Market Deeping Parochial Church Council
Annual Report 2026

Registered Charity no. 1133754

St Guthlac's Church
Reaching out in love.
Growing in faith, Welcoming all.

The PCC has the responsibility to assist in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church and the Green School. PCC members are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as PCC members:

Ex-officio

Rector	Rev'd Georgina Holding (Chair)
Readers	Canon Nigel Bacon (Deanery Synod, Diocesan Synod, General Synod)
Churchwardens	Mr Nick Evans (from April 2024)
	Mr Roger Stokoe (from April 2025)

Elected members

Mrs Julie Bacon (Treasurer) (to 2027)	Mrs Carol Cooper (Stewardship Officer) (to 2028)
Mrs Susanne Denton (to 2028)	Mrs Helen Evans (Secretary) (to 2026)
Mr Keith Fowler (to 2027)	Mrs Liz Gray (to 2027)
Mr David Hand (to 2026)	Mr Peter Hilton (Deanery Synod)
Mrs Stephanie Howard (to 2026)	Mr Scott Miller (to 2028)
Andrew Mitchell (to 2026)	Mr Lyall Seale (Deanery Synod)
Mr James Ward (Lay Chair) (to 2027)	(*one vacancy*)

We are entitled to elect three Deanery Synod members, though currently only have two of these places filled.

The PCC held five regular meetings during the year (80% average attendance), and the Standing Committee and Working Groups met regularly in-between PCC Meetings. At January 2026 there were 114 parishioners on the Church Electoral Roll.

Safeguarding is an agenda item at all regular PCC meetings. The PCC has complied with the duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

Review of the Year

We had a busy and positive year. Our ministry and mission continues to follow our vision statement: '*Reaching out in love. Growing in faith. Welcoming all.*' Over the past twelve months we started some new projects, alongside seeking to embed more recent ventures, while continuing with the usual aspects of parish life.

We led The Bible Course, which had a good number of attenders with insightful questions asked and discussion topics raised. Following this we led a Bible study on Romans and started a home group with a slightly smaller group. Our Christmas services were well supported, and the amount who attended and engaged with both our Advent group and Lent group increased. Worship remains a central focus. Monthly themed services haven continued and have had a varied reach. We were pleased to recruit Daniel Fowler to the church's organ bursary.

Shining Lights, our weekly Christian after-school club at William Hildyard Church of England Primary School has continued, as have services and assemblies with both our local Primary schools, in their school settings and in the church. Last year we also held a successful, and enjoyable, bell ringing event for Year 6 children from William Hildyard School. Our Sunday morning Sunday Club has continued with a small attendance, though those who come are very committed and growing deeply in faith. Messy Church has continued to grow and become and important part of our church's life. Some families have started coming to other services as well, while many see Messy Church as their way to express their faith. It was wonderful recently to bring our Messy Church families together with our Sunday and mid-week congregations, at a social Pancake event. As well as this event, the social committee have offered varied events with a focus on bringing people together. We also started doing parish lunches, where we have a dinner locally following a church service every few months. These events have provided an effective, welcoming and meaningful space for those on the edges of our community, or those newer to the church, to come along to, as well as those who have been coming for many years. We also continued to provide social events for children and young people throughout the year.

We stay committed to our financial sustainability and have started a regular budget meeting to keep a closer focus on our finances. We also remain focused environmental issues, and maintaining our historic buildings. We installed in church, infrared heating and lighting, which is more economic and environmentally friendly. This was greatly supported by those within the church and local community. We also continued to make good use of the Green School and finished the refurbishment of it. We have increased our online presence, made good use of advertising, and created a Welcome Leaflet for those who come to church and which can be put through the doors of houses when someone new moves into the parish.

We remain a part of the Welland Local Mission Partnership and the Deepings Churches Together. We keep supporting local charities, with Ministry Team and congregation members being Trustees of Market Deeping Relief in Need, the local almshouses charity, a local educational charity, and as School Governors, as well as the PCC donating financially to charities including the Deepings Kindness warm spaces initiative. We retain an emphasis on pastoral care, and have been saddened as some members of our church community have passed away over the past twelve months. Towards the end of last year, in a joint venture with W & P Legal, we started a monthly Bereavement Café which has proved to be very worthwhile and has people attending from outside of our church family, as well as from within.

All of this has taken place at the same time as the usual life of our church and parish, and is just some of the activities we have been involved with. I remain enormously thankful to the Ministry Team, Churchwardens, PCC, and everyone involved with supporting our churches life in various ways, including our mission, ministry, worship and buildings. Thank you for your support, which helps make it possible for our Christian faith here in Market Deeping to grow and deepen, reach out and support, and welcome all, in love.

Reverend Georgina Holding – Incumbent
19th March 2026

MARKET DEEPNG PAROCHIAL CHURCH COUNCIL

Registered Charity No. 1133754

ACCOUNTS

For the year ended 31 December 2025

WHITmGS LIN
CHARTERED ACCOUNTANTS
WISBECH, BURY ST. EDMUNDS, ELY, KINGS LYNN,
MARCH, MILDENHALL, PETERBOROUGH,
RAMSEY, ST. IVES AND ST. NEOTS

MARKET DEEPING PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

SUMMARY RECEIPTS AND PAYMENTS ACCOUNT	General (Unrest%ted Fund)	Designated Green School	Restricted Heat/Light	Other Restricted Funds (note 2)	Total 2025	Total 2024
Receipts (Voluntary Receipts)						
Regular Giving (Receipts from donors) Planned Giving	48,150				48,150	47,651
Collections other than Giving	5,964				5,964	6,706
Church Boxes/ Coffee Money	860				860	799
Income Tax Recovered	11,972		3,186		15,158	14,459

MARKET DEEPING PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

	66,946		3,186		70,132	69,615
Other Voluntary Receipts (note la)	28,991				28,991	34,941
Activities for Generating Funds (note 1b)	8,394		55,892		78,286	70,139
Receipts from Church activites (note lc)	11,190				16,762	15,179
Investment Income (note Id)	3,948	5,572		14,000	3,948	4,796
TOTAL INCOME FOR 2025	119,469	5,572	59,078	14,000	198,119	194,670
Spending						
Church Activities						
Diocesan Parish Share	61,097				61,097	60,492
Other payments (note le)	38,705	6,138	38,771	54,891	138,505	110,655
TOTAL SPENDING FOR 2025	99,802	6,138	38.771	54,891	199,602	171,147
Excess of Receipts over Payments	19,667	(566)	20,307	(40,891)	(1,483)	23,523
Transfers between Funds	8,781		(20,307)	11,526		
Movements for year	28,448	(566)		(29,365)	(1.483)	23.523
Cash Fund Values at 1st Jan	56,061	3,222		43,174	102,457	78,934
Cash Fund Values at 31st Dec	84.509	2,656		13,809	100.974	102,457
STATEMENTS OF ASSETS AND LIABILITIES						
Cash Funds 31/12/2025						
Santander Bank Current account						
Barclays Account PCC				1,072	1,072	786
Barclays Account GS	27,187				27,187	28,792
General Fund Petty Cash					2,656	3,222
Sub total	559	2,656			559	157
	27,746	2,656		1,072	31,474	32.957
CBF Deposit account						
CBF Investment Account at cost	48,835			12,737	61.572	61,572
	7.928				7,928	7,928
FUND TOTALS 31/12/2025						
	84,509	2,656		13,809	100,974	102,457
LIABILITIES:						
Youth Fund Costs						
Green School Fabric Development				1,466	1,466	1,409
						1,660
				1,466	1,466	3,069

The Unrestricted Fund (General Fund) can be used for any item of expenditure, and includes designated accounts assigned by the PCC.

Restricted Funds can only be used for the items of expenditure related to each Fund / as allowed under each Fund's rules. The Barclays account contains elements of all funds as identified in the records.

	Santander Current	Barclays Current (PCC)	Barclays Current (GS)
2025 YE balance	El,072	E27,981	2,656
2025 Uncleared items (net)		2794	
Nett Account Total	El *072	£27,187	£2,656

1. RECEIPTS AND PAYMENTS ANALYSIS	1b. Activities for generating	Funds	Target Events
la. Other Voluntary Receipts		Parish Magazine & Adverts	Floodlighting Sponsorship
Legacy		Friends/cards (general PCC designated)	Youth funds (general PCC designated) Youth funds (restricted)
Donations		Garden Fete	Mission general (Heat/light restricted)

MARKET DEEPING PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

Green School fabric development	415		55,892	14,000	14,000	17,000
(restricted)	3,156				55,892	4,318
Other Income	776				-	38,510
Coffee Mornings	220				168	368
Give a little/Smile					1,355	1,517
Flower funds					618	715
		4,842			10	60
	168					
	1,355					
Ic. Receipts from Church activities	618	242				
Fees (Weddings & Funerals)	10					
Service collections						
Donations/ Charities						
Income from lettings	7,137					
	28,991	-	-	-	28,991	34,941
Id. Receipts from investments	8,394		55,892	14 ,	78286	70,139
CBF Deposit Interest (Cash Fund)						
Dividends on CBF Investment Fund						
(Shares)					6,160	6,238
	6,160				1,211	1,198
	1,211				3,819	3,347
Ie. Church Activities - Payments	3,819	5,572			5,572	4,396
Organist & Choir fees	11,190	5,572			16,762	15,179
Church running expenses						
Clergy Expenses						
Church Maintenance (general PCC						
designated)	2,784				2, 784	3,659
GS Maintenance (general PCC designated)	1,164				1,164	1,137
Flower fund (general PCC designated)	3,948				3,948	4,796
Wedding/ Funeral Fees to Diocese	7 , 449		38,771			
Wedding/ Funeral Fees	1 ,828	(note 2)	Total 2025			
Fund Raising costs	5,875		Total 2024			
Organ Refurbishment	220					
Heat/Light (restricted)						
Green School fabric development	871					
(restricted)	2,050		28,000			
Printing, Postage & Stationery	976		32,000			
Church & Service requisites			991			
Insurance			2,941			
Churchyard	2,325					
Youth/Special Initiatives (restricted)	82					
Youth (general PCC designated)	4,363		1,676			
Other Expenses			1,689			
Donations/ Charities			415			

DETAILED NOTES TO THE ACCOUNTS

	General (Unrestricted	Designated Green	Restricted	Other Restricted Funds		
Fund)	150		484		7,137	7,869
	1 ,807		3,156		12,291	13,811
	3,572		3,129			
	School		776		1,828	2,643
28,000			2,103			
991	Heat/l		220		5,875	8,375
	ight		230		462	1,270
1,676			16			27

MARKET DEEPING PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

	871	516			38,771	25,000	5,444		1,807	1,562
	2,050	2,085		33,778	33,778	14,947	90		3,572	3,909
	976	981					18,557			
						150	183			
1,039	1,039	318			82	113				
	38,705	6,138		38,771	54,891	138,505	110,655			

DETAILED NOTES TO THE ACCOUNTS

2. OTHER RESTRICTED FUNDS

Special Green School

	1,039	97	18,229				33,909
	2,953	191	10,665	-	-	13,809	43,174
	Organ	Churchyard	Youth Fund	Initiatives	Fabric	Total 2025	Total 2024
Fund Values at 1st Jan	3,992	288	14,894		23,566	43,174	21,573
Receipts in Year			14,000			14.000	55,510
Transfer from General Fund				1,314	10,212	11,526	
Payments in Year	1,748	33,778	54,891	Fund Values at 31st Dec		13,809	

3. CBF Investment Fund (1812 Shares)

Market Value at 01/01/2025	41,898		Market Value at 01/01/2024	40961	
Market Value at 31/12/2025	40,223		Market Value at 31/12/2024	41,898	
Decrease in Value in 2025	(1,675)	4.0%	Increase in Value in 2024	937	2.3%
Interest Paid in 2025	1,164	3%			

4. ACCOUNTING POLICIES

Basis of Accounting:

The Accounts of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds:

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the generat purposes of the PCC.

Restricted funds arise by reason of funds being available for special purposes only (see note 2)

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of other Church groups that owe an affliation to another body, not those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabiiities:

MARKET DEEPING PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

Liabilities for arrears of Parish Share (if applicable) and creditors for services supplied have been recognised in the Statement of Assets and Liabilities.

The following assets are recognised but not valued in the Statement of Assets and Liabilities:

a) Moveable church fumishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal

b) Certain other items of equipment where the PCC is free to dispose of such assets.

Approved and signed on behalf of the Parochial Church Council

REVEREND FREND GEORGINA HOLDING -GEORGINA CHAIRMAN

JUL E K BACON - TREASURER

March 2026

MARKET DEEPNG PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MARKET DEEPING PAROCHIAL CHURCH COUNCIL

I report to the Trustees on my examination of the Accounts of the Market Deeping PCC ('the PCC') for the year ended 31 December 2025.

Responsibilities and Basis of Report:

As members of the PCC you are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011 ('the Act') and the Church Accounting Regulations 2006 ('the Regulations').

I report in respect of my examination of the PCC's Accounts carried out in accordance with the Regulations and under Section 145 ofthe 2011 Act. 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 and in the Church Guidance, 2006 Edition, issued by the Finance Division of the Archbishops' Council.

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:

I . accounting records were not kept in respect of the PCC as required by Section 130 of the Act; or
2. the accounts do not accord with those records.

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.



K.J. DAY F.C.C.A.

Whitings LLP
Chartered Accountants
12/13 The
Crescent,
Wisbech, Cambs.
PE13 IEH

AO March 2026

MARKET DEEPNG PAROCHIAL CHURCH COUNCIL

Registered Charity No. 1133754

ACCOUNTS

For the year ended 31 December 2025

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MARKET DEEPING PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

SUMMARY RECEIPTS AND PAYMENTS ACCOUNT	General (Unrest%ted Fund)	Designated Green School	Restricted Heat/Light	Other Restricted Funds (note 2)	Total 2025	Total 2024
Receipts (Voluntary Receipts)						
Regular Giving (Receipts from donors) Planned Giving	48,150				48,150	47,651
Collections other than Giving	5,964				5,964	6,706
Church Boxes/ Coffee Money	860				860	799
Income Tax Recovered	11,972		3,186		15,158	14,459

MARKET DEEPING PAROCHIAL CHURCH COUNCIL

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	66,946		3,186		70,132	69,615
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Receipts from Church activites (note lc)	11,190				16,762	15,179
Investment Income (note Id)	3,948	5,572		14,000	3,948	4,796
TOTAL INCOME FOR 2025	119,469	5,572	59,078	14,000	198,119	194,670
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CBF Investment Account at cost	48,835			12,737	61.572	61,572
	7.928				7,928	7,928
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Youth Fund Costs						
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				1,466	1,466	3,069

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MARKET DEEPING PAROCHIAL CHURCH COUNCIL

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(Shares)					6,160	6,238
	6,160				1,211	1,198
	1,211				3,819	3,347
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MARKET DEEPING PAROCHIAL CHURCH COUNCIL

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	2,050	2,085		33,778	33,778	14,947	90		3,572	3,909
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						150	183			
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Market Value at 01/01/2025	41,898		Market Value at 01/01/2024	40961	
Market Value at 31/12/2025	40,223		Market Value at 31/12/2024	41,898	
Decrease in Value in 2025	(1,675)	4.0%	Increase in Value in 2024	937	2.3%
Interest Paid in 2025	1,164	3%			

4. ACCOUNTING POLICIES

Basis of Accounting:

The Accounts of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds:

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Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabiiities:

MARKET DEEPING PAROCHIAL CHURCH COUNCIL

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

Liabilities for arrears of Parish Share (if applicable) and creditors for services supplied have been recognised in the Statement of Assets and Liabilities.

The following assets are recognised but not valued in the Statement of Assets and Liabilities:

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b) Certain other items of equipment where the PCC is free to dispose of such assets.

Approved and signed on behalf of the Parochial Church Council

REVEREND FREND GEORGINA HOLDING -GEORGINA CHAIRMAN

JUL E K BACON - TREASURER

March 2026

MARKET DEEPNG PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MARKET DEEPING PAROCHIAL CHURCH COUNCIL

I report to the Trustees on my examination of the Accounts of the Market Deeping PCC ('the PCC') for the year ended 31 December 2025.

Responsibilities and Basis of Report:

As members of the PCC you are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011 ('the Act') and the Church Accounting Regulations 2006 ('the Regulations').

I report in respect of my examination of the PCC's Accounts carried out in accordance with the Regulations and under Section 145 ofthe 2011 Act. 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 and in the Church Guidance, 2006 Edition, issued by the Finance Division of the Archbishops' Council.

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:

I . accounting records were not kept in respect of the PCC as required by Section 130 of the Act; or
2. the accounts do not accord with those records.

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.



K.J. DAY F.C.C.A.

Whitings LLP
Chartered Accountants
12/13 The
Crescent,
Wisbech, Cambs.
PE13 IEH

AO March 2026