PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHESHUNT

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

CONTENTS

	Page
Annual Report of the Trustees	3
Fabric Report	5
Independent Examiner's Report	II-III
Statement of Financial Activities	IV-V
Balance Sheet	VII
Notes	IX-XV

Annual Report and Financial Statements
PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHESHUNT
for the year ended 31 December 2025

Administrative Information

The Parish of St Mary's Church, Cheshunt is part of the Cheshunt Team (which is comprised of St Clement's Church, Turnford, ChristChurch, Waltham Cross and St James's, Goffs Oak, in addition to St Mary's Church Cheshunt). St Mary's Church, Cheshunt is part of the Diocese of St Albans within the Church of England. The correspondence address is St Mary's Parish Office, The Portacabin, Churchgate, Cheshunt, Waltham Cross. EN8 9NB.

The Church of England has one church in the parish: St Mary's Church, Cheshunt.

The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

The PCC is registered as a charity with the Charity Commission, Registered Number 1134781, under the name of 'The Parochial Church Council of the Ecclesiastical Parish of St Mary, Cheshunt'. Its registered objects are 'Promoting in the ecclesiastical parish the whole mission of the Church'.

PCC members who have served at any time since 1 January 2025 until the date of approval of this report are:

Ex-Officio Members

Incumbent:	The Reverend Elizabeth Fellows, Vicar (PCC Chair since 30th April 2025)
Churchwardens:	Victoria Clarke (PCC Chair until 30th April 2025)
	Angela Dronyi
Representatives on the Deanery Synod:	Elizabeth Sugg (until December 2025)
	Geoff Parks

Elected Members:

Jill Barkway
Trevor Coombs
Angela Corlett
Patrick Flower
Pat Higgins
Marion Hoare (until July 2025)
Roy Lee
Michele Perry
Ian Turner
Sam Wharlow

PCC Officers

Treasurer:	Geoff Parks
PCC Secretary:	Helen Palmer (until November 2025)

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the Vicar, churchwardens, Deanery Synod representatives and members elected by members of the congregation who are on the electoral roll. All those who regularly attend our services 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. A Standing Committee was appointed but did not meet, due to the personal circumstances of some of its members.

The full PCC held seven Ordinary Meetings during the year. At the start of the year, the parish was still in vacancy and the meetings were chaired by one of the Church Wardens. Revd Helen Bryan supported the Churchwardens in preparing for the 2025 APCM, and the Rural Dean, Revd Chris Kilgour, chaired the APCM. In the second half of the year PCC meetings were chaired by the Team Vicar, Rev Elizabeth Fellows.

Finance and safeguarding were discussed at every meeting. Safeguarding policies were read and approved. The national safeguarding standard “Promoting a healthy and safe culture” was also discussed.

Other matters discussed were the internal lighting of the church, the lighting on the footpath, the project of putting toilets in the church, the disposal of the barrel organ, the sound system as well as arrangements for the licensing service.

Following the arrival of the Rev Elizabeth Fellows in April, each PCC meeting began and ended with prayer. Guided by Matthew 13:43, which says that the kingdom of heaven is like treasure found buried in a field, each time it meets, the PCC considers where they see the ‘treasure’ of God’s kingdom in the people and parish of St Mary’s. A Code of Conduct for PCC meetings was developed and adopted, and the Safeguarding policies were up-dated. Worship and Outreach became a standing item on the PCC Agenda. The PCC were delighted to recommend a member of the congregation to train as Lay Leader of Worship. When Junior Church ceased to operate, it was agreed that an All Age Eucharist Service would take place on the second Sunday of the month, so that provision for children and young people was not reduced across each month. The move of the Children's Area to the northeast corner of the church was approved.

The PCC discussed its values and aspirations for St Mary’s Church. A timeline was identified for investing in and training the PCC, developing a Mission Action Plan (to plan the church’s mission and ministry priorities), and to consider the church’s finances. The PCC planned to participate in ‘PCC Tonight’ training offered by CPAS (the Church Pastoral Aid Society). However, the training provider rescheduled the training to June 2026. Advice was sought from a range of staff at St Albans Diocese, including Kate Lomax (Church Growth Officer for Hertfordshire), Dave Pickett (Creative and Digital Communications Partner), Kate Ford (Giving Advisor at St Albans Diocese), and Richard Jackson (Local Income Support Advisor). A series of policies were discussed and reviewed, including Health and Safety, Fire Risk Assessment, Food Hygiene, Legacies, Privacy, and Media Use. Church branding was also raised. St Mary’s participated in the National Church of England’s Christmas Digital Growth Programme. Two members of the PCC attended a series of online training sessions, which fed into the Christmas outreach campaign around ‘JOY’, involving social media, postcards, posters and 6 foot wooden letters outside church.

As part of the National Heritage Open Days, and to coincide with Beds and Herts Historic Churches Trust annual Bike & Hike in September, the PCC resolved to ask Hertfordshire Archives and Local Studies (HALS) for the loan of some old parish registers. The PCC also agreed that St Albans Museum could have a loan of the earliest register as part of their Black History Exhibition (the register contains the first reference to a black person in Herts).

Aim and purposes

The primary objective of the Parochial Church Council (PCC) is the promotion of the Gospel of Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the Vicar, the Reverend Elizabeth Fellows, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the care and maintenance of the church of St Mary's Church, Cheshunt.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of the parish community in Cheshunt. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups in our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning activities for the year we have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to equip ordinary people to live out their Christian faith in the parish community and beyond, through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in God – Father, Son and Holy Spirit.
- Provision of pastoral care for people living in the parish and beyond.
- Missional and outreach work in the parish and beyond.

To facilitate this work, it is important that we maintain the fabric of St Mary's Church.

Fabric Report

No major fabric projects were undertaken in 2025. Regular servicing and cleaning took place throughout the year (Gas certificate and heater maintenance (Oct), Fire Extinguisher (Dec), PAT testing (Feb), Lightning Conductor (June), Roof Alarm (Oct), Clock (Feb), gutters cleaned (Jan), organ tuned (Apr and Sept)). Nothing was done from the last Quinquennial Inspection (dated July 2019). The next Quinquennial Inspection is booked for 19th May 2026. Rainwater entering through hairline cracks in the lead on the south aisle gullies and an increasing mould problem in the inner vestry were noted and will be addressed in light of the 2026 Quinquennial Inspection.

A survey of the church lighting and a plan for replacement was undertaken by CES Lighting. The plans were presented to the Diocesan Advisory Committee (DAC) when they visited St Mary's Church on 25th November 2025. A project to install toilets in St Mary's Church, which was begun in 2024 continued in 2025. Following the DAC's November visit, it was indicated that approval is likely to be given for toilets to be installed in the south west corner of the church (the old children's corner).

After the statutory period, a faculty was obtained from St Albans Diocese to donate a barrel organ belonging to St Mary's (which had been on loan to the Lowewood Museum) to the Mechanical Music Museum in St Albans. The Mechanical Music Museum has undertaken to repair it.

Work was needed on the portacabin, which contains the Parish Office and toilet.

In separate visits, Nicolas Lodge (Head of Estates, Goffs Multi-Academy Trust) and Ann Wise, Historical Church Building Support Officer, St Albans Diocese) advised on Health and Safety at St Mary's Church.

Electoral Roll

In 2026, there are 78 entries on the roll (38 resident, 40 non-resident). This is the same overall as in 2025.

Worship and Prayer

The year began with St Mary's Church in vacancy. The PCC remains sincerely grateful to the eighteen members of clergy and Lay Leaders of Worship at St Mary's who led worship throughout St Mary's Church vacancy. Particular thanks to Rev Nick Sharp and Rev Chris Kilgour (Cheshunt Deanery), Archdeacon Janet who came on Mothering Sunday and also conducted some baptisms, and to Jane Bishop of Hertford who celebrated Easter with us. The East Herts Church Choirs Association sand the Faure Requiem as part of the Good Friday Service.

The vacancy ended with the licensing of Reverend Elizabeth Fellows on 30th April 2025, conducted by Jane Bishop of Hertford with the Marquess of Salisbury in attendance. There was a reception afterwards at Goffs Churchgate Academy.

Average attendance on ordinary Sundays during 2025 was 51 adults and 9 children (under 16). Sung Eucharists formed part of the usual pattern of worship throughout the month, with organ music and a full altar party with Subdeacon, and the nave altar used at most services. If there was a fifth Sunday in the month, a Team Service was usually held. St Mary's hosted the June Team Service. St Mary's bellringing team makes an important contribution to weekly worship and periodic special occasions.

Junior Church (consisting of a gospel story and age-appropriate activities) continued to meet during 10.00am service at St Mary's on the second Sunday of the month until the group leader moved away in July. The 10.00am service on the second Sunday of the month subsequently became an All Age Eucharist. The non-eucharistic All Age Service on the fourth Sunday of each month is also particularly suitable for children and families. This now features an altar party of young people, activities, simple readings, and all age friendly songs (often with actions) that are projected onto the screen.

The midweek service of said Holy Communion continued in 2025, this regularly attracts up to ten people.

The monthly midweek service for residents at ROCCS Residential Community Care Services continued throughout the academic year 2024-25, held in the College Chapel with songs accompanied by musical instruments, and shown on a TV screen.
In March the church hosted the Borough of Broxbourne's Service of Remembrance for the anniversary of COVID.

Deanery Synod

During the year two members of the PCC, as well as the vicar, sat on Cheshunt Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the Church of England. This is a summary the Deanery Synod Report; the full report is available upon request.
Rural Dean: Revd. Chris Kilgour (Northaw with Cuffley)
Lay Chair: Mrs Gillian Hutchinson (St. Clement, Turnford)
Hon. Secretary & Treasurer: Miss Dorothy Ayre (St. Cuthbert, Rye Park)
Synod Meetings: The Deanery Synod met on three occasions during 2025. A financial report was presented at every meeting.
February - Parishes reflected on Advent and Christmas and looked ahead to Lent and Easter.
June - AGM hosted by Hoddesdon, Revd Mark spoke about Mission and Ministry at Hoddesdon. Fr Jake Pass, and Revd. Elizabeth Fellows were welcomed to the Deanery.
October - We welcomed Mark Rodel speaking about Corporate Spiritual Discernment. He led us through various exercises to help us think about our response to various questions asked.

Celebrating life events

As well as our regular services, we help our community to celebrate and thank God at the milestones of the journey through life. In 2025, there were ten baptisms in the parish. During the year, there was one marriage in our church. In 2025 we conducted thirteen funerals in our church.

Pastoral Care

The vicar makes visits and phone calls to people who are sick or bereaved, and others needing pastoral support. Holy Communion is distributed throughout the year to sick and housebound parishioners in their homes.

Social and community events

Regular events for the church and wider parish to gather include Chaps, Chips and Chat (for men), Puddings and Prosecco (for women), Handbells, Bellringing, term time Coffee Mornings. Social and fundraising events included table top sales, summer and autumn fayres. A spring fun day for children and a Christmas Tea with Santa drew children and families into the church. St Mary's also opened for the national Heritage Open Day and Bike and Hike in September. Fund raising lunches were held in Lent and Advent, raising money for Shelterbox and Crisis. Other charities supported included the Broxbourne Food Bank and the Bishop's Harvest Appeal.

St Mary's continues to play a special role in the life of its two church schools, St Mary's High School and Dewhurst St Mary's Primary School, hosting regular services in church for the school communities and leading collective worship in school. We welcome these and other schools in the parish into church for Christmas services and for curriculum-related visits throughout the year.

Mission and Outreach

Literature is available at many of the church's social and community events, inviting people into the social and worshipping life of the church. Major festivals and special services offer opportunities to invite people from the wider parish and beyond into church. Social media, print media and displays on the railings or in front of church support this. Opportunities to become more involved are shared at each special event (e.g. invitation to services, Bible Study, to receive regular updates, etc).

Communication

We continue to update the parish's A Church Near You webpage, and to use social media to publicise events and services. A parish calendar is now available online. Memorable email addresses have been created and domain name for a future website purchased.

Each month, there are emails sent to those on our contact database. Paper copies are also provided. News is also distributed on the weekly pew sheet, which are uploaded to A Church Near You for all to access. These publications contain news and notices, as well as links to resources. Other emails are sent as required.

We remain committed to ensuring the security and protection of the personal information that we process, and to provide a compliant and consistent approach to data protection.

Church Community

We remain thankful to the many members of the church community who work so hard to make our church the welcoming, lively and vibrant community it is, and who worked so hard in the vacancy. In particular we want to thank our churchwardens and members of the PCC for their tireless work and their valuable contribution to our mission and ministry.

Safeguarding

We have continued the process of reviewing our policies and have ensured that the PCC complies with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). At their meeting on 21 July, the PCC approved the policies on Safeguarding of Children, Young People and Adults, and on Responding to Domestic Abuse. The safeguarding questionnaire "Promoting a healthy and safe culture" was discussed.

The Team Vicar and PSO worked through the Parish Safeguarding Dashboard identifying areas that needed action. The Action Plan was discussed with the PCC. A list of parish activities was compiled for the Dashboard. A Safer Recruitment process was developed and used for Tea with Santa. A dedicated safeguarding section of the noticeboard was set up.

Safeguarding training was undertaken by new members of the PCC and refresher training for existing members where necessary. Members of the bell ringing team also undertook safeguarding training.

Should we have concerns, these the diocesan safeguarding team advise us.

Risk Management

The PCC has noted the requirement to identify risks, which if ignored, may come to bear adversely upon the life of St Mary's. These risks are not merely financial but include other concerns.

A risk management report was prepared by ecclesiastical insurers in September 2024 which raised no concerns.

The Trustees, to the best of their knowledge and belief, advise that there have been no serious financial incidents (as defined by the Charity Commission) during the year 2024 relating to our charity which have not been brought to the attention of the Charity Commission.

The Trustees' Annual Report was approved by the PCC by email on 2nd May 2026.

And signed on their behalf by



Revd Elizabeth Fellows (Chair)

SEE FINANCE DETAILS IN ACCOMPANYING DOCUMENT.

Statement of Responsibilities of the Members of the Parochial Church Council

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgments and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC on 27th April 2026 and signed on their behalf by





Revd Elizabeth Fellows – Team Vicar

Victoria Clarke – Churchwarden

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

[redacted]

Report to the trustees/ members of	PCC of St Mary Cheshunt		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1134781
Set out on pages	IV to XV		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2025**.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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

Signed: [redacted] Date: 17.4.26

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE

drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	
Name:	CAROLINE SAYER-THOMAS		
Relevant professional qualification(s) or body (if any):			
Address:	11 OLD GROVE CLOSE, CHESHUNT, WALTHAM CROSS, HERTFORDSHIRE EN7 6UN		

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, CHESHUNT, HERTFORDSHIRE

Give here brief details of any items that the examiner wishes to disclose.

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2025

	Note	Total	Unrestricted	Restricted
		£	£	£
MONEY IN				
Church				
Cash collections at regular services	1	5,857	5,857	
Cash collections charity specific	2	286	286	
Donations	3	7,606	7,606	
Gift Aid envelopes		1,069	1,069	
HMRC gift aid reclaimed		4,670	4,670	
Other Cash Collections	4	1,504	1,504	
Planned Giving via Parish Giving Scheme	1	25,741	25,741	
Planned Giving via Standing Order	1	2,810	2,810	
Sumup/Easy Fund Raising	2	1,036	1,036	
Wedding & funeral fees income		8,344	8,344	
Church House				
Church House Ground Rent		2,276	2,276	
Curate's House				
4a Goff's Lane rental income		18,860	18,860	
General				
Fund raising	5	6,240	6,240	
Fund raising charity specific	6	635	525	110
Legacies		0	0	
Other receipts	7	12,449	12,449	
Banking				
Barclays Saver Account Interest 1411		533	533	
DBF Accounts Interest				
Church Fabric Fund		453	453	0
Church Chancel Fund		80	80	0
CCLA Accounts Interest		8,320	1,929	6391
Total money in		108,769	101,742	6501

ST MARY THE VIRGIN CHURCH, CHESHUNT
RECEIPTS AND PAYMENTS AS AT 31 DECEMBER 2025

	Note	Total	Unrestricted	Restricted
		£	£	£
MONEY OUT				
Church				
Church energy & water bills		7,673	7,673	
Church maintenance/repairs	8	37	37	
Church servicing	9	4,509	4,509	
Organ expense		424	424	
Clergy expenses		506	506	
Cost of organists at regular church services		2,460	2,460	
Other costs to run regular church services		542	542	
Parish Share	10	63,567	63,567	
Payments to Charities	11	1,160	1,160	
Salaries, Wages, Honoraria	12	1,276	1,276	
Wedding & funeral fee payments	13	2,674	2,674	
Banking				
Barclays Commission		448	448	
Curates House				
Curates House expenses		0	0	
Curates House maintenance		0	0	
Portacabin				
Portacabin energy & water bills		1,385	1,385	
General				
Admin & sundries	14	1,538	1,538	
Insurance	15	5,346	5,346	
Other payments	16	9,595	9,595	
Phone and Broadband		518	518	
Photocopier		1,463	1,463	
Total money out		105,120	105,120	0

ST MARY THE VIRGIN CHURCH, CHESHUNT
COMPARISON OF RECEIPTS AND PAYMENTS WITH PRIOR YEARS

MONEY IN	2023 £	2024 £	2025 £	Difference 2024 & 2025 £	%
Church					
Planned Giving via Standing Order	3,130	2,890	2,810		
Planned Giving via Parish Giving Scheme	36,839	33,247	25,741	-6,178	-16%
Cash collections at regular services	4,087	4,449	5,857		
Cash collections charity specific	181	-	286	286	
Donations	12,151	4,961	7,606	2,645	53%
Gift Aid envelopes	390	525	1,069	544	104%
HMRC gift aid reclaimed	-	3,043	4,670	1,627	53%
Other cash collections	1,157	1,765	1,504	-261	-15%
SumUp/Easy Fund Raising	569	607	1,036	429	71%
Wedding & funeral fees income	9,768	7,881	8,344	463	6%
Church House					
Church House Ground Rent	3,052	2,276	2,276	0	0%
Curate's House					
4a Goff's Lane rental income	-	5,964	18,860	12,896	216%
General					
Fund raising	5,905	5,651	6,240	589	10%
Fund raising charity specific	257	1,475	635	-840	-57%
Legacies	-	-	-	-	
Other receipts	11,131	2,186	12,449	10,263	469%
Banking					
Interest & Dividend	512	687	533	-154	-22%
DBF Accounts Interest					
Church Fabric fund	419	442	453	11	2%
Church Chancel Fund	74	78	80	2	3%
CCLA					
Accounts combined Interest	37	9,319	8,320	-999	-11%

MONEY OUT	2023 £	2024 £	2025 £	Difference 2024 & 2025 £	%
Church					
Church energy & water bills	12,262	8,993	7,673	-1,320	-15%
Church maintenance/repairs	27,602	274	37	-237	-86%
Church servicing	4,977	3,044	4,509	1,465	48%
Organ expense	-	541	424	-117	-22%
Clergy expenses	4,113	3,515	506	-3,009	-86%
Cost of organists at regular church services	2,305	2,350	2,460	110	5%
Other costs to run regular church services	0	568	542	-26	-5%
Parish Share	41,995	47,654	63,567	15,913	33%
Payments to Charities	407	1,135	1,160	25	2%
Salaries, Wages, Honor	1,248	1,248	1,276	28	2%
Wedding & funeral fee payments	8,060	4,240	2,674	-1,566	-37%
Banking					
Barclays Gen & Fees Commission	448	460	448	-12	-3%
Curates House					
Curates House expenses	603	1,919	-	-1,919	
Curates House maintenance		1,228	-	-1,228	
Portacabin					
Portacabin energy, water & other costs	2,299	1,344	1,385	41	3%
General					
Admin & sundries	1,062	2,656	1,538	-1,118	-42%
Insurance	5,116	5,330	5,346	16	0%
Other payments	4,793	1,527	9,595	8,068	528%
Phone & Broadband	511	526	518	-8	-1%
Photocopier	1,451	1,614	1,463	-151	-9%

ST MARY THE VIRGIN CHURCH, CHESHUNT
STATEMENT OF ASSETS AS AT 31 DECEMBER 2025

Church Funds	Opening balance	Receipts	Payments	Transfers	Closing balance
Barclays Unrestricted Income					
General	1,000	91,572	102,336	10,819	1,055
Weddings & Funeral Fees	500	8,344	2,784	-5,560	500
Saver	37,744	531	0	31	38,306
Totals	39,244	100,447	105,120	5,291	39,861
CCLA Unrestricted Designated					
General	11,349	0	705	22	10,666
Planned Major Maintenance	20,737	0	0	0	20,737
Legacy	108,868	0	0	0	108,868
Totals	140,953	0	705	22	140,271
CCLA Restricted Income					
St Mary's Parish Centre	29,474	0	0	0	29,474
Special Funds	3,682	0	0	0	3,682
Youth	3,361	0	0	0	3,361
Belfry	3,615	0	0	0	3,615
Church Property	2,983	0	0	0	2,983
Handbells	376	0	0	0	376
Junior Church	1,023	0	0	0	1,023
Totals	44,514	0	0	0	44,514
TOTAL FUNDS	224,712	100,448	105,825	5,331	224,665

St Albans DBF managed

	Opening valuation	Receipts	Payments	Transfers	Interest reinvest	Closing valuation
Restricted Deposit	£	£	£	£	£	£
156 Churchgate Sale Proceeds	27,383	294	0	0	290	28,622
Totals	26,322	294	0	0	19,169	27,383

	Opening valuation	Receipts	Shares Held	Price unit/share	Interest Paid	Closing valuation
Endowment	£	£		£	£	£
Church Chancel Fund	2,867	0	124	22	80	2,753
Church Fabric Fund	16,302	0	705	22	453	15,650
Totals	19,169	0	829		506	18,402

ST MARY THE VIRGIN CHURCH, CHESHUNT
STATEMENT OF ASSETS AS AT 31 DECEMBER 2025

Church unrestricted funds are the Barclays General, Fee and Saver accounts, which are all used for the general running of the Parish.

Church CCLA Designated funds are the deposit used for General Reserves, the Planned Periodic Major Maintenance for major maintenance work and the Legacy Fund for legacies received. Restricted Income funds are the St Mary's Parish Centre fund, the Special fund originally for expenditure mainly on altar front and nave altar, the Youth fund for youth work with children over thirteen years of age, the Junior Church fund for children under thirteen years of age, the Belfry fund for major work on the bells, the Church Property Fund specifically for maintenance and servicing of the Curates House at 4A Goff's Lane, Cheshunt, and the Hand Bell Fund.

Most restricted income has already been transferred to the appropriate restricted fund during 2025. The notes on pages IX to XV form part of these accounts.

Approved by the Parochial Church Council on 27 April 2026

And signed on its behalf by:



Mrs Angela Dronyij (Church Warden)



Mrs Victoria Clarke (Church Warden)

Accounting basis and procedures

St Mary's 2025 accounts have been produced on a Receipts and Payments basis, which is permitted for charities with an annual turnover less than £250,000. It should be noted that this accounting method only records the actual bank transactions in the calendar year and the bank balance at the end of the year. A deficit does not mean an overdraft.

Excel spreadsheets have been used to record online banking transactions, which are then reconciled with invoices, cheque stubs and weekly cash income records. The Data Developments system 'MyGiving.online' is used to claim gift aid from HMRC.

RECEIPTS

Income overall was up £21,294 compared with 2023. The rise is largely due to the church having no significant maintenance/repair bills during the year and additionally benefiting from a generous donation of £5,000. It is imperative that the church and congregation make every effort to support the church finances through fund raising and other financial contributions to ensure the continued viability of the church into the future.

1. Planned Giving

Thanks go to all the congregation members, that despite the challenging times, have managed to continue to contribute to the church collection, either through standing order payments or the Parish Giving Scheme.

Cash collections at regular services	£5,857
Planned Giving via Parish Giving Scheme	£25,741
Planned Giving via Standing Order	£2,810

2. Cash Collections Charity Specific

Collection	£627– Bishops Harvest Appeal – Comprising *£286- Cash Collection* *£341 – SumUp Digital Card Reader*
Collection	£272 – Children's Society collected independently of the church accounts.

3. Donations

Church Charity Bucket	£878
Marion & Terry Hoare leaving gift	£500
Individual Donations	£745
M.U. – Use of church	£150
Bike & Hike	£20
Licensing Service Collection	£230
Donations in memory of Jackie Biggerdyke	£82
Donation - Anonymous	£5000

4. Other Cash Collections

Baptisms	£616
Funerals	£632
Candle Stand	£239
Wall Safe	£17

5. Fund Raising

Fund raising activities make an important contribution to church finances and thanks go to those individuals that organised, managed and supported these events.

Table Top Sale (March)	£719
Bunny Fun	£208
Lottery Bonus Ball	£1215
Quiz Night	£252
Open Day	£51
Summer Fayre	£1908
Concerts	£378
Autumn Fayre	£1196
Christmas Card	£125
Tea with Santa	£188

6. Fund Raising Charity Specific

The following charities were supported through the fund raising efforts of the church.

Advent Lunch	£110 – Crisis at Christmas 2024
Advent Lunch	£308 – Crisis at Christmas 2025
Christmas Card	£217 – Crisis at Christmas

7. Other receipts

Parish Breakfast	£1088
Miscellaneous Receipts	
Including:	
Advent books	£10
Grant – Beds & Herts HCS	£40
Grant – Diocese of St Alban	£250 towards purchase of Card Reader
Burleigh School – Use of church	£100
St Mary's High School – Use of church	£60
EMB Ltd – Refund	£189
Covid Service	£250
Parish Share - Refund	£10,462 Overpayments due to banking error

PAYMENTS

8. Church Maintenance/Repairs

Refurb of Tower Door – Cost of Paint	£37

9. Church Servicing

Including:	
Tower clock	£270
Roof Alarm	£2,461
Church Electrics	£519
Fire Protection/extinguishers	£240
Heating	£660
Organ	£249
Lightning Conductor	£110

10. Parish share

The church paid the Parish Share in full for 2025, totalling **£57,862**. This is the sixth consecutive year that the Parish Share has been paid in full. At the start of the year, overpayments totalling £5,705 were made due to banking error. These payments were fully refunded to the church account.

Unpaid Parish Share from previous years remains at **£89,018**.

11. Payments to Charities

Payments to charities included:	
Bishops Harvest Appeal	£627
Crisis at Christmas	£265 collected during 2024
Covid Service	£108
East Herts Church Choir Association	£160 share of proceeds from concert
Children's Society	£272 collected independently of the church accounts.

12. Cleaner Fees

There were no payments made to PCC members as salaries. Any payments made would only be to reimburse costs incurred by them in the first instance, upon expenses for the running of the church and associated activities. Service on the PCC is voluntary. Paid staff costs are summarised as follows:

Fay Metin - Church Cleaner	£1,276

13. Wedding & Funeral Fee Payments

Including:		
Organist		£1000
Verger	£360	
Bell Ringer Fees		£180
Parochial 2022 Fees Owing		£3,744
Parochial 2025 Fees		£1,134

14. Admin & Sundries

Including:	
Data Developments – Monthly Fees	£180
C.C.L.I. - Licensing	£648
Redemptorist – Weekly Sheet	£295
R.S.C.M.	£137
Reimburse individual payments	£278

15. Insurance

The Ecclesiastical Insurance Group provide all our insurance via a group scheme policy and our policies provide the following cover:

- Church buildings including Portacabin
  Buildings £16,000,
  Content £234,000

- Organ
  Based on repair cost to organ blower & motor

- Curates House
  Buildings £177,608
  Content not applicable as property is currently Let.

- Also covered are public and employers' liability for Incumbent, churchwardens, PCC members and many organised church activities.

  Total Invoices £5,346

16. Other payments

Other payments included the following:

Independent Examiner For church accounts	£120

Fund Raising Expenses:

Bunny Fun	£94
Small Lottery Licence	£20

Miscellaneous payments:

Church Toilet Project	
A Plus Consulting	£2748
Broad Oak Tree Conservation	£864
Morton Partnership	£2652
Diocese St Albans	£790 - Parochial Fee
Beds & Herts H.C.T. £40	
C.S. Shredding	£38
Replacement water heater	£54
Card Reader	£618
Email App	£99
Grand Prize Draw Tickets	£62
Church Flag	£196
Refreshments	£986
Goff's Academy Hire	£77
Other payments	£166

MONETARY ASSETS

17. Current accounts

The Barclays General Account is used to manage all church receipts and payments other than wedding and funeral fees and payments. The Fees Account with Barclays is used to manage all wedding and funeral fees and payments. Both accounts are automatically linked to the Barclays Saver account to keep a working balance at the end of each day.

18. Saver Account

This is a Barclays Account, which receives money automatically transferring from the Barclays General and Fees Accounts to leave a working balance in each account and earns a small amount of interest.

19. CBF Church of England Deposit Funds (CCLA)

Standing Orders with Barclays are used to deposit £125 monthly into the Church Property Account to fund potential maintenance and repair costs to the Curate's House. A further £100 is deposited monthly into the Periodic Planned Major Maintenance Account.

20. Endowment Funds

The Chancel Fund investment represents a Permanent Endowment; this arose from the Tithe Redemption Commission in the 1940s to enable landowners with a liability for chancel insurance and repair to discharge their liability in a one-off payment. The restricted income is to be used towards the cost of insuring the chancel or towards the maintenance and repair of the chancel, church and churchyard. It is applied to the repair of the St Mary's church fabric through a restricted fund. In 2025, total dividend income was £80 and was paid into the Barclays General account.

The Fabric Fund investment represents a Permanent Endowment established by deed on 27 April 1932. The designated income is to be applied to the upkeep, repair or maintenance of the fabric of St Mary's church through a designated fund, unless an alternative use is authorised by the Archdeacon of Hertford. In 2025, total dividend income was £453 and was paid into the Barclays General account.

Following the purchase of 4a Goff's Lane the residue money from the sale of 156 Churchgate was invested by the Diocesan Board of Finance in a CBF Deposit Fund which is restricted. The trusts contained in the original conveyance provide that "until applied (for furthering the religious and other charitable work of the Church of England in the parish) they (the net proceeds) shall be invested by the Board and the income thereof shall be applied by the (PCC) for the like purposes.
In 2025, total dividend income was £290.

OTHER ASSETS

21. Freehold properties

51 Churchgate
In 2016 Church House was leased to B3Living for 49 years and redeveloped into eight flats for community use. The first tenants moved into during June 2019 and the flats are now fully occupied. A ground rent is paid annually to the church, and reviewed every five years. This review took place March 2023 and as a consequence the rent has increased from £2000 to £2276. The current estimated value of the property is approximately £2,100,000.

4a Goff's Lane
In 2018 the previously owned Curate's house was sold and a new more modern property, 4a Goff's Lane, was purchased. The current estimated value of the property is £480,000 approx.

Portacabin
The Portacabin was purchased in 2015 and is utilised as the church office and is also used by the clergy. The only church toilet is located here.

OTHER NOTES

22. Other Charities

Not under the control of the PCC and therefore omitted from the accounts is The Cheshunt Parish Charities. These charities are traditionally known as “The Churchwardens’ Charities”. The incumbent and churchwardens are trustees, and their Annual Report and Accounts are available on request. The objects of the charities, some of which are ancient, are to support specific educational causes and those suffering hardship.

The Friends of St Marys is a separate registered charity which raises money for the upkeep and improvement of the church building.

BLANK PAGE