497	29,737
		84,571	4,497	89,068
2(b)	*Other voluntary income*			
	Contributions to Rectory Gas	-	-	-
	Social & Fundraising	3,608	-	3,608
		3,608	-	3,608
2(c)	*Income from charitable and ancillary trading*			
	Church Hall shop & Coffee Bar	693	-	693
	Church Hall hire	12,498	-	12,498
	Incoming Fees for Church Heating	455	-	455
	Fees	7,140	-	7,140
		20,786	-	20,786
2(d)	*Income from investments*			
	Dividends	-	273	273
	Interest received on deposits	3,116	-	3,116
		3,116	273	3,389
	TOTAL INCOMING RESOURCES	112,081	4,770	116,851

3	RESOURCES USED		Unrestricted Funds	Restricted Funds	Total Funds 2025
			£	£	£
3(a)	*Missionary and charitable giving :*				
	Missions		-	3,001	3,001
	Sustainability		-	-	-
	Youth Worker		-	600	600
	Community Sponsorship		-	100	100
			-	3,701	3,701
3(b)	*Activities directly relating to the work of the Church*				
	Ministry :	parish share	61,728	-	61,728
		clergy expenses	2,725	-	2,725
		fees	4,656	-	4,656
	Church running expenses				
		insurance	8,231	-	8,231
		heat, light and water	6,683	-	6,683
		repairs, maintenance & improvements	11	9,908	9,919
		upkeep of services	107	-	107
	Rectory Gas		1,418	-	1,418
	Rectory Water		157	-	157
	Organ, Choir & Music Group		4,933	331	5,264
	Church Hall - running expenses		10,547	-	10,547
	Church Hall shop & Coffee Bar		-	-	-
	Church Hall Renovation Costs		56,233	-	56,233
	Resources		2,125	11	2,136
	Gifts and Hospitality		40	-	40
			159,594	10,250	169,844
3 (c)	*Fund - raising and publicity*				
	Publicity and other expenses		2,625	-	2,625
3 (d)	*Church management and administration*				
	Office Running Costs		740	-	740
	Secretarial assistance		13,610	-	13,610
	Bank charges		302	-	302
	Other administrative charges		1,833	-	1,833
			16,485	-	16,485
	TOTAL RESOURCES USED		178,704	13,951	192,655

The total Salaries paid in 2025 was £16,782 (2024 £15,375) for Secretarial Assistance and Hall Cleaning.
No trustees or connected persons were paid any monies with the exception of salary for work performed for the PCC and reimbursement of expenses for items purchased on behalf of the PCC.
Other administrative charges include salary administration £462 (2024 £462) and an Independent Examination fee of £540 (2024 £540)

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3	RESOURCES USED		Unrestricted Funds	Restricted Funds	Total Funds 2024
			£	£	£
3(a)	*Missionary and charitable giving :*				
	Missions		-	4,195	4,195
	Sustainability		-	-	-
	Youth Worker		-	600	600
	Community Sponsorship		-	620	620
			-	5,415	5,415
3(b)	*Activities directly relating to the work of the Church*				
	Ministry :	parish share	61,685	-	61,685
		clergy expenses	2,738	-	2,738
		fees	3,559	-	3,559
	Church running expenses				
		insurance	8,057	-	8,057
		heat, light and water	7,240	-	7,240
		repairs, maintenance & improvements	416	7,584	8,000
		upkeep of services	28	-	28
	Rectory Gas		1,017	-	1,017
	Rectory Water				
	Organ, Choir & Music Group		3,453	-	3,453
	Church Hall - running expenses		16,156	-	16,156
	Church Hall shop & Coffee Bar		-	-	-
	Church Hall Renovation Costs				
	Resources		1,907	-	1,907
	Gifts and Hospitality		141	-	141
			106,397	7,584	113,981
3 (c)	*Fund - raising and publicity*				
	Publicity and other expenses		441	-	441
3 (d)	*Church management and administration*				
	Office Running Costs		874	-	874
	Secretarial assistance		12,445	-	12,445
	Bank charges		266	-	266
	Other administrative charges		603	-	603
			14,188	-	14,188
	TOTAL RESOURCES USED		121,026	12,999	134,025

4 SUMMARY OF INTERNAL TRANSFERS 2025	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds
PCC Transfer to new Hall Renovation Fund	(10,257)	10,257	-
PCC Donation to Missions for Latin Link	(1,800)	-	1,800
Hall Renovation Fund to Hall Fund (from Hall Renovation)	-	(7,193)	-
Hall Renovation Fund to Hall Fund (to Hall Fund)	-	7,193	
PCC Donation to Organ Fund	-	-	-
	(12,057)	10,257	1,800

SUMMARY OF INTERNAL TRANSFERS 2024	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds
PCC Donation to Missions Committee	(500)		500
PCC Donation to Missions for Latin Link	(1,800)		1,800
PCC Donation to Organ Fund	-	-	-
	(2,300)	-	2,300

5 FIXED ASSETS FOR USE BY THE PCC

		Fixtures and Equipment
Tangible fixed assets		£
GROSS BOOK VALUE	At 1 January 2025	57,328
	Additions in the year	-
	Disposals and Revaluations in year	-
	At 31 December 2025	57,328
DEPRECIATION	At 1 January 2025	57,328
	Provided in the year	-
	At 31 December 2025	57,328
NET BOOK VALUE	At 31 December 2025	-
	At 31 December 2024	-

Fixtures and equipment comprise the contents of the Church Hall which are held by the PCC for continuing use in its work, and lighting and fittings and equipment installed in the Church.
The contents of the Hall were acquired from PCC funds or by gift.
The Church gas boiler, lighting and fittings were acquired using amounts collected into the Fabric, Restoration and Legacies & Memorials Funds.

Investment assets
Investments were held at 31 December 2025 and 31 December 2024.
These investments were enabled by specific bequests in previous years.
427 shares are held in the CBF's Investment Fund in the UK - At 31 December 2025 Historical Cost £550 (2024 £550)
Market value £9,479 (2024 £9,873).
In addition, at 31 December 2025, £101 was held in the deposit fund. (2024 £101).

6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Fixed assets	-	651	651
Current assets	35,552	73,931	109,483
Liabilities	(3,431)	(2,558)	(5,989)
	32,121	72,024	104,145

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Fixed assets	-	651	651
Current assets	49,766	85,516	135,282
Liabilities	(2,447)	(5,577)	(8,024)
	47,319	80,590	127,909

7 DEBTORS

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Prepayments	-	-	-

	Unrestricted Funds	Restricted Funds	Total Funds 2024
			£
Prepayments	-	460	460

8 LIABILITIES AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Accruals and deferred income	3,431	2,558	5,990

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Accruals and deferred income	2,447	5,577	8,024

9 FUND DETAILS

FUND DETAILS 2025	Balance at 1/1/2025	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2025
RESTRICTED FUNDS IN SURPLUS AT END 2025					
Tower	2,097	200	-	(4,243)	(1,946)
Robes & Vestment	140	-	-	-	140
Missions	819	1,236	-	(1,201)	854
Churchyard	129	-	37	-	166
Choir Scholarships	162	-	-	-	162
Community Sponsorship	678	-	-	(100)	578
Remembrance	315	-	-	-	315
Youth	59	-	-	(11)	48
Sustainability	173	-	-	-	173
Audiovisual System	(1,025)	850	-	175	-
Fabric	40,943	-	237	(5,399)	35,781
Youth Worker (Restricted)	3,481	-	-	(600)	2,881
Organ	2,500	1,020	5	(331)	3,194
Nave & Chancel Roof	29,807	-	-	(781)	29,026
Endowments	651	-	-	-	651
Disabled Access	(340)	-	-	340	-
TOTAL RESTRICTED	80,590	3,306	279	(12,151)	72,024
UNRESTRICTED					
Designated Funds					
Church Hall	3,615	14,044	-	(3,354)	14,306
Hall Renovation	-	53,074	-	(53,169)	(95)
SUBTOTAL	3,615	67,119	-	(56,523)	14,211
General	43,702	97,006	1,104	(123,902)	17,910
TOTAL UNRESTRICTED	47,317	164,125	1,104	(180,425)	32,121
TOTAL FUNDS	127,907	167,431	1,383	(192,576)	104,145

FUND DETAILS 2024		Balance at 1/1/2024	Income / Donations	Dividends / Interest	Costs / Transfers	Balance at 31/ 12/ 2024
RESTRICTED FUNDS IN SURPLUS AT END 2024						
Tower		2,439	460	-	(802)	2,097
Robes & Vestment		140	-	-	-	140
Missions		418	2,297	-	(1,895)	820
Churchyard		93	-	36	-	129
Choir Scholarships		162	-	-	-	162
Community Sponsorship		1,198	100	-	(620)	678
Remembrance		315	-	-	-	315
Youth		59	-	-	-	59
Sustainability		173	-	-	-	173
Audiovisual System		(2,425)	1,400	-	-	(1,025)
Fabric		40,711	-	232	-	40,943
Youth Worker (Restricted)		4,081	-	-	(600)	3,481
Organ		2,255	240	5	-	2,500
Nave & Chancel Roof		36,589	-	-	(6,782)	29,807
Endowments		651	-	-	-	651
Disabled Access		(340)				(340)
	TOTAL RESTRICTED	86,519	-	-	-	80,590
UNRESTRICTED						
Designated Funds						
Church Hall		6,581	13,191	-	(16,156)	3,616
	SUBTOTAL	6,581	13,191	-	(16,156)	3,616
General		51,983	95,793	3,116	(107,189)	43,703
	TOTAL UNRESTRICTED	58,564	108,984	3,116	(123,345)	47,319
TOTAL FUNDS		145,083	108,984	3,116	(123,345)	127,909

9 FUND DETAILS (continued)

FUND DESCRIPTIONS

Fund Name	Type	Purpose & Restrictions
General	Unrestricted	General Fund for PCC
Church Hall	Unrestricted	Designated Fund for Church Hall Maintenance
Tower	Restricted	For provision of work to maintain the Tower and Bells.
Robes & Vestment	Restricted	For the provision of Robes and Vestments
Missions	Restricted	Funds which have been raised by Missions Committee for causes outside St. Marys
Churchyard	Restricted	For the upkeep of the Churchyard and monuments within the churchyard
Choir Scholarships	Restricted	For the provision of Choir Scholarships
Community Sponsorship	Restricted	To support the community sponsorship programme
Remembrance	Restricted	For the provision of updating and maintaining the Book of Remembrance and other memorials
Youth	Restricted	For the provision of Youth based work at St. Marys
Sustainability	Restricted	For promoting and implementing changes to support the environment
Audiovisual System	Restricted	Funds collected via Fees for the upkeep of the Audiovisual System. Now closed by transfer from Fabric
Fabric	Restricted	Funds for the provision of the upkeep of the Fabric of St. Marys
Youth Worker (Restricted)	Restricted	Funds which are collected specifically to support the joint Baldock Youth Worker.
Organ	Restricted	For the upkeep of the Organ
Nave & Chancel Roof	Restricted	For the renovation of the Nave and Chancel roof
Endowments	Restricted	Investments enabled by specific bequests in previous years
Disabled Access	Restricted	Fund for the provision of disabled access to the hall. Now closed by transfer from Fabric

10 CAPITAL COMMITMENTS

At 31st December 2025 the PCC had no capital commitments.

Independent examiner's report to the PCC of the Ecclesiastical Parish of St Mary the Virgin, Baldock

I report to the PCC on my examination of the accounts of the Ecclesiastical Parish of St Mary the Virgin, Baldock (the Church) for the year ended 31 December 2025

Responsibilities and basis of report

As the PCC of the Church 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 Church's accounts carried out under section 145 of the 2011 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

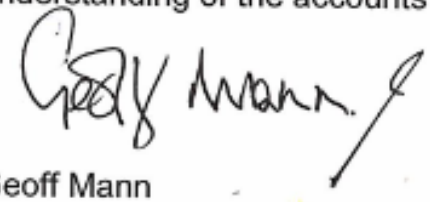
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church 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.



Geoff Mann
Dee House
Highworth Avenue
Cambridge