St. Frideswide's
Water Eaton

Water Eaton Church Centre
Drayton Road
Bletchley
Milton Keynes
MK2 3RR

APCM 2026
MEETING PAPERS

2025 Trustees' Annual Report and Accounts

Vicar

Revd Catherine Butt

Churchwardens

Mr John Giles

Mr Stuart Burke

Treasurer

Mr Bosco Choi

Banks

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CONTENTS

Page 3-5	Minutes for 2025 Meeting of Parishioners (MoP) and Annual Parochial Church Meeting (APCM) to be approved at respective meetings on 26th April 2026
Page 6-7	Agendas for 2026 MoP and APCM
Page 8-15	Annual Report
Page 16	Deanery Synod Report
Page 17-18	Pastoral Ministry
Page 19	Safeguarding
Page 20	Small Groups
Page 21	Water Eaton Community Larder
Page 21	Soup for the Soul
Page 22-23	Joint Church Council (JCC)
Page 23	Monday Night Football
Page 24	Children and Young People
Page 25	Report from the Electoral Roll Officer
Appendix	Annual Accounts Year ended Dec 2025 (16 pages) Independently Examined by Monico Tunley Ltd 27th March 2026

ST FRIDESWIDE'S CHURCH, WATER EATON

MINUTES OF THE MEETING OF PARISHONERS (MoP)

HELD SUNDAY 27TH APRIL 2025 DURING THE 9.15AM SERVICE AND ON ZOOM

CONTINUING OVER REFRESHMENTS AFTERWARDS

1) PRESENT: Rev'd Catherine Butt (Chair), Rev'd Ayo Audu, Helen Poulter (Secretary), 57 electoral roll members + 4 online, 13 attendees + 1 online (streaming went down and was unavailable).

2) APOLOGIES FOR ABSENCE: Michael and Chris Willis, Diana Sturgess, Beryl Cursley, Dora Prue, Chioma Christian-Iwuagwu, Margaret Drinkwater.

3) MINUTES OF THE MEETING of PARISHIONERS (MoP) HELD ON 28TH APRIL 2024: These were unanimously approved and signed by Rev'd Catherine Butt.

4) MATTERS ARISING FROM THESE MINUTES: There were no matters arising.

5) ELECTION OF CHURCH WARDENS: Stuart Burke and John Giles were nominated and seconded prior to the meeting and were unanimously elected. Catherine thanked Stuart Burke and Karen Downing for all their support of her and the church. Karen who has stepped down after serving for 6 years was presented with a gift warmly thanked with a round of applause.

Signed: Date:

(To be approved and signed at 2026 APCM)

ST FRIDESWIDE'S CHURCH, WATER EATON

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING

HELD SUNDAY 27TH APRIL 2025 DURING THE 9.15 SERVICE AND ON ZOOM

CONTINUING OVER REFRESHMENTS AFTERWARDS

1) PRESENT: Rev'd Catherine Butt (Chair), Rev'd Ayo Audu, Helen Poulter (Secretary), 57 electoral roll members + 4 online, 13 attendees + 1 online (streaming went down and was unavailable)

2) APOLOGIES FOR ABSENCE: Michael and Chris Willis, Diana Sturgess, Beryl Cursley, Dora Prue, Chioma Christian-Iwuagwu, Margaret Drinkwater

3) MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING (APCM) HELD ON 27TH APRIL 2024: These were unanimously approved and signed by Rev'd Catherine Butt.

4) MATTERS ARISING FROM THESE MINUTES: There were no matters arising.

5) ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER 2024: These were approved by the PCC and distributed to the congregation via E mail /paper copies. There were no questions and the report and accounts were accepted unanimously.

6) OTHER REPORTS INCLUDED IN THE ANNUAL REPORT: There were no questions raised and Catherine thanked everyone for their input.

7) REVISED ELECTORAL ROLL AND REPORT FROM THE ELECTORAL ROLL OFFICER: In accordance with the Church Representation Rules 2022 the Church Electoral Roll has to be revised in readiness for the APCM each year and renewed from scratch every 6 years starting in 2025. As of 28th April 2024, 88 names were entered. As of 1st April 2025 24 names have been added and 27 names removed leaving an Electoral Roll of 85.

8) APPOINTMENT OF THE INDEPENDENT EXAMINER FOR 2025: Catherine proposed we appoint MONICO TUNLEY LTD as our accountants. This was unanimously approved.

9) ELECTIONS: a) 9 LAY MEMBERS TO BE ELECTED TO THE PAROCHIAL CHURCH Council (PCC) STUART MEDDICK, BOSCO CHOI, TIM MAY, ROBERT GRINDLEY, RACHEL DAY, KAREN DOWNING were proposed and seconded before the meeting and unanimously elected. Udeh has stepped down, and Rachel has joined this year. Catherine prayed for all the PCC members old and new and appreciation was shown.
b) ELECTION OF 4 REPRESENTATIVES TO THE JOINT CHURCH COUNCIL (JCC) STUART BURKE, ROBERT GRINDLEY, TIM MAY & COLIN BRADLEY (TREASURER) were nominated and seconded before the meeting and were unanimously elected. Catherine prayed for all 4 and the future work to come as the project develops.

The meeting was conducted in the context of our morning worship, during which:

- Janet Aldridge shared a prayer
- 'Great is thy faithfulness' and 'We've got so much' were sung
- After a couple of minutes reflection by everyone, thoughts were shared about the annual report, in particular the breadth of ministry and of learning new information from reading the report.
- Bosco gave a short talk with slides about finance using Ephesians 3:16-21. Catherine thanked Bosco and appreciation was shown.
- Catherine thanked Sue Burke, our Safeguarding Officer for all her hard work recognising just how important the role is to the life of our church, appreciation was shown.
- Catherine thanked Helen Poulter for her support and work as PCC Secretary, who is stepping down but remaining on as Electoral Officer. Catherine showed appreciation, presented a gift and there was applause.
- 'Let us build a house' was sung and Jess read from 1 Corinthians 12.
- Nudrat shared what she has learnt from her role: that curiosity is undervalued and is aligned to 'nosiness' but is much needed in a community of faith.
- Ayo reflected on the Dobbie's drop in thanking Andrew and Jenny Young, Adri Grindley and Gill Bradley. Also gave an update on Newton Leys and the opening of the bridge, June 25th 2025.
- Clare Moll-Namas shared reflections of being part of St Frideswide's along with her young son Tav.
- Catherine thanked Rachel Pilkington and everyone who works with the young people and children. There was a round of applause.
- Karen shared news about the weekend of 7th and 8th June - 70 years of St Frideswide's/50 years of the church centre. Details of events to follow.
- There was a short hello video from Lewis Simmonds, our new Curate and family. They are hoping the ice-cream machine is still around!!
- Gill Bradley led prayers and 'Praise the Father, Love Eternal' was sung.
- There was a correction in the report Mission, Evangelism and Outreach, the name should be Jon and Elise Fletcher (not Baker).
- Correction, paragraph 2, page 4 the date should read 3-June-2024, not 2025.

The meeting ended at 11.55 am with a blessing from Catherine.

Signed: Date:
(To be approved and signed at 2026 APCM)

ST FRIDESWIDE'S CHURCH, WATER EATON

MEETING OF PARISHONERS (MoP)

SUNDAY 26TH APRIL 2026

DURING THE 9.15AM SERVICE AND ON ZOOM

CONTINUING OVER REFRESHMENTS AFTERWARDS

AGENDA

1. APOLOGIES FOR ABSENCE
2. APPROVAL OF MINUTES OF MoP held on 27th April 2026
3. MATTERS ARISING FROM THESE MINUTES
4. ELECTION OF CHURCH WARDENS

ST FRIDESWIDE'S CHURCH, WATER EATON

ANNUAL PAROCHIAL CHURCH MEETING (APCM)

SUNDAY 26TH APRIL 2026

DURING THE 9.15 SERVICE AND ON ZOOM

CONTINUING OVER REFRESHMENTS AFTERWARDS

AGENDA

1. APOLOGIES FOR ABSENCE

2. APPROVAL OF MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING (APCM) HELD ON 27TH APRIL 2025

3. MATTERS ARISING FROM THESE MINUTES

4. APPROVAL OF ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER 2025: These have been distributed to the congregation via email / paper copies in the week after Easter.

5. OTHER REPORTS INCLUDED IN THE APCM PACK. Time for comments or questions.

6. REVISED ELECTORAL ROLL AND REPORT FROM THE ELECTORAL ROLL OFFICER: In accordance with the Church Representation Rules 2022 the Church Electoral Roll has been revised in readiness for the APCM this year.

7. APPOINTMENT OF THE INDEPENDENT EXAMINER FOR 2026: It is proposed that we appoint MONICO TUNLEY LTD as our accountants again for the coming year.

8. ELECTIONS:

    a. Up to 9 lay members to be elected to the Parochial Church Council (PCC)
    b. Election of 1 further Deanery Synod Rep to join Rachel Pilkington and Margaret Clegg who have indicated they are happy to continue
    c. Election of 4 representatives to the Joint Church Council (JCC)

The meeting is to be conducted in the context of our morning worship, the business being interspersed with worship and prayers.

ANNUAL REPORT: INTRODUCTION

This report summarises the ministry of St Frideswide's during 2025, giving a comprehensive picture of the nature and reach of our work both for the benefit of our church fellowship and our community.

At St Frideswide's we continue to 'have fun, make friends, and grow disciples of Jesus'. We want our church services and activities to be safe and welcoming places, where everyone can come as they are and have the opportunity to encounter God's unconditional love.

We are firmly established as a Resourcing Church in the Diocese of Oxford for Community Organising and Church Growth, and we are nearing the end of the first phase of this work; our extra funding from the Church of England (via the Diocese of Oxford) will end over the 12 months between Summer 2026 and '27.

The coming year offers an opportunity to refresh our vision, focus our priorities and pray for God's guidance. We want to serve our local community, support the Anglican deanery of Milton Keynes, and play our part in the wider vision of the Diocese of Oxford – to be 'a more contemplative, more compassionate, more courageous church for the sake of God's world.'

The granting of planning permission in September 2025 for our building project was a significant milestone. We are now prioritising the necessary works to re-roof and refurbish the Lounge and Media Room. This distinct project is planned for mid-2026. In the meantime, we embark in earnest on a phase of external fundraising for the further redevelopment. Continued thanks to those who have given generously and sacrificially following our internal appeal in summer 2025. The total raised from this appeal was just over £340,000 (see communications from the Client Team for more details). As ever, if you have any questions about the building project please get in touch.

OUR CONTEXT

St Frideswide's is a member of a Local Ecumenical Partnership, sharing Water Eaton Church Centre with Spurgeon Baptist Church (SBC) under a legal sharing agreement. The Joint Church Council (JCC) is responsible for shared mission and the stewardship of the building. We are represented on the JCC by our vicar and four others. A report from the JCC follows below.

Representatives from St Frideswide's PCC and SBC Deacons meet informally (a couple of times a year) primarily for the purposes of communication and relationship building. We have shared services at Christmas, New Year, Holy Week and in August and have on occasion facilitated joint Small Groups. Catherine and Revd Mung Hatzaw (SBC minister) meet informally, and Mung is occasionally invited to our staff meetings.

St Frideswide's is part of the Diocese of Oxford within the Church of England and is a member of Milton Keynes Anglican Deanery. We have an allocation of three members to

Deanery Synod – who then automatically sit on our PCC. Deanery Synod is the body which sets the agenda for the business and mission of the wider Anglican Church in MK. 2026 sees the start of a new triennium, and so we will elect new reps to Deanery Synod at our 2026 annual meeting.

AIM AND PURPOSE

St Frideswide's exists to promote in our parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC is responsible for discharging this responsibility appropriately in our context. In doing so, the tasks involved are shared between clergy and laity, as people are called, gifted, trained and supported appropriately. We hope that we can be a church which 'serves the purposes of God and works for the common good by having fun, making friends and growing disciples of Jesus'.

PCC (PAROCHIAL CHURCH COUNCIL) MEMBERSHIP

The PCC is an elected council of representatives which, with the vicar, has legal and spiritual responsibility for overseeing the life of our church. Effectively the PCC is the 'board of trustees', charged with making decisions with regard to finances, governance, ministry and mission priorities and the future direction of St Frideswide's. In 2025 we registered with the Charity Commission as our annual income has exceeded £100,000 due to being in receipt of grants for certain aspects of our ministry. Members of the PCC are either ex-officio (they have an automatic place), co-opted, or elected in accordance with the Church Representation Rules, either at the APCM (Annual Parochial Church Meeting) or later by the PCC.

For 2025/2026 the following served on the PCC:

	STATUS	ELECTED	NOTE
CLERGY			
REVD CATHERINE BUTT (Chair)	Ex-officio		From Sept 2017
REVD AYO AUDU	Ex-officio		From June 2020
REVD LEWIS SIMONDS	Ex-officio		From June 2025
CHURCHWARDENS			
JOHN GILES (Vice Chair)	Ex-officio	April 2025	
STUART BURKE	Ex-officio	April 2025	
DEANERY SYNOD REPS			
RACHEL PILKINGTON	Ex-officio	Elected 2022	Until June 2026
MARGARET CLEGG	Ex-officio	Co-opted May 23	Until June 2026
1 VACANCY			
OTHER LAY MEMBERS			
BOSCO CHOI (Treasurer)	Elected	April 2025	For a 1 year term
ROB GRINDLEY	Elected	April 2025	For a 1 year term

TIM MAY	Elected	April 2025	For a 1 year term
STUART MEDDICK	Elected	April 2025	For a 1 year term
RACHEL DAY	Elected	April 2025	For a 1 year term
KAREN DOWNING	Elected	April 2025	For a 1 year term
(OUT OF A POSSIBLE NINE)			

Becki Anderson was appointed as Secretary to the PCC following Helen Poulter stepping down.

My great thanks to our PCC members for their commitment and support, and especially to our churchwardens John Giles and Stuart Burke.

The Standing Committee of the PCC has in 2025-26 comprised Revd Catherine Butt, Stuart Burke, John Giles, Bosco Choi (Treasurer), and Rachel Pilkington. The Standing Committee may if necessary transact the PCC's business between meetings of the PCC, as empowered by the PCC. Its general purpose is to ensure that the business of the PCC and the direction of the church is aligned with our vision and to handle any urgent or particularly confidential matters. In the latter part of 2025, the Standing Committee has been supporting the Vicar in planning a review of our governance and organisation, in order that as we look ahead we can do so with confidence in our structures and processes.

The PCC usually meets with a pattern of eight meetings a year with an induction morning after the APCM. Usually, four are more 'formal' business meetings with standing agenda items, and four are more 'informal' discussion meetings. All produce minutes which are available to read on the noticeboard after the meetings - or contact the PCC Secretary for further information.

The PCC has complied with relevant safeguarding requirements (section 5 of the Safeguarding and Clergy Discipline Measure 2016) and continues to follow a 'safer recruitment' policy under diocesan guidance. Our Parish Safeguarding Officer is Sue Burke. We also comply fully with the General Data Protection Regulation (GDPR) which came into force on 25th May 2018. **Safeguarding is everyone's responsibility – if you have any concerns, however trivial they may seem, please raise them.**

FINANCIAL REVIEW

The Financial Report and Accounts and the independent examiner's report are attached as an Appendix to this report. Many thanks to our treasurer Bosco Choi; we are grateful for his commitment and skills so generously shared, especially as we plan for sustainable ministry in the future. Thanks also to Chris Willis (Fees Treasurer) and others (especially John Giles and Karen Downing) who help with various banking and admin tasks.

WORSHIP, PRAYER AND DISCIPLESHIP

Thank you to those who are involved in making our Sunday services such a great opportunity to encounter Jesus:

- our musicians and tech support team

- our hospitality team – it's so valuable to continue our time together with refreshments
- our prayer leaders and pastoral team
- those who facilitate our online provision
- our young people and children and their leaders for their contributions

We continue with an 'intergenerational' ethos, where for most of our services, we remain all together in church. Usually we have communion. Once a month the children and young people have a session on their own to focus on a particular theme with material specifically tailored to them. They also enjoy a social (usually with food and games!) once a term or so. Many thanks to Rachel Pilkington, Emma Grindley, Claire Moll-Namas, Georgina Borah, Francesca Teasdale and other volunteers for their commitment, creativity and care for our young people.

'Tea & Toast' (Sundays 5pm) is home to a regular congregation of about 30 people, about half of whom do not attend any other worship service. Revd Lewis Simonds has taken a lead since September 2025.

'Soup for the Soul' (Tuesdays 1pm) has become well-established especially with those who come along to the larder. A short 'God Slot' is presented and discussion around the tables encouraged. Prior to lunch there is a simple Bible Study, led skilfully by Margaret and Roger Clegg and attended regularly by 5-10 people.

Thanks to Ayo for overseeing our **small groups**. These provide valuable opportunity for deeper Bible study and shared prayer and fellowship. Some continue to meet online for practical reasons, and it is good to have a variety of times on offer. Please contact Ayo if you would like to join a group. We have piloted 'Firm Foundations' in 2025 (a tailor-made discipleship course) which has been well-received by participants. This is part of our more intentional focus on 'growing disciples of Jesus'. A small number of folk are engaged in 1-1 Bible Study to suit their circumstances. We continue to experiment with and evaluate a variety of ways to support our discipleship as the people of God. Bible reading, prayer, spiritual disciplines, vocational discernment are encouraged by 1-1 Bible reading, prayer workshops, and integrating opportunities for Bible study and theological reflection into our ministry team meetings.

MISSION, EVANGELISM AND OUTREACH

The PCC continues to give away 10% of our regular income (received from our congregation) to Christian mission organisations. We continue to support CMS (Church Mission Society) with mission partners Jon and Elise Fletcher, living and ministering in the slums of Bangkok. Trish Bond, supported by a small team, is our link person for the Fletchers. In addition, St Frideswide's supports the following organisations with regular planned monthly giving:

- Bridgebuilder Trust (Christian Schools work in MK)
- Prison Fellowship (supporting the work of prison chaplaincies and serving those in prison)
- Open Doors (serving the persecuted church throughout the world)

- Operation Noah (addressing the Climate Emergency)
- MK MoneyLifeline

More information about these organisations can be found on their websites.

Our commitment to working for 'the common good' continues with our membership of **CitizensMK**. During 2026 it is hoped that the alliance will be strengthened with new members. Local elections in May provide an opportunity to build relationships with civic leaders and we will be continuing to use community organising tools (like Weaving Trust events) to connect with and listen to our local community. We hope to see some 'actions' in the interests of our community as we build relational power and identify areas where we would like to see change.

We have undertaken a review of the financial and organisational sustainability of the **Water Eaton Community Hub** – incorporating the Larder, Soup for the Soul (SFTS), and the various support services which are available to members and the wider community on a Tuesday. The Hub has a Steering Group: Revd Catherine Butt, Revd Lewis Simonds, Bosco Choi (treasurer), Adam Robson (Soup for the Soul), Tim May (larder manager) and Ron Overton (fundraising and development consultant). We are confident that this has strengthened the foundations of the Community Hub as a key ministry and outreach under the governance of St Frideswide's. They meet quarterly and consider longer term strategic matters integrated across the whole ministry and are accountable to the PCC. Debbie Fletcher departed her role as co-manager of the larder in Autumn 2025 and Tim May now fulfils the role, supported by a dedicated team of volunteers. The Community Hub is a fantastic resource for local people and a great opportunity for us to communicate God's love in word and action. More details are reported below.

Weekly lunchtime visits to **Sir Herbert Leon School** have continued with Ayo. Catherine sits on the school's Academy Council. In 2025 there was a successful trip to Christ Church Cathedral, which is due to be repeated. The young people are enormous fun to be with. If you'd like to know more have a word with Catherine or Ayo. Please consider dropping in to the new Gardening Group on Saturdays 10.30am – 1.30pm at the school's kitchen garden.

Ayo continues to build positive relationships with neighbours in **Eaton Leys** and supports the residents' association. Seasonal gatherings for worship and building friendships at Christmas and Easter have become annual features and we pray that these may bear further fruit in terms of discipleship and building Christian community on the estate.

Other opportunities to engage with and serve our neighbours have been our regular Summer and Christmas Fayres, the Lighthouse Holiday Club (alongside friends at SBC) in July and our support of local residents' social activities during the disruption of the regeneration programme on the Lakes Estate. These are all excellent ways to offer hospitality and share the gospel with our friends and neighbours.

PASTORAL CARE

Gill Bradley continues in her role as part time Pastoral Ministry Leader. Gill is highly regarded amongst our congregation and discharges her duties with great diligence and compassion. Our capacity as a staff team is significantly increased as a result of her ministry and she is committed to growing her team. Her report follows below. Gill's ministry is shaped by her prayerful heart, and she inspires us all to greater faith and depth of discipleship. If you have any need for practical help or prayer support, please don't hesitate to contact Gill or one of the clergy team. We also have some funds available for anyone in severe financial need – please let us know if this would be of help to you or someone you know in the church fellowship.

THANK YOU

It continues to be a pleasure to serve at St Frideswide's as we journey on this adventure of faith together. Many thanks to all who give generously to St Frideswide's – whether of their time, talents or finances. Let's continue to pray that God would send us all the resources we need to do the work he is calling us to. And let's continue to 'have fun, make friends and grow disciples of Jesus.'

WARDENS' & VICAR'S REFLECTIONS

The Churchwardens write…

As Churchwardens of St Frideswide's Water Eaton, we give thanks to God for another year of faithful service, growth, and community life.

First and foremost, we want to express our heartfelt gratitude to our clergy, ministry team, and staff. Your commitment, prayerfulness, and steady leadership sustain the life of our church. We are equally thankful for the many volunteers who give generously of their time and gifts — from welcomers, readers, musicians and intercessors to those who serve refreshments, care for the building, support children and families, and work quietly behind the scenes. St Frideswide's thrives because of you.

This year has seen a change of role for Rev Ayo Audu who has finished his time as our curate and has become an Associate Minister and the return of Lewis Simonds as our new curate. The Churchwardens have supported both of these in their new roles.

We continue to see our calling not only as a church family gathered for worship, but as a church sent out in love to our local community. Our outreach into Water Eaton and the surrounding areas remains central to our vision. Through pastoral care, community events, partnerships, and everyday hospitality, we seek to reflect Christ's welcome to all.

It has been especially encouraging to see the Church Centre increasingly recognised as a safe and welcoming space — somewhere people can come for conversation, prayer, practical support, or simply a moment of peace. In a world where many experience

isolation or uncertainty, we are grateful that our building is becoming known as a place of refuge, kindness, and hope.

The building project continues to move forward with careful planning and prayer. We thank everyone involved in shaping and supporting this important development. This project is not simply about bricks and mortar; it is about equipping St Frideswide's for mission in the years ahead — creating flexible, accessible spaces that serve both church and community more effectively.

We are also thankful for our ongoing partnership with our brothers and sisters at Spurgeon Baptist Church. Working together strengthens our witness and deepens our unity in Christ. We value this shared ministry and look forward to continued collaboration in serving our community.

Above all, we thank God for His faithfulness to St Frideswide's. As we look to the year ahead, we do so with hope and confidence, praying that we may continue to grow as a worshipping, welcoming, and outward-looking church family.

With gratitude and faith,
John Giles and Stuart Burke
Churchwardens

REVD CATHERINE BUTT writes…

It continues to be a privilege to serve as Vicar at St Frideswide's. There is always much to learn and be surprised by as we trust together in God's goodness. I love the variety that comes with my role, and that no two days are the same. In this report you will find details of the groups and ministries that happen in Water Eaton Church Centre and are facilitated by members of St Frideswide's. Thank you to all who have contributed – please don't hesitate to chat to anyone directly to find out more.

There are many ups and downs as we follow in the way of Christ, but God is faithful – in the words of one of my favourite hymns, he gives us 'strength for today, and bright hope for tomorrow'.

As I reflect, one word keeps sticking in my mind: ***Building***…Probably this has got something to do with the fact that our building redevelopment project is taking shape after a wonderful launch at our Water Eaton Church Centre anniversary celebration in June and since planning approval was granted in September. I'm also occupied, along with colleagues on the Client Team, with thoughts about the fundraising challenge ahead of us…!

But I'm also reflecting on how our faith can be built upon firm foundations, like a house built on a rock. Matthew's gospel reminds us that 'a wise man builds his house upon the rock'

which is the word of God. And so, I am drawn back to the need for each of us to invest in a daily rhythm of prayer and Bible reading which can sustain us in living faithfully and authentically as followers of Jesus.

As well as this personal commitment to building on firm foundations, we want our church life to be rooted in safe practice and good governance. Healthy roots are vital to healthy growth and sustainability.

We are also encouraged by St Paul (1 Thessalonians 5.11) to 'build one another up in love'. As we share in worship, Bible study and fellowship, we have an opportunity, as the living stones of the people of God, to be built up into a holy temple – a dwelling place for the Holy Spirit. We grow together, as we share our questions, wonder about possibilities and nurture the fruit of the Spirit in one another.
May God be glorified as we seek to build his kingdom in our lives and our community.

Let's continue to pray:
May Christ dwell in our hearts by faith
that we may be rooted and grounded in love
and bring forth the fruit of the Spirit. Amen
(Ephesians 3. 17)

Revd Catherine Butt
2nd March 2026

Approved by the PCC on 9th March 2026 and signed its behalf by the Chair:

Signed:  **Date:** 9th March 2026

CITY OF MILTON KEYNES DEANERY SYNOD

The leadership team

- Area Dean Revd Paul Oxley
- Associate Area Deans Revd Catherine Butt and Revd Gill Barrow-Jones
- Lay Chair David Thom
- Treasurer Bob Scarff
- Secretary Ian Watson

The Deanery Synod is made up of clergy and lay members from all churches around Milton Keynes. St Frideswide's has the opportunity to have 3 Deanery members. Currently we have filled 2 of these places with Rachel Pilkington and Margaret Clegg. Hopefully, following the APCM, we may have a full contingent! Please feel free to talk to us if you would like further information. It would be great to have full representation at the Synod.

Deanery Mission

To enable, resource and encourage active communities of disciples who bless the city with courageous and creative expressions of the 5 Marks of Mission

- To proclaim the Good News of the Kingdom of God
- To teach, baptise and nurture new believers
- To respond to human need in loving service
- To transform unjust structures of society, challenge violence of every kind and pursue peace & reconciliation
- To strive to safeguard the integrity of creation, and sustain & renew the life of the earth

One of the emerging initiatives is the Deanery Mission Fund. This is available for churches if they have plans to develop mission but need financial help to start. Grants of up to £500 have been awarded to various churches across MK, including St Frideswide's. The Mission Fund has supported our Lighthouse and Water Eaton Community Art Project as well as others across MK and it has been wonderful hearing how this has made such a difference to some great projects.

At the October Deanery Synod Bishop Dave joined us to deliver a presentation of his views on the development of the Church in Milton Keynes. This included outlining the five point strategy for Milton Keynes:

- Transform Christ the Cornerstone
- Revive work for Children and Young People
- Propagate new clergy and lay leadership
- Plant churches
- Rebalance the LEP parishes

He concluded his presentation with the encouragement to find time and ways to pray in order to make the wonderful things that God has planned for Milton Keynes a reality.

Deanery Synod Reps – Rachel Pilkington & Margaret Clegg

PASTORAL MINISTRY REPORT

WHO ARE OUR PASTORAL TEAM MEMBERS?

Led by Gill Bradley, our current Pastoral Team members are:
Malcolm and Monica Austin, Pat Childs, Margaret Clegg, Lisa Day, Rachel Day, Liz Griffiths, and Chris and Michael Willis.
We have two new members in the process of joining our team, Adam Robson and Rebekah Taylor, subject to safer recruitment checks.

Staff members Rev Catherine Butt, Rev Ayo Audu, Rev Lewis Simonds and Nudrat Hopper are also involved in pastoral care by the nature of their roles.

Our church family members are very caring and pastoral, looking out for one another, which is lovely to part of.

WHAT HAVE WE BEEN DOING?

- **Helping people keep connected –** including enabling people who cannot attend services to participate online through YouTube Livestream and the chat facility.
- **Staying connected with people** through phone calls and texts, including such support for members of Tuesday Fellowship.
- **Delivering printed copies of the newsletter** to those who cannot access the digital copy.
- **Visiting people in their own home**, hospital or care home, to listen, to chat, to pray, including those who are housebound, or those who are sick.
- **Waterhall Care Home** – Monthly visits to individual residents to encourage, pray, or read the Bible, as well as holding a service at Easter and Christmas.
- **Practical support** – including meals delivered to people at home for short periods, shopping for those who are ill/housebound, and lifts to appointments**.**

Adri Grindley also kindly coordinates lifts for people to and from church services with a few willing people on her list.

- **Discipleship** – We are mindful of helping to support individuals to strengthen their faith and grow closer to Jesus, through 1-2-1s and Bible studies. The Soup for the Soul Bible Study is led by Pastoral Team member Margaret & Roger Clegg and is warmly valued.
- **Listening** – Team members listen to members of the congregation, and listen out for any safeguarding issues. Four members of our Pastoral Team are part of the Soup for the Soul front of house team, involved in listening, engaging with, and supporting individuals.
- **Prayer support – including** sharing prayer points via the Pastoral Team WhatsApp group from people who have asked us to pray. Also offering prayer during Holy Communion at the 9.15am service, or after the service.
- **Holy Communion –** taking Holy Communion to people unable to get to church.

- **Intercessions –** our team of people that lead our Sunday morning prayer and intercessions continue to serve faithfully – we appreciate the diversity of styles of prayer they offer.
- **Welcome Team.** Our team welcome people to the 9.15am service and other services. Although supervised by Gill Bradley, welcomers don't need to be Pastoral Team members.
- **Dobbies Drop-In –** organised monthly by Adri Grindley, John Giles, Andrew and Jenny Young, supported by Ayo Audu/Gill Bradley. Originally started for people from St Frideswide's AND for residents from Eton Leys, on reviewing this monthly Drop-In, it was clear that it meets benefits those of our church family that attend far more than folk from Eton Leys, therefore St Frideswide's folk are our main focus, with a warm welcome to anyone else who comes.
- **Tuesday Fellowship –** Pastoral Team member Rachel Day has begun to take the group under her wing and to encourage and support this valuable group to continue, with team members Monica and Malcolm Austin continuing to give pastoral care to fellowship members. Thank you to all the members of the group who have kept the group going during 2025.
- **Training –** we held a Prayer Workshop in November 2025 giving opportunity to look at what prayer is, ways and resources for personal prayer, and tips on prayer ministry for others. We've been asked to hold a similar workshop in 2026.
- **Service of Light –** We organised our annual Service of Light on the first Sunday of November for members of our community and church.

It's a joy to serve our church family and beyond with our Pastoral Team and Staff Team. Thank you to everyone who looks out for the wellbeing of others. May God continue to bless, guide and equip us all in our pastoral care, prayer, and discipleship.

Gill Bradley, Pastoral Ministry Leader
February 2026

PARISH SAFEGUARDING REPORT

Safeguarding remains at the heart of our life together at St Frideswide's. Our commitment is to ensure that our church is a safe, welcoming and caring place for children, young people, and vulnerable adults — a place where all are treated with dignity and respect.

This year has been something of a mixed one for me personally, as I was out of action for part of the year. I am deeply grateful to Karen and the staff team for stepping in so faithfully to ensure that safeguarding processes, responses, and oversight continued smoothly during that time. Your diligence and care are very much appreciated.

I am thankful that our safeguarding team continues to grow and strengthen. It has been a real encouragement to welcome Rebekah, Vivien, and Hayley into the team. Their willingness to serve, undertake training, and share responsibility helps ensure that safeguarding is embedded across all areas of church life. We are grateful for the support and cooperation we receive from staff team, ministry leaders, and volunteers in maintaining good practice.

From the beginning of 2026 we have been starting to work towards the digitalisation of all safeguarding records. This move will improve organisation, confidentiality, accessibility, and compliance, helping us to meet diocesan requirements and best practice standards. While careful and detailed work, it is an important step forward in ensuring our systems are robust and sustainable for the future.

As we reflected together on Safeguarding Sunday, safeguarding is not simply about policies and procedures — vital though they are. It is about culture. It is about creating a church community where everyone feels seen, heard, and valued. Each of us contributes to a safer church through small, everyday acts of kindness: noticing when someone seems withdrawn, welcoming new faces, listening without judgement, reuniting children with their care-givers and speaking up when something does not feel right. Safeguarding is a shared responsibility.

Thank you to everyone who undertakes training, follows safer recruitment guidance, completes DBS checks, and supports this work prayerfully and practically. Your commitment enables St Frideswide's to be not only compliant, but compassionate.

We continue to pray that St Frideswide's will be known as a place of safety, trust, and Christ-like love for all.

With thanks,

Sue Burke
Parish Safeguarding Officer

SMALL GROUPS

Small groups complement Sundays as spaces for deepening discipleship and making new friends. They continue to thrive on zoom and in person.

Advent 2025 saw us exploring the meaning in the season with a look at Paula Gooder's 'The Meaning is in the Waiting'. Its deeply researched consideration of the themes traditionally associated with Advent together with weekly reflections were greatly appreciated by the congregation.

This January 2026 we challenged ourselves to wake up to life (John 10:10) with a study of Judy Hirst's A kind of sleepwalking. A course aimed at helping church congregations '...begin to listen to their lives, allowing them to share their mysteries ... .believing that moments which wake us up from our sleepwalking are like unopened gifts on the journey…' The provision was supplemented with Sunday teaching as well as further groups meeting online.

Through six flexible, interactive small group sessions, we were able to explore and reflect about how our praying can be faithful to scripture yet shaped around our daily lives.

Alongside this and in bid to further the discipleship of select members of our Tea & Toast congregation as well as others who have recently joined, Gill and I have been adapting the Growling Leaders course for our context. Making more accessible and developing teaching resources which make use of the whole range of learning styles in its delivery. It has very much been a rewarding experience both for those on the course and its leaders. Do continue to pray for their ongoing discipleship.
Prayers, study and worship continue to be main features while fellowship deepens; people meet to talk about daily life before digging into the Bible.

During Lent 2026, we joined in with Bishop Steven's Come and See series this time looking at the profound, wonderful meal at the centre of our Christian faith - the Eucharist. As usual, we had Lent groups reflecting on the videos and the daily devotionals provided by the Diocese on the same theme.

Ayo Audu

WATER EATON COMMUNITY LARDER

This year we are in our 6th year as a Community Larder and have just passed our second year as an independent larder under WECH. We now have just under 200 members comprising of approximately 78% PAYG to 22% DD. We continue to offer a discretionary payment plan for the those struggling in the current economic climate, and a temporary, full discretionary membership for those that have experienced a sudden hardship.

We are supported by many external organisations including Bletchley & Fenny Startford Town Council, Cranswick Foods, Co-Op, Tesco, Faith Church and many others. We have regular food collection days at Tesco; Morrisons which are well supported, resulting in an average of 40 crates of food and cash donations.

In September last year my Co-Manager Debbie Fletcher decided to retire down to Cornwall, I therefore took on the role as Sole Manager of the Larder. I am supported by a very dedicated and loyal team of volunteers of which the Larder could not run without them.

We continued to support our members by offering support services including MK Money Lifeline, a computer training course and organisations such as BHF, Quit Smoking, and MK Act to name just a few. Last Christmas, we decided to change our Christmas Hamper gift, to a Christmas Gift Box full of treats, the change was well received.

Over the last year we have been working with a Fundraiser - Ron Overton, who has been focusing on gaining funds to help sustain our operation for the future. We look forward to continuing to provide food, support services and community engagement throughout this year, and work on sustaining the services we have become renowned for.
Thank you to all who have supported and served us throughout the last year.
Tim May | Manager | www.watereatonhub.org

SOUP FOR THE SOUL

Soup for the Soul has continued to be a core part of what happens in the church centre on a Tuesday. The congregation averages around 30-40 people, including some regular lovely preschoolers! People are drawn to the service for food, company, and the warm welcome they receive. Each week there is a team quiz, and the 'God slot' which offers a faith-based reflection, or individual inspiring testimonies of faith. There is also space for individual and shared prayer. SFTS is also the ideal place for guests to visit, and these have included the Citizens Advice Bureau offering advice on energy bills, and our local councillors, who have come along at the request of the Core Team's invitation.

Many thanks to the dedicated kitchen team, who magic up a fantastic menu each week, and the ever present Front of House team who welcome our guests, listen to people's thoughts, clear plates, and generally do all the other unexpected things that are needed!

SFTS is absolutely a church ‘service’ which is a response to what our parish and community was seeking. Real growth and discipleship is present, but the heart of the service remains an informal and welcoming space that sits very well alongside the Community Food Larder

Lewis Simonds (SFTS lead)

JOINT CHURCH COUNCIL (JCC)

As I write, Water Eaton Church Centre is flanked by two building sites. Sycamore Hall is undergoing redevelopment by the Town Council on one side. Across the road, the Mosque is also having some work done.

Soon it will be our turn as the JCC has decided to bring forward works to the Media Room and Lounge. The Media Room had to be closed after rainwater starting leaking into the electrics. Further inspection revealed damp and rotten timber in the roof, alongside frost damage to the brickwork. The Lounge also leaks, although we are still using this space at the moment.

The proposal is to completely replace the roof to the Media Room and Lounge. This includes replacement doors and windows and modifications to improve access to the garden. The roof will be insulated to meet current standards and there will be a 'green' sedum, planted roof to improve biodiversity and rainwater attenuation.
Once a builder has been selected we will need to close this part of the building. Fencing and scaffolding will be required. How we use and enter the building will have to change during the works. We will to our best to keep the disruption to a minimum. As ever, we are grateful for your patience and understanding.

The exact dates for the work are not yet known but we will endeavour to communicate these to both churches and all our community hirers as soon as we can. The JCC continues to discuss and plan for the long term future of our church centre.

Planning permission for the redevelopment works was granted in November 2025. This coincided shortly after our joint celebrations to mark the 50 & 70 year anniversaries of the Water Eaton Church Centre (1975) and St Frideswide's Church (1955). The joint services and celebrations were well attended and it was great to see and hear about the history of our church from the people who were there during these formative years.

This report marks a year since the installation of the solar panels, battery and Air Source Heat Pump (ASHP). We have a full year of utility bills and can now report on the difference the new heating system has made on carbon footprint and costs.
Broadly speaking:

- Gas costs have reduced by £5000
- Electricity cost have risen by £3000
- Overall annual cost is down by £2000
- Overall kWh reduced by almost 50%
- Gas use reduced by 94%

Our electricity contract runs out in March 2026. We are currently looking to switch to another provider who will pay us for the energy we export to the Grid during the summer months when the sun shines on our solar panels.

Work continues on a number of other fronts:

- The sharing agreement with the Town Council for use of our car park is still in progress.
- Work on the fundraising strategy for the main development project continues.

Current JCC members from St Frideswide's include, Revd Catherine Butt (joint chair), Colin Bradley (treasurer), Stuart Burke (churchwarden), Tim May (maintenance group) and myself as secretary.

The JCC is grateful for the support of other volunteers who help out with the day to day running of the bookings for the many users of our building. Thanks to Tim O'Brien and Vivien McDermott who continue to assist with bookings and do a great job and keep the online calendar coordinated.

Finally, a heartfelt thank you to Colin Bradley who is stepping down as JCC treasurer having served 4 years, since January 2022. We are grateful to Colin who moved the JCC into the 21st Century in banking terms!

Robert Grindley (Secretary to the JCC)
February 2026

MONDAY NIGHT FOOTBALL

We have moved into the Parish! Our new home is Leon Academy, MK2 3HQ. We play every Monday during term time. Kick off at 5:30pm
Alongside the football we have an annual Christmas meal out. This year 13 of us took over the Rose of India in Bletchley.
Monday Night Football comes under the banner of St Frideswide's and is a place to make friends and have fun. If you or someone you know would like to join in please get in touch (over 18s).
All hire costs are met by the players who pay £4.50 subs each week (first week free).

Robert Grindley 07814 362 777
February 2026



CHILDREN AND YOUNG PEOPLE OF ST FRIDESWIDE'S CHURCH

The children and young people (C&YP) have been very busy this year. In July Jess and Ray went to Amplify, the youth camp run by the Diocese of Oxford for secondary school ages. This is the fourth year they have been and, as always, had a great time reconnecting with friends from other churches and participating with activities and worship. This is a great immersive time to focus on relationships with God. If you know anyone who would like to go this year, please talk to Jess, Ray or myself and we can give you more information.

On Sunday mornings the children and young people continue to be a very integral part of our church family. If you have been to the 9.15am service, you will have noticed the craft table at the front of the church and children's play area to the right. These activities have been instrumental in reinforcing the message delivered from the front but in different ways, to be as accessible as possible. Our youth continue to bless us with their servant hearts, whether this be in the worship band, the AV team, supporting within the service, being fantastic role models to the younger folk or cooking the toast at Tea and Toast.

On the third Sunday of the month the C&YP continue with their age-appropriate groups. The primary school aged group have been looking at different aspects of the Sunday morning service, such as why we have communion and what this means. It ensures time for learning at a suitable pace and for the children to grow deeper with their peers. The Loaves and Fishes (secondary school aged) have been following the same topic as the teaching in church. We recently we looked at the subject of, "waking up to suffering". Despite the nature of the subject, it generated much discussion and fun interactions.

We continue at the 5pm Tea and Toast to offer a craft option for those who like to be creative. It is not just for the children and many of the adults appreciate the option to make and create.

Since the summer we have established a rhythm with the Loaves and Fishes Games Night. The Friday before each term and half term break, we gather together for an evening of fun, games and activities, which ends with a reflection. It is a good opportunity for our youth to bring friends along to relax and have fun after the busyness of school. During Advent the Loaves and Fishes met together to follow a 3-part video series that "provides a fresh perspective on the first Christmas and explores why it matters for us today". The Nua series went down very well and was a good mixture of fun, discussion and hot chocolate!!

Advent was a very busy time for the C&YP and volunteers with the annual retelling of the Nativity. The children and youth were, as always, absolutely magnificent. Their ability and willingness to work together and ensure everyone feels supported continues to bless us all. Special thanks to our youth who stand ready to jump in or out of any part as the need arises on the day.

The C&YP team of volunteers have excelled themselves this year with all their ideas, creativity and energy. We very much appreciate every one of you, thank you. As always, we are looking at new ways of meeting new and ongoing needs and how we can be an accessible church for everyone to be able to Have Fun, Make Friends and Grow Disciples of Jesus

Rachel Pilkington (Children & Young People Ministry Lead)

ST FRIDESWIDE'S CHURCH ELECTORAL ROLL REPORT

I report that I have acted as Electoral Roll Officer for the parish of St Frideswide's, Water Eaton for the period to 30th February to 30th March 2026, taking over from Helen Poulter who stepped down after generous service over the last couple of years.

The total number of parishioners on the Electoral Roll at the APCM is 90.

Since the last APCM:
5 names have been added to the roll.
0 names have been removed (including those who have moved away, died, or are no longer eligible).

This represents a net increase of 5 compared to last year. We are encouraged to see our numbers continue to grow.

This year a revision of the Electoral Roll has taken place in accordance with Church Representation Rules.

I confirm that the Electoral Roll has been properly maintained and revised.

Rebecca Anderson
30th March 2026

St Frideswide's Water Eaton

End of Year Financial Statements

Year ended 31 December 2025

St Frideswide's Water Eaton
Year ended 31 December 2025

Trustees Report

The Trustees present their annual financial report for the year ended 31 December 2025.

The accounts have been prepared on the receipts and payments basis.

Reference and administrative details

The charity is an unincorporated charity and does not have a registered charity number as it is an excepted charity.

Trustees	Bosco Choi (PCC Treasurer) John Giles (Church Warden) Stuart Burke (Church Warden) PCC Members
Principal Office	Water Eaton Church Centre Drayton Road Bletchley Milton Keynes MK2 3RR
Independent Examiner	Monico Tunley Ltd. Louise Tunley FCA CTA DChA 19 Goldington Road Bedford MK40 3JY

Objectives and activities

The charity is an open Anglican church and is part of the Anglican deanery of Milton Keynes and the Diocese of Oxford. The charity's objectives are:

- To bring people together through faith and the church community;
- To work together with other organisations for the common good of the community.

The charity carries out its objectives through its regular church services of worship and gospel outreach events, community activities, and working with organisations such as Citizens UK. It also holds other events for its community such as community larder, café, fayres, social gatherings, and family events.

In setting the charity's objectives, the trustees have had regard to the Charity Commission's guidance on Public Benefit.

St Frideswide's Water Eaton
Year ended 31 December 2025

Achievements and Performance

St. Frideswide's continued the key ministries and community activities in 2025 using the Community Organising for church growth methodology. This is done by following the 5 marks of mission:

1. To proclaim the Good News of the Kingdom
2. To teach, baptise and nurture new believers
3. To respond to human need by loving service
4. To seek to transform unjust structures of society, to challenge violence of every kind and to pursue peace and reconciliation
5. To strive to safeguard the integrity of creation and sustain and renew the life of the earth

It involves a mixture of activities to deepen the faith of the church members by discipleship as well as actively serving the people in our community and beyond. The income received is used for the above activities and purposes.

Key parts of the discipleship involve weekly corporate worship, prayer meetings, regular small groups to study the Bible and fellowship, pastoral support from the staff team as well as among the church members. We currently have 90 members on the electoral roll. We have three weekly worship gatherings: Sunday 9:15am traditional Anglican style service, 5pm informal Tea and Toast worship, and a community lunch worship at 1pm on Tuesday. The average attendance for these is around 160 weekly. We also give away 10% of the income to other Christian charities who have similar purposes and vision.

For the community, the key activity is the Water Eaton Community Hub (WECH). It involves running a free community lunch, community fridge, and food larder every Tuesday. We have built up a network of partners and local agencies who provide support and expertise in areas such as personal finance management (including debt advice), home energy efficiency, benefits access, employment, social and health advice. The WECH serves around 230 regularly with weekly attendance of around 40 at the lunch and 80 to shop in the food larder. This is run by around 60 volunteers both from the church as well as people from the community.

We also run a Summer Fete and Christmas Fayre for the community annually. The two events are attended by over 500 people from the community.

We use the Community Organising methodology to underpin the above activities where active listening is encouraged to give people a voice. The feedback gathered is used to identify the needs of the community and appropriate actions to help address these needs.

Another element to highlight is the plan to redevelop the Water Eaton Church Centre which is jointly owned with Spurgeon Baptist Church. The cost for the whole project is estimated to be £3.4M. Planning permission was approved in September 2025. The aim is to start construction within 3 years. At the end of 2025, over £500K was raised from the church members with over £200K already received by the two churches while the remaining are a combination of one-off pledges and monthly gifts over 3 years.

Further details about the charity's performance during 2025 are contained in the Trustees' report.

St Frideswide's Water Eaton
Year ended 31 December 2025

Financial review

Total income for the year was £248,160 (2024: £188,307) and total expenditure was £188,201 (2024: £203,943). The total receipts for the year exceeded the total payments by £59,959 (2024: total payments exceeded receipts by £15,636). The surplus is largely due to the increase in the Building Fund (see Reserve Policy for further detail).

The Community Larder fund continued in 2025, with grants and donations received from the following sources:-

- Bletchley and Fenny Stratford Town Council
- Hubbub
- MK Community Foundation
- Specific fundraise events
- Local organisations
- Local business
- Private individuals

The community larder continued to operate with income received from membership fees and grant support from the Bletchley and Fenny Stratford Town Council. However, these income sources were not sufficient to cover the operating costs in 2025. The operating deficit is covered by drawing from the Larder Fund which has reduced it from £30,588 to £16,080. To continue the larder in 2026 and beyond, a fundraising strategy and plan was put in place during 2025. This will focus on raising additional income from grants, local businesses, and specific fundraising events.

The Strategic Development Fund (SDF) continued to support the Community Organising for Church Growth initiative in 2025. It was used to fund,

- The employment of the
    - Community Organiser
    - Pastoral Leader
    - Associate Minister (from 1-July)
- Partnership with Citizen UK
- Training and other expenses

The ongoing expenditure is put up by the church and then claimed in arrears quarterly. This is the reason for the SDF funding showing a deficit.

Support for Christian Charities

The following amounts were donated from the General Fund as part of the mission giving to support Christian missions in the local community and the wider world. This is intentionally set at around 10% of the income to follow the teaching of tithing in the Bible.

Milton Keynes Bridge Builder	£1,500
Prison Fellowship	£1,500
Open Doors	£1,500
CMS Mission	£1,500
MK Money Lifeline	£1,500
Operation Noah	£600
Children Society	£150
Oxford Diocese Jamaica Appeal	£940

Reserves Policy

At the year end, the charity had unrestricted reserves of £48,447 (2024: £40,951). This was intentionally built up since 2021. It will be used from 2027 onwards to fund the continual mission of Community Organising for church growth for a further 3 to 4 years. The aim is to give time for the annual income from the church members and other sources to increase sufficiently to sustain it annually.

A further sum of £27,925 is held within designated funds (2024: £28,467). The trustees have set these funds aside to be used for:-

- Ministry Reserve Fund (£25,648). This fund is intended to be used to continue operations for 3 months in the event of unforeseen emergency.

- Vicar's Discretionary Fund (£2,277). This is to be used at the discretion of the ministers to help with individuals from the church as well as local community who encounter financial difficulties. An example of usage has been giving out £20 Aldi vouchers to help individuals to purchase food in the supermarket.

£129,165 is held within restricted funds (2024: £76,162) which are for a particular purpose and cannot be used for any other purpose. These funds include:-

- Building fund
- Community Events
- Community Larder
- Strategic Development Fund
- Lighthouse Fund
- WECAP (Water Eaton Centre Art Project) Fund
- Others (eg. pandemic support)

The WECAP was a fund set up in 2025 to support activities to help children and youth to nurture their mental well-being through engagement with art.

St Frideswide's Water Eaton
Year ended 31 December 2025

St Frideswide's Church is a co-owner of the Water Eaton Church Centre with Spurgeon Baptist Church. The two churches have agreed to redevelop the church building to address a long-standing leakage on the flat roof as well as refurbishment to improve usage, disable access and energy efficiency. The Building Fund has increased significantly in 2025 from an internal fundraising campaign. Further fund will be required over the next 3 to 5 years to carry out the redevelopment which has been estimated to cost around £3,400,000.

Structure, governance and management

The charity became a registered charity with Charity Commission on 28-April-2025. The charity number is 1213101. It is governed by the Church Representation Rules 2021 as well as Charity Commission.

New Trustees are either elected each year at the Annual Parochial Church Meeting, serve ex-officio or are co-opted.

Thank you

The charity would like to say thank you to Chris Willis for her support as Fees Treasurer, Karen Downing who does the cash banking and the church wardens for counting cash offerings from the Sunday services.

Approved by the trustees for issue and signed on their behalf on 27 March 2026 by



Bosco Choi
PCC Treasurer

St Frideswide's Water Eaton
Year ended 31 December 2025

Receipts and Payments Account

		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources	Incoming resources from generated funds	-	-	-	-	-
	Voluntary income	84,644	63,987	-	148,631	90,468
	Activities for generating funds	4,093	-	-	4,093	3,986
	Investment income	-	-	-	-	-
	Incoming resources from charitable activities	-	-	-	-	-
	Other incoming resources	4,916	90,520	-	95,436	93,853
Total income		**93,653**	**154,507**	**-**	**248,160**	**188,307**
Resources used	Cost of generating funds	-	-	-	-	-
	Cost of generating voluntary income	245	1,056	-	1,300	-
	Fundraising trading cost of goods sold and other costs	-	-	-	-	-
	Investment management costs	-	-	-	-	-
	Charitable activities	86,454	-	-	86,454	99,023
	Governance costs	-	-	-	-	-
	Other resources used	-	100,447	-	100,447	104,920
Total expenditure		86,699	101,503	-	188,201	**203,943**
Net income / (expenditure) resources before transfer		**6,954**	**53,004**	**-**	**59,959**	**(15,636)**
Transfers:						
Gross transfers between funds - in		-	1,250	-	1,250	47,882
Gross transfers between funds - out		-	(1,250)	-	(1,250)	(47,882)
Other recognised gains / losses						-
Gains on revaluation, fixed assets, charity's own use		-	-	-	-	-
Net movement in funds		**6,955**	**53,004**	**-**	**59,959**	**(15,636)**
Reconciliation of funds		-	-	-	-	-
Total funds brought forward		**69,417**	**76,162**	**-**	**145,579**	**161,215**
Total funds carried forward		**76,372**	**129,166**	**-**	**205,538**	**145,579**
Represented by						
General fund		48,447	-	-	48,447	40,951
Designated funds						
Emergency Pastoral Fund/Vicar's Discretionary		2,277	-	-	2,277	2,819
Legacy fund		-	-	-	-	-
Ministry Reserve Fund		25,648	-	-	25,648	25,648
Transplant Fund 2017		-	-	-	-	-
Restricted funds						
Annual Charity		-	-	-	-	-
Building Fund		-	117,087	-	117,087	53,100
Other restricted		-	95	-	95	95
Strategic Development Fund		-	(7,099)	-	(7,099)	(10,242)
Community Art Project		-	782	-	782	-
Community Events			-	-	-	2,306
Community Larder fund		-	16,080	-	16,080	30,588
Lighthouse		-	2,220	-	2,220	315
	Total	**76,372**	**129,165**	**-**	**205,537**	**145,580**

St Frideswide's Water Eaton
Year ended 31 December 2025

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
Cash – PCC Current Bank Account -	5,559	-	-	-	5,559	8,428
Cash – PCC Deposit account -	70,813		12,823	-	83,636	25,304
Cash – PCC 95-day notice account			47,456		47,456	46,044
Cash – PCC Charity Saving Account -			54,120		54,120	51,772
Cash – Larder Current Bank Account -			4,774		4,774	2,498
Cash – Larder Instant Access Account			10,079		10,079	12,006
Cash – Larder Monzo -	-	-	-	-	-	-
Petty Cash -	-	-	-	-	-	-
Totals	76,372	-	129,252	-	205,624	**146,052**
Liabilities - Agency accounts						
Agency collections -	-	-	(86)		(86)	(472)
Totals	-	**-**	**(86)**	**-**	**(86)**	**(472)**
Grand total	**76,372**	**-**	**129,165**	**-**	**205,537**	**145,580**

The accounts have been approved by the trustees and signed on their behalf on 27 March 2026 by



Bosco Choi
PCC Treasurer

St Frideswide's Water Eaton
Year ended 31 December 2025

Notes to the accounts

1. Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Building Fund	53,100	63,987	-	-	-	117,087
Community Events Fund	2,306	-	1,056	(1,250)	-	-
General fund	40,950	93,654	86,157	-	-	48,447
Community Larder Fund	30,588	41,987	56,494	-	-	16,081
Lighthouse Fund	315	2,908	1,753	750	-	2,220
Ministry Reserve Fund	25,648	-	-	-	-	25,648
Emergency Pastoral Fund/Vicar's Discretionary	2,819	-	542	-	-	2,277
Community Art	-	546	264	500	-	782
Strategic Development Fund	(10,243)	45,079	41,936	-	-	(7,099)
Other restricted	95	-	-	-	-	95
Grand total	**145,579**	**248,161**	**188,202**	**-**	**-**	**205,538**

2. Analysis of income and expenditure

2a. Incoming resources from generated funds - Voluntary income

	General	Designated	Restricted	Endowment	This year	Last year
101 - Regular giving - Standing orders	420	-	300	-	720	560
102 - Regular giving - Parish Giving Scheme	54,718	-	8,706	-	63,424	55,365
103 - Regular giving - Parish Giving Scheme Gift Aid	11,624	-	1,411	-	13,035	12,639
104 - Regular giving - Stewardship	-	-	-	-	-	-
105 - Regular giving - not Gift Aided	-	-	-	-	-	-
106 - Regular - Gift Aid recovered	5,899	-	10,817	-	16,717	75
107 - Regular giving - Envelopes	4,072	-	-	-	4,072	6,050
110 - Non-regular giving - Plate offerings	2,206	-	588	-	2,794	2,402
112 - Non-regular giving - Giving Website	-	-	-	-	-	-
113 - Non-regular giving - Card Giving Station	2,293	-	15	-	2,308	2,508
115 - Non-regular giving - Donation	3,412	-	42,150	-	45,562	5,868
120 - Donation - Legacy	-	-	-	-	-	5,000
156 - Special collections	-	-	-	-	-	-
165 - Other restricted income	-	-	-	-	-	-
166 - Parish Share rebate	-	-	-	-	-	-
121 - Donation - Tea and coffee	-	-	-	-	-	-
122 - Donation - Messy Church	-	-	-	-	-	-
125 - Donation - Vicar Discretionary Fund	-	-	-	-	-	400
127 - Donation - Open House	-	-	-	-	-	-
128 - Donation - Home Group Books	-	-	-	-	-	-
129 - Donation - Outreach	-	-	-	-	-	-
130 - Donation - Pandemic Support	-	-	-	-	-	-
151 - Interest	4,093	-	-	-	4,093	3,586
152 - Miscellaneous income	-	-	-	-	-	-
153 - Subscriptions	-	-	-	-	-	-
154 - Building repair income - non gift aided	-	-	-	-	-	-
157 - Building repair income - gift aided	-	-	-	-	-	-
161 - Gift Aid recovered - restricted Building	-	-	-	-	-	-
163 - Photocopying donations received	-	-	-	-	-	-
Total	**88,737**	**-**	**63,987**	**-**	**152,725**	**94,453**

St Frideswide's Water Eaton
Year ended 31 December 2025

2b. Incoming resources from generated funds - Activities for generating funds

	General	Designated	Restricted	Endowment	This year	Last year
150 - Fund raising	-	-	-	-	-	-
158 - Annual Charity	-	-	-	-	-	-
160 - Tea and Coffee Annual Charity	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

2c. Incoming resources from charitable activities

	General	Designated	Restricted	Endowment	This year	Last year
159 - Fees for Baptism/Weddings/Funerals	440	-	-	-	440	606
162 - Clergy expenses funerals	-	-	-	-	-	109
170 - Taking - Brownies/Tues Fellowship/Rai	-	-	-	-	-	-
171 - Taking - Harvest Quiz	-	-	-	-	-	-
172 - Taking - Summer Fete	1,403	-	-	-	1,403	1,468
173 - Taking - Christmas Fayre	3,073	-	-	-	3,073	3,088
175 - Community Event Grant/Funding	-	-	-	-	-	1,500
176 – Lighthouse Income	-	-	2,908	-	2,908	1,548
177 – WECAP Income	-	-	546	-	546	-
700 - Larder - General Income	-	-	73	-	73	6
701 - Larder Membership - DD	-	-	6,671	-	6,671	7,836
702 - Larder Membership - PAYG	-	-	9,249	-	9,249	9,756
703 - Larder Grant - General	-	-	8,005	-	8,005	14,000
704 - Larder Grant - Staff Costs	-	-	13,000	-	13,000	13,000
705 - Larder Grant - SFTS	-	-	-	-	-	-
706 - Larder Donation - Institution	-	-	834	-	834	1,798
707 - Larder Donation - Private	-	-	105	-	105	606
708 - Larder Donation Gift Aid Tax	-	-	-	-	-	-
709 - Larder Event Income	-	-	652	-	652	1,053
710 - Larder Raffles	-	-	250	-	250	495
711 - Larder Donation - Hampers	-	-	-	-	-	1,316
712 – Larder Fundraising Income			3,149	-	3,149	-
801 - SDF - Diocese Funding	-	-	45,079	-	45,079	35,667
Total	**4,916**	**-**	**90,521**	**-**	**95,437**	**93,582**

St Frideswide's Water Eaton
Year ended 31 December 2025

3. Analysis of expenditure

3a. Cost of generating funds - Cost of generating voluntary income

	General	Designated	Restricted	Endowment	This year	Last year
530 - Harvest Quiz expenses	-	-	-	-	-	-
531 - Summer Fete Expenses	-	-	382	-	382	-
532 - Xmas Fayre Expenses	245	-	674	-	919	-
533 - Candlemas Expenses	-	-	-	-	-	-
Total	**245**	**-**	**1,056**	**-**	**1,301**	**-**

3b. Expenditure on charitable activities

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
401 - Parish Share	38,496	-	-	-	38,496	38,496
402 - JCC/WECC	16,500	-	-	-	16,500	15,600
403 - Clergy expenses	1,240	-	-	-	1,240	630
404 - Curate expenses	312	-	-	-	312	570
405 - Rent payment Curate's Accommodation	1,800	-	-	-	1,800	-
406 - Staff Salary (inc. NI)	9,144	-	-	-	9,144	10,838
407 - Staff Pension Contribution	209	-	-	-	209	323
408 - Staff expenses	824	-	-	-	824	602
409 - HMRC Payments	190	-	-	-	190	566
410 - Ordinand's Expenses	-	-	-	-	-	-
420 - Mission Outreach	-	-	-	-	-	-
421 - Open House expenses	-	-	-	-	-	-
422 - Alpha Course expense	-	-	-	-	-	-
423 - Easter event	-	-	-	-	-	-
424 - Christmas event	-	-	-	-	-	-
425 - Messy Church Expense	-	-	-	-	-	-
426 - Public Relations	-	-	-	-	-	-
427 - Children/Youth Ministry	101	-	-	-	101	116
430 - Conferences and bursaries	10	-	-	-	10	-
431 - Training	225	-	-	-	225	-
432 - Happiness Course expenses	-	-	-	-	-	-
440 - Support for Christian charities	9,190	-	-	-	9,190	9,100
441 - CMS Mission partners	-	-	-	-	-	-
442 - Annual Charity paid out	-	-	-	-	-	-
450 - Baptisms/Weddings/Funerals	-	-	-	-	-	-
451 - Refund to Funeral Directors	-	-	-	-	-	-
452 - Altar Expenses	243	-	-	-	243	339
453 - Refreshments	429	-	-	-	429	453
454 - Kingdom Coffee Supplies	-	-	-	-	-	-
455 - Ice Cream Supplies	-	-	-	-	-	-
460 - Membership Subscriptions	750	-	-	-	750	500
461 - Music Copyright License	839	-	-	-	839	812

St Frideswide's Water Eaton
Year ended 31 December 2025

462 - DBS checks	166	-	-	-	166	67
463 - Insurance - PCC	333	-	-	-	333	333
464 - Accountant Fees - Payroll	142	-	-	-	142	401
465 - Accountant Fees - Audit	540	-	-	-	540	540
470 - Photocopy and Printing	1,234	-	-	-	1,234	923
471 - Postage	-	-	-	-	-	-
472 - Stationery	32	-	-	-	32	52
473 - Telephone	738	-	-	-	738	644
480 - IT Miscellaneous	110	-	-	-	110	216
481 - IT Subscription – Miscellaneous	-	-	-	-	-	-
482 - IT Subscription - Church Suite	414	-	-	-	414	414
483 - IT Subscription - Website Hosting	173	-	-	-	173	173
484 - IT Subscription - Accounting Software	180	-	-	-	180	180
485 - IT Subscription - Card Giving Station	-	-	-	-	-	-
486 - IT Subscription - Zoom	156	-	-	-	156	-
487 - IT Subscription -Worship Software	196	-	-	-	196	193
490 - Books and Music resources	275	-	-	-	275	357
500 - Depreciation of church furniture	-	-	-	-	-	-
501 - Building Repairs/Improvements	-	-	-	-	-	15,000
502 - Redecoration	-	-	-	-	-	-
510 - Gifts	482	-	-	-	482	440
511 - Gifts from Emergency Pastoral Fund	-	-	-	-	-	-
512 - PGS Double payment refund	-	-	-	-	-	-
513 - Pandemic Support	-	-	-	-	-	-
520 - Vicar's Discretionary Fund payments	-	542	-	-	542	100
521 - Transplant Fund 2017 payments	-	-	-	-	-	-
522 - Restricted Fund payments	-	-	-	-	-	-
523 - Legacy Fund - payments	-	-	-	-	-	-
524 - Ministry Reserves Fund payments	-	-	-	-	-	-
525 - Donations paid out	-	-	-	-	-	-
526 - Special collections paid out	-	-	-	-	-	-
599 - Miscellaneous	243	-	-	-	243	45
Total	**85,916**	**542**	**-**	**-**	**86,458**	**99,023**

St Frideswide's Water Eaton
Year ended 31 December 2025

3c. Expenditure on other activities

	General	Designated	Restricted	Endowment	This year	Last year
535 - Community Event Expenses	-	-	-	-	-	1,892
536 – Lighthouse Expenditure		-	1,753	-	1,753	1,233
537 – WECAP Expenditure	-	-	264	-	264	-
730 - Larder Staff employment costs	-	-	24,912	-	24,912	27,245
731 - Larder Staff expenses	-	-	459	-	459	933
732 - Larder food purchase	-	-	8,255	-	8,255	13,854
733 - Larder SOFEA costs	-	-	2,799	-	2,799	2,240
734 - Larder event costs	-	-	263	-	263	2,382
735 - Larder general expense	-	-	2,814	-	2,814	2,613
736 - Larder SFTS costs	-	-	1,308	-	1,308	1,737
737 - Larder WECC Contribution	-	-	530	-	530	2,200
738 - Larder Hampers expenses	-	-	62	-	62	3,264
739 - Larder - MK Money Lifeline	-	-	2,600	-	2,600	3,900
740 - Larder Specific Grant Expenditure	-	-	10,222	-	10,222	1,425
741 - Larder Fundraising Cost		-	2,271	-	2,271	-
799 - Larder - Not used	-	-	-	-	-	-
851 - SDF - Associate Minister	-	-	20,242	-	20,242	17,223
852 - SDF - Community Organiser	-	-	13,531	-	13,531	12,722
853 - SDF - Citizen UK Partnership	-	-	5,000	-	5,000	5,500
854 - SDF - Community Organiser Development	-	-	-	-	-	-
855 - SDF - Training	-	-	670	-	670	1,847
856 - SDF - Expenses	-	-	2,493	-	2,493	2,708
Total	**-**	**-**	**100,448**	**-**	**100,448**	**104,918**

St Frideswide's Water Eaton
Year ended 31 December 2025

Water Eaton Community Hub (WECH) - Receipts and Payments Account

		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources	Incoming resources	-	41,987	-	41,987	49,866
Total income		**-**	**41,987**	**-**	**41,987**	**49,866**
Resources used	Resources used	-	56,494	-	56,494	61,795
Total expenditure		-	**56,494**	**-**	**56,494**	**61,795**
Net income / (expenditure) resources before transfer		**-**	**(14,508)**	**-**	**(14,508)**	**(11,929)**
Total funds brought forward		**-**	**30,588**	**-**	**-**	**42,517**
Total funds carried forward		**-**	**16,080**	**-**	**16,080**	**30,588**
Represented by						
Community Larder fund		-	**16,080**	**-**	**16,080**	**30,588**

WECH - Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
Cash – Charity Account (balancing)	-	-	1,227	-	1,227	16,084
Cash – Larder Current Bank Account -	-	-	4,774	-	4,774	2,498
Cash – Larder Instant Access Account	-	-	10,079	-	10,079	12,006
Petty Cash -	-	-	-	-	-	-
Totals	**-**	**-**	**16,080**	**-**	**16,080**	**30,588**

St Frideswide's Water Eaton
Year ended 31 December 2025

WECH - Analysis of income and expenditure

Incoming resources

	General	Designated	Restricted	Endowment	This year	Last year
Larder - General Income	-	-	73	-	73	6
Larder Membership - DD	-	-	6,671	-	6,671	7,836
Larder Membership - PAYG	-	-	9,249	-	9,249	9,756
Larder Grant - General	-	-	8,005	-	8,005	14,000
Larder Grant - Staff Costs	-	-	13,000	-	13,000	13,000
Larder Donation - Institution	-	-	834	-	834	1,798
Larder Donation - Private	-	-	105	-	105	606
Larder Event Income	-	-	652	-	652	1,053
Larder Raffles	-	-	250	-	250	495
Larder Donation - Hampers	-	-	-	-	-	1,316
Larder Fundraiser Income	-	-	3,149	-	3,149	-
Total	**-**	**-**	**41,987**	**-**	**41,987**	**49,866**

Resources expended

	General	Designated	Restricted	Endowment	This year	Last year
Larder Staff employment costs	-	-	24,912	-	24,912	27,245
Larder Staff expenses	-	-	459	-	459	933
Larder food purchase	-	-	8,255	-	8,255	13,854
Larder SOFEA costs	-	-	2,799	-	2,799	2,240
Larder event costs	-	-	263	-	263	2,382
Larder general expense	-	-	2,814	-	2,814	2,613
Larder SFTS costs	-	-	1,308	-	1,308	1,737
Larder WECC Contribution	-	-	530	-	530	2,200
Larder Hampers expenses	-	-	62	-	62	3,264
Larder - MK Money Lifeline	-	-	2,600	-	2,600	3,900
Larder Specific Grant Expenditure			10,222		10,222	1,425
Larder Fundraiser Costs	-	-	2,271	-	2,271	-
Total	**-**	**-**	**56,494**	**-**	**56,494**	**61,795**

The WECH account has been approved by the trustees and signed on their behalf on 27 March 2026 by



Bosco Choi
PCC Treasurer

St Frideswide's Water Eaton
Year ended 31 December 2025

Independent Examiner's Report to the Trustees of St Frideswide's Water Eaton

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 2 to 11.

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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Louise Tunley

Louise Tunley FCA CTA DChA
Institute of Chartered Accountants in England and Wales (ICAEW)

19 Goldington Road
Bedford
MK40 3JY

Date: 27 March 2026