6. **Electoral Roll Report 2026 –** Jim Allen, Electoral Roll Officer

At our 2025 APCM we introduced the new Electoral Roll, in accordance with the requirement to start a new list every six years. The total on the new Roll was 83.

Since the last APCM we have received ten new applications, all of which have been approved by the PCC. Our total now is therefore 93. As a matter of record, the Electoral Roll for the previous year totalled 111.

A list of those on the new Roll will be displayed on the noticeboards in the church porch and church hall. This list will show names only, and not addresses, in line with the Diocesan Data Protection Policy.

Only those on the Electoral Roll are entitled to vote at the APCM, or to be nominated for election to the PCC, or to the Deanery, Diocesan or General Synods.

Any parishioner who wishes to apply to the PCC for entry onto the Electoral Roll may do so at any time. Application forms are available in church or from the church office.

7 **PCC ANNUAL REPORT –** Marian Nash

The date for next year's APCM is Sunday April 18th 2027.

Background

The PCC of St Mary's has the responsibility of co-ordinating with the incumbent in the whole mission of the Church. This involves not only the ministry of St Mary's Church in its parish, but also in the wider work of the Church in the Deanery of Woking and the Diocese of Guildford, and links with all other churches in and around Byfleet. The PCC operates through its regular meetings in alternate months, and through the work of its subcommittees and working groups.

PCC Membership

Members are either "ex officio" or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During 2025 - 6, the following served as members:

Ex Officio: Incumbent: Rev. Chris Cozier licensed 30th April 2025

Churchwardens: Bernice Rust and Mike Edis

Deanery Synod Representative: Ralph Hales, Sam Fisk

Elected Members: Jim Allen, Jean-Pierre Frossard, Sam Fisk, Sarah Frossard, Kate Weston Laver, Marian Nash, Jo Prior

Sub Committees

The Standing Committee is required by law and exists to transact the business of the PCC between meetings, and to prepare the agendas. The members are Rev Chris Cozier, Bernice Rust, Mike Edis, Jim Allen, Jean-Pierre Frossard, Marian Nash, Jo Prior.

The Finance Team is made up of John Rust, who manages the accounts, John Haynes, who make the payments and banks any income, Sally Hodson who agrees payments, (Sam Fisk is also a signatory) and Mike Edis, who reports to the PCC.

The Property Management Committee exists to advise the PCC in all matters regarding the buildings: - the church, the church hall and the curacy. The members are Rev Chris Cozier, Sally Hodson, Jim Allen, Maureen Neville, and Pamella Franklin. All decisions requiring expenditure are authorised by the PCC.

Church Attendance

At the 2025 APCM the electoral role stood at 111.

Objectives and Activities

The aim of the PCC is to support the work of the Rector in promoting throughout the parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical.

Our Mission Statement:

Praying, loving, serving

The PCC met 6 times since the last APCM. At these meetings we monitor the income and approve expenditure from the church accounts. We thanked Mark Laver for all his efforts to provide an income from the Hall Hire. We also received a very generous legacy from Pauline Gardiner and a donation for new hymn Books. We are still battling with Woking Borough Council over the contract for the rent for Three Acre Field. Obvious items for expenditure are the repair of the steeple, leaks in the roof, and the utility bills.

We are also concerned with the properties. We are looking for ways to move forward with heating in the church. Suggestions have been made by Martin Carr from the Diocese looking at becoming as close to Net Zero in our carbon footprint as possible with a medieval church building. Sam Fisk and Rev Chris have been to meetings and Mike Edis has investigated how we can use electricity for warmth when the gas boiler cannot be repaired any more.

It is also our job to assist the rector in the spiritual life of the church. We welcomed Rev Chris to the PCC at our May meeting and gave him a slot so that he could review our current practices and put forward changes he would like to make. The Ministry Team was disbanded and thanked for all their hard work during the vacancy. (The prayer meetings held during that period had already ceased.)

Rev Chris felt that safeguarding was a priority, so in July, we invited the Parish Safeguarding Officer, Carol Ream, to come and talk to us. There was a discussion about our policy; the need for training and other issues.

In September, Geoff Hurst, the Chair of St Mary's Primary School came to talk to us about the governing body. He requested that we appoint Michele Oliver as the foundation governor representing the church. She had

previously been a member of the congregation so was well known; a vote was taken and it was agreed. We discussed arrangements for Safeguarding Sunday to be held on 16th November 2025.

Christmas services were discussed and arranged in November. January brought in discussion about the number of baptisms. Rev Chris asked that these be held as part of the 10am service, which was agreed as a trial.

We agreed to a social evening last September, when a quiz was held and the food was served by Clucking Crispy. In our March meeting we discussed Parish Day and our role there.

The PCC plays a very important role in governing the church. There are vacancies for members of the electoral roll, who want to join this team.

8. FINANCIAL REVIEW 2025 - John Rust, Joint Treasurer

The overall financial position for 2025 shows a surplus on unrestricted funds (before transfers) of £3k compared to a £2k deficit last year. This was considerably better than expected due mainly to increased income from donations, legacies, and hall/kitchen lettings. I have highlighted below under each section some of the key things that have impacted the results for the year.

Unrestricted Income and Expenditure

Total income on unrestricted funds was £131,320 (2024: £131,792).

Key areas to highlight are:

- There was a drop in Income from donations to £56,239 (2024: £59,361). Increased income from donations and legacies was more than offset by reduced income from regular giving (direct to bank and collections at services), which has fallen for the fourth year running to £33,849 (2024: £42,899).
- Income from trading activities shows an increase to £37,304 (2024: £31,567) due to increased hall and kitchen lettings.

Total expenditure on unrestricted funds was £128,444 (2024: £133,954).

Key areas to highlight are:

- There was a reduction in expenditure for Raising Funds to £1,464 (2024: £5,526) which relate to 118 Rectory Lane. This is because a new boiler was required in 2024 but only general maintenance in 2025.
- Expenditure on charitable activities of £126,980 (2024: £128,428) is the bulk of our expenditure to provide the Christian ministry from St Mary's Church. Included is the Parish Share paid to Guildford Diocese of £79,451 (unchanged from 2024) which provides stipend, pensions and housing for the clergy as well as supporting the central team resources at Church House. The remaining expenditure covers Church and Church Hall running costs, outward giving to charities, and administrative costs.

Unrestricted Reserves

The net result for the year was an increase of £38,944 on unrestricted reserves. The figures mentioned earlier increased funds by £2,876 and there were fund transfers increasing unrestricted by £36,068 mainly because of

cashing in the CCLA Endowment Funds. The balance carried forward on 31 December 2025 was £57,372 (2024: £18,428).

Restricted Income and Expenditure and Reserves

Most of the income of £21,509 was for the Steeple Fund as was most of the £41,954 expenditure. There were some fund transfers to cover the steeple fund deficit. The restricted funds balance on 31 December 2025 was £14,423 (2024: £37,776) and is made up of:

- AV/Sound System £12,597
- Mrs Wickenden £1,000
- Other small funds £826

Endowment Funds

The PCC agreed on 16 September 2025 to cash in our historic funds invested with CCLA. They were valued on 31 December 2024 at £34,129. The proceeds obtained towards the end of 2025 were £33,266 and were transferred to unrestricted funds.

31st March 2026

9. REPORTS FROM CHURCH GROUPS

Tuesday Homegroup report – Rob Knee

We meet approximately twice a month on Tuesday evenings in the rooms above the church hall where we drink tea and coffee, eat biscuits and cake and...oh yes study God's Word and pray. It's very relaxed and casual with good discussion and chat. This last year we have looked at the books of Daniel and Mark's Gospel and are always ready to welcome new members.

THURSDAY HOMEGROUP @ THE RUSTS – 2025 - Bernice, John & Matthew Rust

Thursday homegroup continued to meet twice a month during 2025 – usually 2nd & 4th Thursdays of the month. We did have a couple of breaks during the year, when life threw some challenges.

We started the year with a visit to Byfleet Players' pantomime, Aladdin, at the Village Hall in support of 2 of our members.

We mostly meet in person but do still offer the option of joining on Zoom, when possible.

We started the year with 12 members, but sadly Angela Marshall suddenly died in March, a huge shock to her family & the whole church, and she is still missed in our group.

We were very pleased to welcome Chris to a meeting not long after he joined St. Mary's, and he helped us reflect on losing Angela and what she meant to us.

The 1st course we studied was 'Women of Faith in the Old Testament', starting with Eve.

We then learnt more about Sarah, Rahab, Deborah, Hannah, Abigail, The Shunammite woman & The Godly wife.

In the summer we had a BBQ with some partners and enjoyed some good food.

In the Autumn Term, we started a course on 1 & 2 Thessalonians – In the Light of His return. This started helping us look at the way we should live that makes the gospel visible.

We then had to have an extended break as John was so unwell, but we did meet just before Christmas for a social and restarted the course on Thessalonians in the new year.

The meetings consist of refreshments (for those attending in person) and chat to begin, followed by the bible study and discussion, and then a time of prayer and reflection to close.

Over 18s Report – 2025 – Bernice Rust

This group of younger adults continued to meet on a Wednesday evening at the Rusts, with between 5 & 10 people. We welcomed back a former Yuf member who moved back to the village.

I mainly lead the group, aided by Matthew Rust, and if needed, John Rust, but they are now of an age that it is more about facilitating them to meet.

Studies & discussions during the year have included 'Fresh Starts, Jonah, Sacrifice, and the Parable of the Talents. The group also came up with tough questions that they wanted to explore further like 'Did God create the Big Bang?' and 'Happiness – what makes us happy?'. There is a list they are continuing to look at this year. The members also bring their thoughts to the meetings on the theme to discuss with the others.

The group were very pleased to meet with Chris when he came to the parish, and quiz him, to get to know him better.

There was a social in the summer & at Christmas.

CHURCHES TOGETHER – Carol Ream

Churches together in Byfleet consist of churches in Byfleet, West Byfleet, New Haw & Sheerwater, namely St Mary's; Byfleet Methodist Church; St John's West Byfleet; All Saints, New Haw; Our Lady RC Church, West Byfleet; St Michael's, Sheerwater and All Saints, Woodham (soon to be reunited with St Michael's). These churches take turns in hosting the World Day of Prayer service annually as well as Lent and Advent courses. The Lent and Advent courses were run by the clergy but since 2025, there has been clergy input but the courses hosted and led by lay ministry members. It is good to work with other churches and to support each other in these ventures.

St Mary's Communications Team report – Kate Weston Laver

The Communications Team is part of the Church Development Plan and has met biannually, with a decision from March 2026 to meet every 3 months. In 2025 the committee was made up of the two churchwardens, Rev Chris Cozier, Jim Allen, Sam Fisk, Kate Laver and Carol Ream, with the intention to have representatives from some key areas in the church to oversee sharing information about church events within the church family and in the wider community.

The meetings in September/October 2025 and March 2026 have led to a good exchange of ideas and improved interactions about the church's social media and posters, news and information about special services and ideas for church-wide events including the St Mary's Day event on 13 September 2025, with a quiz and food in the church hall.

The team arranged for the Christmas services 2025 to be printed on a reasonably priced postcard and delivered to the parish, as well as posters and social media which was deemed a success. It was decided that the card had a positive outcome.

The team has met again in March 2026 to discuss communications regarding Easter services, family services, social media and future events in 2026.

Coffee Drop-in - Carol Ream

Coffee drop-in has continued to meet monthly in the committee room. Numbers continue to be fairly low and we would love to see more people come along. Those who come regularly enjoy a friendly morning and a good natter. We will continue to meet on the second Thursday of most months except April this year we will meet on the third Thursday. We enjoy welcoming regulars and newcomers each month.

Eco Church/Net Zero – Sam Fisk

Last year I volunteered to be the 'eco church lead' for St Mary's. As a new initiative launched by the Net Zero team at the Diocese that ask that each parish had an 'eco lead' that it would be able to keep up to date with new projects and updates from the Diocese around the topic of carbon reduction and Net Zero. As part of the role, I receive regular updates from Martin Carr and Alison Moulden at the Diocese about the latest developments, which as and when needed are forwarded on to PCC.

As part of this role, I also signed us up to the 'eco church' project run by A Roche. This came about from learning about this project when I was studying on the Local Ministry Programme (LMP) and learning that most churches had already signed up. I completed our registration and completed the initial questionnaire at the end of 2024, where we were then awarded the Bronze Award. There are a further two levels; silver and Gold which St Mary's can strive for in the future, if it wishes to do so.

As part of keeping the church up today, there is now a regular piece in the Notices, this also comes from the eco church project. Our Award and useful articles are exhibited on the notice board in the church hall. If anyone is interested in learning more about the project or how to become more involved whether in church or outside, I am happy to tell people more.

Net Zero Pioneers – Sam Fisk

This is a project that is being run by the Diocese to help support churches that are looking to cutting it's carbon and becoming more energy efficient, through the adoption of different solutions. The project allows churches to extra support from the Diocese through the Net Zero team and also from the other churches involved in the project that are at different stages. It is a two-year initiative with three stages over those two years to help kick-start projects at churches.

Friends of St Mary's Church, Byfleet

The Friends of St Mary's Church are pleased to announce that Robbie Withers has agreed to be its new Chairman. He has put together a list of dates for churchyard working parties, all starting at 9.30am.

Training

1) **Sam Fisk**

In my LLM role I am required to still undertake further Initial Ministerial Education (IME), which is provided by the Diocese and happens every term for 3 years. This year this has covered 'Second Chair Leadership' and 'a self-inventory around our reading of the Bible'. Both these sessions I have enjoyed. I have assisted St Mary's through vacancy through leading and preaching and with the Installation of Rev Chris, I look to support his ministry at St Mary's going forward.

In February, I also had my Bishop's Advisory Panel (BAP) selection (now called Shared Discernment Panel), which I am happy to say that I passed with full 'Recommendation' to go forward for further training to become ordained. Currently, I am looking at different theological colleges; St Augustine's, Ripon College Cuddesdon and Sarum college. The Diocese will fund me either 3 years part-time or 2 years part-time, non-residential. I have had an initial meeting with St Augustine's who have suggested that they would be able to offer me a part-time 2-year degree/MA. It is likely that I will start training again in September.

2) **Foundations in Ministry – Jean-Pierre Frossard**

I have completed the Guildford diocese Foundations in Ministry (FiM) course, culminating with the commissioning service at Guildford Cathedral, led by Bishop Andrew, on July 5th 2025.
Over its two years, the course presented a robust theological framework, designed to train and equip lay leaders in local churches. My chosen specialism was "discipleship, preaching, and teaching". Graduates of the training programme are appointed as Lay Associate Ministers. It was a pleasure to take part, and I am grateful for the opportunity to have learned so much.

3) **Foundations in Ministry – Carol Ream**

This is the third year the foundations in ministry course has be run by the diocese. Jean-Pierre Frossard complete the course last year, Carol Ream is in her second year and Sarah Frossard started the course last September.

This year, the major topics covered for all students include the Psalms and the Wisdom books, the Prophets and the Gospel of Mark. Still to come the Gospel of John, the Epistles and Revelation. There have also been sessions leadership and leadership styles, personal evangelism, vision and still to come are mission, communication and Myers-Briggs personality types for the first year students with the second year studying their chosen specialism.

The course has six in-person days of study with a small group follow-up after each session for the first year students. The choosing of a single specialism for year two has been misleading as all the apparent options will not all run.

There has been a lot of information available with theological reflection expected on each of the major topics. There is no formal assessment which may suit some course members better than others.

There has been a change of leadership this year with Matt Grove moving to Portsmouth Diocese and the new leader is Beth Perkins. St Martha's College has been set up, with the interim principal Rev Anna Poulson, which delivers the local ministry training programmes.

Now that I am studying my chosen specialism, the course is more enjoyable and I am finding it more relevant.

4) Foundations in Ministry – Sarah Frossard

I'm proud and happy to say that last September (2025) I began the Foundations in Ministry course within our Guildford Diocese.
This is the first year of 2 years and I have been encouraged by Reverend Chris to benefit from this amazing opportunity. I hope then to serve our St Mary's family in whatever ways I am led.
I am deepening my knowledge of theology and ministry and look forward to continuing to do so as this year progresses and we approach year 2.

ST MARY'S WOMEN'S GROUP - Kate Weston, Sarah Frossard & Janet Briggs

St Mary's Women's Group meets every other month on Tuesdays and has had another full year of six meetings in 25/26.

We had up to 20 regular members and a variety of speakers and activities and were joined on average by 15+ members and visitors to each meeting during the past year.

We had an evening sharing stories and readings marking the 80th Anniversary of VE Day in May 2025, and in July we had a 'Getting to know' our recently installed Rector Chris for the whole church family when we all had fun participating in messy church activities. Our other meetings included church family member Marian Nash with an interesting talk about Ecuador and the Galapagos, our traditional Christmas meeting with a lovely evening of fellowship including the famous reindeer drive and quizzes with seasonal cheer of mulled wine and

mince pies, a talk from the Residents' Association village rep, Eleanor Grady about The RA Garden Seed and Community Orchard Projects, and Kate Laver on her work as a Literary and Creative Talent Agent.

We are looking forward to enjoying forthcoming events this year and thank everyone for attending and their help in organising the evenings.

Open the Book - Carol Ream

The Open the Book team goes into both village schools once a month. For the past year, the team has consisted of 7 people. Caroline Oldroyd has temporarily stepped down from leading due to training commitments and Rev Chris has stepped in. Another member of the team has stepped down and has been replaced by one of our church family.

Rev Chris now leads and co-ordinates the group, for which we are grateful. He has set the dates for the whole academic year both schools making planning much easier. Fortunately for the team, the schools preference is for us to perform our plays on different days of the week making it much easier to plan.

The children enjoy watching the plays and joining in with the actions. The plays are educational and with our performance over, we also show a carton version of the same story to reinforce its message. As well as the play, each month we have been asked to lead the children in one or two songs, again with actions. The children and staff are very receptive and appreciative of this, even if it does rather hype the children up for the rest of the day! Last year, we did some Old Testament stories and have now moved on to the New Testament. Recently, we have told the story of John the Baptist with the Temptations of Christ is the story for this month.

Pastoral Team Report – Paula Bradshaw, Team Coordinator

The work of the St Mary's Pastoral Team has of course continued throughout the past year, quietly in the background as always.

Our role includes visiting the sick or housebound, supporting the bereaved, praying with people or sometimes just providing a much-needed listening ear, always in the strictest confidence.

It was a joy to welcome our new Rector, Rev Chris to St Mary's last April. It is a blessing to work alongside him, and we thank him for his wonderful support for our team.

Home Communion services for those who are unable to attend Church and the larger monthly Communion services at Kings Lodge Care Home and Barnes Wallis Court have continued as usual with good numbers attending. Many thanks to Jean Bowyer who comes to help at Kings Lodge every month. Rev Chris sometimes joins us at Kings Lodge too, and the residents are always delighted to see him.

The annual Barnes Wallis Carol Service was again much enjoyed by the residents, and the choir of St Mary's School came to sing again which was lovely. It is very special to see how the residents and the children interact after the service.

The services at St George's Care Home which restarted in February last year are going very well.

The annual Memorial Service in Church followed by tea in the Church Hall took place on Sunday 2nd November and was well attended as always. We continue to pray that all who come may find comfort and be helped in some way.

I am delighted to report that Janette Maddrell completed the Diocesan Lay Pastoral Visitors Course last spring and is now a much-valued member of our team, as is Carol Ream. We hope that others may train as LPVs and join our team in the future.

If we can be of help to you, please contact us through the Church Directory or the Church Office.

SQuaD REPORT – John Haynes

SQuaD have continued to meet throughout the year, apart from our break over the summer holidays. At the moment we meet on the second and fourth Sundays of the month in the Committee Room.

If the number of attending children should increase we will meet more frequently and consider reinstating three age groups as we had in the past. (Our groups were the Seekers, Quest and Delvers which is why we are named SQuaD)

Our numbers have sadly reduced typically now 1 to 3 children each session, no consistency in attendance.

At every meeting we normally have a chat with the children about what we and they have been up to recently, then have a song, a prayer, hear and discuss a bible story. We sometimes stream on-line bible based cartoons from 'Douglas Talks' a puppet, songs with words we have on our laptops/hard drives and project onto a screen, the children always seem to enjoy. We generally then do a little craft or puzzle activity related to the week's bible story.

To assist us with our lesson we have used a resource called 'Go Teach' for a number of years and we dip into it and/ or refer to the lectionary when deciding our topics and stories each week. Our recent topics have included stories from both the Old and New Testament stories relevant to the time of year.

The Squad leaders are currently Judy Daws, John Haynes, and Lorraine and Phil Way. In line with Diocesan safeguarding requirements, we are all up to date on our required DBS checks/renewals and safeguarding training via the Diocese website.

The Children's Society – Sally Hodson

The parish has continued to support the work of the Children's Society through the annual tithe and box collections, although many have swapped to direct debit following a further decline in the use of cash. Their 2025 annual report shows that the charity helped over 57000 children and young people change their lives in this country. Thank you for your continued support and please make contact if you would like a cash collection box or a direct debit form.

Tearfund – Sam Fisk

I became the Tearfund representative last year, taking over the post from Claire Calder who previously held it. I receive regular updates from Tearfund, and we also have the option for guest speakers to come to St Mary's. Carol Ream includes a regular section in the newsletter with a prayer from Tearfund.

Tearfund is a Christian charity which partners with churches in more than 50 of the world's poorest countries. We tackle poverty and injustice through sustainable development, by responding to disasters and challenging injustice. We believe an end to extreme poverty is possible.

Thousands of people needlessly suffer and die every day because of poverty. But that's not God's plan for the world. And God is calling you – all of us – to reach out to people in greatest need. We partner with local churches and organisations who have a crucial role to play in the places worst affected by poverty.

10. St. Mary's Church Fabric Report

This report has been complied by Michael Edis and Bernice Rust in our capacities as Church Wardens. We sit on the PCC whose meetings are held 6 times a year for decision making and spending approval in the life of the Church and Hall buildings. In addition, the PCC receives and considers report from the Property Management Committee whose meetings are held 6 times a year on a Tuesday evening to plan works that can be attended to by our volunteers and those which need professional contractors.

Review of 2025

Church Repairs and Maintenance

- Steeple repairs completed
- South roof tiles fixed but condition remains poor
- Gutters and down pipes cleared regularly
- Gas boiler serviced and maintained
- List of Rectors updated
- Lightening conductor linked to fuseboard

Hall Repairs and Maintenance

- Roof leak identified and repaired
- A donated large display monitor installed in DLR
- Kitchen tenant for 6 months
- Gutters cleaned
- Overgrowth affecting neighbours fence cut back
- Hall canopy plastic facia installed

118 Rectory Lane

- Agents and tenants consistent, increased rent paid
- All certificates and checks up to date

What's coming up in 2026

CCTV to be installed at the hall (completed in March)

Contract parking being investigated

New chairman of the friends announced (in February)

Roof maintenance and repair at the hall

Another possible kitchen tenant in discussion

Quinquennial Inspection due at the end of the year

Change of utility provider (taking effect in April)

Condition of interior church walls investigated

11. DEANERY SYNOD Report for APCM 2025 - Ralph Hales

The Woking Deanery Synod consists of representatives from each Parish Church in the Deanery. There have been three meetings in the year ending 31 March 2026:

5 June 2025 hosted by Woodhall Church

Guest speakers invited from St Nicholas, Great Bookham; Woodhill Church and St. Paul's Marylebone presented their Net Zero/Eco Church stories and discussions followed. St Mary's has embarked on this journey and has gained Bronze Award status

7 October 2025 hosted by St Mary of Bethany

The main focus of this open meeting was "A funny thing happened to me on the way to the vicarage…" stories from the clergy. Amusing tales were shared on a wide range of topics including it's okay to accept people's money … but never their piano"

3 February 2026 Zoom meeting

This was hosted by the Area Dean who invited onto the Zoom call three Mission Partners, including one from abroad, who are financially supported by Churches in the Deanery, to expand on the work they do in their respective mission spaces, and the personal and professional journeys that got them there. St. Mary's has long supported organisations such as Tearfund and the Children's Society.

14 **SAFEGUARDING REPORT - Carol Ream, Parish Safeguarding Officer**

With the arrival of Rev Chris, there has been more awareness of safeguarding at St Mary's. There has been an on-going focus on the training requirements of our volunteers and, thankfully, more have completed their required training. However, there are still some who require further encouragement.

Rev Chris and the PSO are working to draw up handbooks for each volunteer role, the training requirements together with a role description and expectations. This is lengthy but necessary task to ensure that St Mary's is a safe place to come to and to worship and that those we visit in our community are also protected.

The Parish Dashboard is updated regularly with DBS status and training to ensure it is up-to-date. We remain at dashboard level 3, defined as having safer practices. Running DBS as required went on temporary hold last year after a data security breech. Fortunately, none of our volunteers were affected. The service is now back up and running.

The PCC, via the PCC link officer Jo Prior, have been supplied with PSO reports at least every 6 months or more often if the need arises. This information is confidential and only accessible by our parish. It has been a busy year but I am pleased to report that no suspicions or allegations of abuse have been received.

15. **Rector's Report – Rev Chris Cozier**

(The figures in this report are accurate for the 286 days I have been in office, from 1st May 2025 to 12th March 2026)

To date I have taken 83 communions (45 at 8am 34 at 10am and 4 at other services) and preached 106 sermons (including baptisms and funerals) baptised 15 people, presided at 10 funerals and presented one of our brothers in confirmation.

Introduction

This first year has been focused on establishing myself within the life of St Mary's and the wider community and beginning to reflect on how we might shape our growth as a worshipping community here in Byfleet.

My wife and I are very grateful for the warm welcome we have received since arriving just over ten months ago. I have been particularly encouraged by the loving and caring nature of this church family and by the generosity with which so many people give their time in service to the life of the church (some for very many years).The hard work and dedication of this community is truly inspiring; I've *never* seen anything like it and I offer my sincerest thanks to everybody who works hard to make St Mary's what it is.

One of the things that has struck me most is how highly regarded St Mary's continues to be within the village and even among those who no longer attend regularly there remains a deep affection for this church and a recognition of its importance within the community.

At the same time it's been noticeable how many people speak of having once been part of St Mary's and this highlights both the strong heritage of the church and the opportunity before us as we consider how we might reconnect with those who have drifted away. One of the questions we may need to begin asking is why people stopped coming and what changed.

Challenges

There are areas that will require careful attention. In particular the development of children's and families' ministry will be one of our key areas of focus going forward as there are clearly many families within the village and we will need to think intentionally about how we engage with and serve them, not only through occasional events but also through consistent weekly provision.

We should also mindful of the ongoing financial pressures and the responsibility of caring for our buildings and although some excellent work has already been done significant challenges remain which will need to be addressed over time.

At the same time we have begun to take small steps into trying new things and I feel that the church family has responded well and with openness and a willingness to engage (a rare and precious thing and something that I am very humbled and grateful for).

Developments in Worship

Over the last ten months a number of changes have been introduced to our pattern of worship.

The 8am and 10am services are now more clearly distinct and the 8am service continues as a traditional said communion rooted in the Church of England lectionary ensuring a consistent and familiar pattern of worship. The 10am service has begun to develop a more accessible and family orientated character (reflected in lots of little ways from an intentionally simple and grounded style of communion to the use of brother/sister and family language) and this has included the introduction of a sermon series model with readings chosen to reflect the themes being explored.

We have also begun to incorporate baptisms into our main Sunday services and this reflects the understanding that baptism is not simply a private family occasion but a moment that belongs within the life of the whole church as we welcome new members into the family of faith.

On those third Sundays when we do not have a baptism a more informal style of service is being trialled and we will allow this to develop naturally over time.

The response to these changes has been encouraging and there has been particularly positive feedback around the inclusion of baptisms within the main service and the sermon series approach has helped to give clarity and continuity to our teaching.

Encouragements

Although growth has been modest there have been encouraging signs of engagement and openness.

One such moment was our Harvest celebration where a new approach created a noticeable sense of energy and participation and it was particularly encouraging to hear from parents at the school gate who had seen what was happening through social media and were keen to come along next year.

These moments may seem small but they are important and they point towards opportunities for deeper connection with the wider community.

Engagement with the Community

Over the past year I have sought to become more involved in the life of the wider community and this has included teaching at St Mary's School where I worked with Year 6 pupils on the doctrine of the Trinity and its significance for Christian faith.

I have also begun serving as a leader with the local Cubs group which has helped build relationships with children and families beyond the church setting.

In addition I have taken on the role of Chaplain to 11F (Brooklands) Squadron Air Cadets where I have already had the privilege of supporting young people pastorally including at a recent funeral.

Alongside this work has been ongoing to review and strengthen our safeguarding and risk assessment processes ensuring that these remain robust and fit for purpose.

Moving forward

Having now spent time getting to know the church and community we are beginning to take early steps towards growth particularly in our engagement with children and families.

As we do this it is important that we remain rooted in Scripture and continue to follow Jesus faithfully in all that we do. As Jesus says in John 15 "I am the vine you are the branches" and it is in remaining in him that we will bear fruit.

My hope is that St Mary's will continue to grow as a healthy Christ centred church where people can encounter Jesus and find belonging and be supported as part of the family of God.



ANNUAL ACCOUNTS

THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH BYFLEET

YEAR ENDED 31 DECEMBER 2025

Charity Registered in England and Wales No 1163415

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, BYFLEET

Statement of financial activities *(incorporating an income and expenditure account)*

For the year ended 31 December 2025

	Note	Unrestricted £	Restricted £	Endowment £	**Year ended 31 December 2025 Total £**	Year ended 31 December 2024 Total £
Income from:						
Donations	2	56,239	21,509	-	**77,748**	64,361
Trading activities	3	37,304	-	-	**37,304**	31,567
Charitable activities	4	10,078	-	-	**10,078**	13,850
Investment income	5	27,699	-	-	**27,699**	27,014
Total income		131,320	21,509	-	**152,829**	136,792
Expenditure on:						
Raising Funds	6	1,464	-	-	**1,464**	5,526
Charitable activities	7	126,980	41,954	-	**168,934**	136,963
Total expenditure		128,444	41,954	-	**170,398**	142,489
Net income/(expenditure) before gains/(losses) on investments		2,876	(20,445)	-	**(17,569)**	(5,697)
Net gains/(losses) on investments		-	(106)	(863)	**(969)**	877
Fund Transfers		36,068	(2,802)	(33,266)	**-**	-
Net income/(expenditure) and net movement In funds		38,944	(23,353)	(34,129)	**(18,538)**	(4,820)
Reconciliation of funds						
Total funds brought forward		18,428	37,776	34,129	**90,333**	95,153
Total funds carried forward		57,372	14,423	-	**71,795**	90,333

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 14 to the financial statements.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, BYFLEET

Balance sheet

For the year ended 31 December 2025

	Note	£	**31 December 2025** £	31 December 2024 £
Fixed assets				
Investment assets	10		**0**	39,193
Current assets				
Debtors	11	**14,056**		13,271
Short term deposits		**46,262**		6,291
Cash at bank and in hand		**21,546**		41,267
		81,864		60,829
Liabilities				
Creditors: amounts due within one year	12	**10,069**		9,689
Net current assets			**71,795**	51,140
Net assets	13		**71,795**	90,333
Funds	14			
Unrestricted funds			**57,372**	18,428
Restricted funds			**14,423**	37,776
Endowment funds			**0**	34,129
Total charity funds			**71,795**	90,333

Approved by the PCC on **** March 2026 and signed on their behalf by

Churchwardens

1. Accounting policies

Basis of Preparation

These financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) including early adoption of Update Bulletin 1. The charity is a public benefit entity for the purposes of FRS 102 and therefore has also prepared the financial statements in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (The FRS 102 Charities SORP) and the Charities Act 2011. 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 affiliation to another body, nor those that are informal gatherings of church members.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following "Accounting and Reporting by Charities for charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and updated periodically since then (January 2022 is the latest version)" rather than the "Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005" which has since been withdrawn.

The Charity adopted the Financial Reporting Standard (FRS 102) applicable in the UK and Republic of Ireland for the first time in the year ended 31 December 2015. The transition date was 1 January 2014. There have been periodic updates to this standard, the latest being in January 2022.

Reconciliation with previous Generally Accepted Accounting Practice:

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102) any transitional adjustments are required. In accordance with the requirements of FRS 102 there have been no adjustments to the net income and opening balances under previous Generally Accepted Accounting Practice (GAAP) as a result of the changes in accounting policies and estimates.

Going Concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. After making enquiries the trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

Functional Currency

The functional currency is considered to be in pounds sterling because that is the currency of the primary economic environment in which the charity operates. The financial statements are also presented in pounds sterling, rounded to the nearest £1.

1. Accounting policies (continued)

Funds

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

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

Expenditure

Expenditure on raising funds relate to the costs incurred by the charity in inducing third parties to make donations to it, as well as the cost of any activities with a fundraising purpose and the costs associated with the investment property.

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.

Expenditure is recognised in the period in which they are incurred on an accruals basis. Expenditure includes attributable VAT which cannot be recovered.

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements and is shown as a creditor in the balance sheet.

Fixed assets

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2), subsection (a) and (c) in the Charities Act 2011.

Moveable furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated.

Investments are valued at market value at 31 December.

Financial Instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously. With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Cash and cash equivalents

Cash and cash equivalents in the balance sheet comprise cash at banks and in hand and short term deposits with an original maturity date of three months or less. For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and cash equivalents as defined above.

Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method. Deferred income represents grants, contract funding and training fees relating to future period.

2. Donations and legacies

	Unrestricted £	Restricted £	**Year ended 31 December 2025 Total £**	Year ended 31 December 2024 Total £
Regular giving	30,054	-	**30,054**	37,059
Collections	3,795	737	**4,532**	5,840
Appeals and Donations	6,990	1,497	**8,487**	2,198
Grants	480	18,945	**19,425**	5,000
Legacies	4,156	-	**4,156**	-
Gift aid receivable	10,764	330	**11,094**	14,264
Total	56,239	21,509	**77,748**	64,361

3. Other trading activities

	Unrestricted £	Restricted £	**Year ended 31 December 2025 Total £**	Year ended 31 December 2023 Total £
Church hall lettings	33,913	-	**33,913**	29,663
Church hall kitchen hire	2,750	-	**2,750**	1,534
Other	641	-	**641**	370
Total	37,304	-	**37,304**	31,567

4. Charitable activities

	Unrestricted £	Restricted £	**Year ended 31 December 2025 Total £**	Year ended 31 December 2024 Total £
Weddings and funerals (net of fees payable to the Diocese)	9,691	-	**9,691**	8,729
Other	387	-	**387**	5,121
Total	10,078	-	**10,078**	13,850

5. Investment income

	Unrestricted £	Restricted £	**Year ended 31 December 2025 Total £**	Year ended 31 December 2024 Total £
Rental on investment property	22,638	-	**22,638**	20,860
Other Rental Income	3,700	-	**3,700**	4,700
Dividends received	1,076	-	**1,076**	1,064
Bank interest	285	-	**285**	390
Total	27,699	-	**27,699**	27,014

6. Costs of raising funds

	Unrestricted £	Restricted £	**Year ended 31 December 2025 Total £**	Year ended 31 December 2024 Total £
Investment property costs	1,464	-	**1,464**	5,526
Total	1,464	-	**1,464**	5,526

7. Costs of charitable activities

	Unrestricted £	Restricted £	**Year ended 31 December 2025 Total £**	Year ended 31 December 2024 Total £
Grants				
Outward Giving	3,110	894	**4,004**	4,297
	3,110	894	**4,004**	4,297
Activities relating to the work of the church				
Diocesan Parish Share	79,451	-	**79,451**	79,451
Clergy expenses	-	-	**-**	959
Clergy premises	1,210	-	**1,210**	566
Visiting Speakers	229	-	**229**	292
Church premises	11,389	41,060	**52,449**	19,305
Church hall premises	19,160	-	**19,160**	16,546
Building and contents insurance	4,557	-	**4,557**	4,459
Outreach	480	-	**480**	688
Other	389	-	**389**	2,040
	116,865	41,060	**157,925**	124,306
Support costs				
Administration	3,611	-	**3,611**	5,387
Administration staff costs	3,394	-	**3,394**	2,973
	7,005	-	**7,005**	8,360
Total	126,980	41,954	**168,934**	136,963

8. Staff costs and numbers

Staff costs listed in note 7 relate to services provided by one part-time employee who is supported by some voluntary unpaid administr
Total remuneration for the paid administrator in the year ended 31 December 2025 was £3,394 (2024: £2,973)
The key management personnel of the charity comprise the members of the Parochial Church Council (PCC)
The PCC do not receive remuneration.

9. Tangible fixed assets

The Charities Act 2011 states in Section 10(2) that benefice property (sub-section (a) and consecrated property (sub-section (c)) are removed from the definition of charity for the purposes of the Act, therefore the land and buildings are not included in the financial statements.

The Church, Church Hall, and contents are insured at a value of £9,980,000 in 2024
The main churchyard is closed under an order in council dated 7th January 1977.
The Guildford Diocesan Board of Finance are Custodian Trustees.

118 Rectory Lane (previously referred to as The Curate's House) is insured at a value of £474,646 in 2024
The Guildford Diocesan Board of Finance are Custodian Trustees.

The field at the corner of Sanway Road and Church Road (approximately 3 acres) was given in 1920 for additional burial grour burial ground. Woking Borough Council currently have a lease to use the field for £1,000 per annum rent.

10. Investments

	Year ended 31 December 2025	Year ended 31 December 2024
	£	£
Opening market value	**39,193**	38,316
Additions at cost	**-**	-
Proceeds from disposals	**- 38,224**	-
Net gains	**- 969**	877
	-	39,193

11. Debtors

	Year ended 31 December 2025	Year ended 31 December 2024
	£	£
Income tax recoverable	**10,861**	8,700
Other debtors	**3,195**	4,571
	14,056	13,271

12. Creditors: amounts due within one year

	Year ended 31 December 2025	Year ended 31 December 2024
	£	£
Outward Giving	**3,390**	6,870
Other creditors	**6,679**	2,819
	10,069	9,689

13. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds at 31 December 2025 £
Fixed asset investments	-	-	-	**-**
Current assets	67,441	14,423	-	**81,864**
Current liabilities	(10,069)	-	-	**- 10,069**
Net assets at 31 December 2025	**57,372**	**14,423**	**-**	**71,795**

Prior year analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds at 31 December 2024 £
Fixed asset investments	-	5,064	34,129	**39,193**
Current assets	28,117	32,712	-	**60,829**
Current liabilities	(9,689)	-	-	**(9,689)**
Net assets at 31 December 2024	**18,428**	**37,776**	**34,129**	**90,333**

14. Movements in funds

	As at 1 January 2025 £	Income £	Expenditure £	Transfers £	As at 31 December 2025 £
Unrestricted funds:					
General Fund	8,944	131,320	- 127,187	33,544	**46,621**
Property Maintenance Fund	3,803	-	- 747	2,264	**5,320**
Kitchen Equipment Fund	4,181	-	-	-	**4,181**
Rectory Decorating Fund	1,500	-	- 510	260	**1,250**
Total Unrestricted funds	18,428	131,320	(128,444)	36,068	**57,372**
Restricted funds:					
AV/Sound System Fund	13,597	-	-	(1,000)	**12,597**
Wickenden Bequest	4,861	-	-	(3,861)	**1,000**
Other Trust Funds	5,064	-	(106)	(4,958)	**-**
Church Steeple Fund	12,414	20,595	(40,026)	7,017	**-**
Hedge Fund	1,613	-	(1,034)	-	**579**
Women's Group Fund	227	-	-	-	**227**
Charity Collections	-	914	(894)	-	**20**
Total Restricted funds	37,776	21,509	(42,060)	- 2,802	**14,423**
Endowment funds	34,129	-	(863)	- 33,266	**-**
Total funds	90,333	152,829	(171,367)	-	**71,795**

Notes to the financial statements

For the year ended 31 December 2025

Prior year movements in funds

	As at 1 January 2024	Income	Expenditure	Transfers	**As at 31 December 2024**
	£	£	£	£	**£**
Unrestricted funds:					
General Fund	5,289	131,792	- 129,130	993	**8,944**
Property Maintenance Fund	6,541	-	(4,824)	2,086	**3,803**
Kitchen Equipment Fund	4,181	-	-	-	**4,181**
Rectory Decorating Fund	1,250	-	-	250	**1,500**
LLM books	750	-	-	- 750	**-**
Total Unrestricted funds	18,011	131,792	(133,954)	2,579	**18,428**
Restricted funds:					
AV/Sound System Fund	13,840	-	(243)	-	**13,597**
Wickenden Bequest	4,861	-	-	-	**4,861**
Other Trust Funds	4,726	113	-	225	**5,064**
Church Steeple Fund	15,514	5,000	(8,100)	-	**12,414**
Churchyard Fund	102	-	(102)	-	**-**
LLM Training	1,808	-	-	(1,808)	**-**
Hedge Fund	1,613	-	-	-	**1,613**
Church Carpet Fund	478	-	-	(478)	**-**
Women's Group Fund	317	-	(90)	-	**227**
Men's Group Fund	45	-	-	(45)	**-**
Total Restricted funds	43,304	5,113	(8,535)	- 2,106	**37,776**
Endowment funds	33,838	764	-	- 473	**34,129**
Total funds	95,153	137,669	(142,489)	-	**90,333**

AV/Sound System Fund

New in 2017 to pay for upgrading the Sound System and provide Audio Visual. There were two significant donations received and the work on the sound system was completed. Discussions continue with the Diocese about the way forward with the proposed new AV system, and a further donation was received in 2019. Some sound system/wi-fi costs funded in last few years. Transfer of £1,000 made to Steeple Fund in 2025 to help fund the additional costs.

Wickenden Bequest

The Wickenden fund represents monies gifted to the church to support costs of ecclesiastical linen and choir expenses. Historically this fund has been used to fund linen and candlesticks. The PCC agreed that a transfer be made in 2025 to the Steeple Fund to help fund the additional costs, but that there should be £1,000 left for future linen expenditure.

Other Trust Funds

These historic funds - Clerical Assistance & Prayer Book - invested in CBF Church of England Investment Fund were cashed in during 2025 and the proceeds moved tro General Fund.

Hedge Fund

Set up in 2020 to raise funds for new hedge to surround open Garden of Remembrance. Expenditure in 2025 from this fund was incurred to purchase plants to create a hedge around the closed Garden of Remembrance.

Church Steeple Fund

New in 2018 with initial donation the majority being used with the donors permission towards the footpath. Fundraising for the significant steeple repairs required commenced in 2019. Work was undertaken and completed during 2025.

Women's Group fund

This fund represents monies raised by the Women's' group for use on their own activities.

15. Prior year Statement of Financial Activities

	Unrestricted £	Restricted £	Endowment £	Year ended 31 December 2024 Total £
Income from:				
Donations	59,361	5,000	-	**64,361**
Trading activities	31,567	-	-	**31,567**
Charitable activities	13,850	-	-	**13,850**
Investment income	27,014	-	-	**27,014**
Total income	131,792	5,000	-	**136,792**
Expenditure on:				
Raising Funds	5,526	-	-	**5,526**
Charitable activities	128,428	8,535	-	**136,963**
Total expenditure	133,954	8,535	-	**142,489**
Net income/(expenditure) before gains/(losses) on	- 2,162	- 3,535	-	**- 5,697**
Net gains/(losses) on investments	-	113	764	**877**
Fund Transfers	2,331	(2,331)		**-**
Correction relating to previous years	248	225	(473)	**-**
Net income/(expenditure) and net movement In funds	417	- 5,528	291	**- 4,820**
Reconciliation of funds				
Total funds brought forward	18,011	43,304	33,838	**95,153**
Total funds carried forward	**18,428**	**37,776**	**34,129**	**90,333**

Independent Examiner's report on the accounts of The Parochial Church Council of The Ecclesiastical Parish of St Mary's Church Byfleet for the year ended 31st December 2025.

I have examined the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts, and seeking explanations concerning any such matters.

In connection with my examination, no matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements to keep accounting records or to prepare accounts which accord with these accounting records have not been met.

Anthony Moore

7th April 2026