

**THE PARISH CHURCH OF ST MARY  
THE VIRGIN, STUDHAM**



**ANNUAL REPORT AND ACCOUNTS  
OF  
THE PAROCHIAL CHURCH COUNCIL FOR THE  
YEAR ENDING 31<sup>st</sup> DECEMBER 2024**

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The front cover shows Revd. Canon Nicola Lenthall blessing the Kids' Club Christmas Tree at the Christmas Tree Festival in December; many thanks to Geoff Shute for his photograph.

The Trustees of the Parochial Church Council (PCC) present their report with financial statements for the year ending 31<sup>st</sup> December 2024.

## **Introduction**

The Church of St. Mary the Virgin Studham is part of the United Benefice of Kensworth, Studham and Whipsnade in the Church of England Diocese of St Albans. The correspondence address is The Vicarage, Clayhall Road, Kensworth LU6 3RF. The PCC form a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission.

PCC members who have served between 1st January and 31<sup>st</sup> December 2024 are:

Ex Officio members:

Incumbent: The Reverend Canon Nicola Lenthall (Chair)

Churchwarden: Mrs Meg Bender

Elected members:

Mrs Caroline Child (PCC Secretary and representative on the North Chilterns Group of Parishes)

Mrs Felicity Cornelius (Representative on Deanery Synod and Electoral Roll Officer)

Mr Lindsey Glover (Treasurer)

Mrs Gill Harris (Representative on Deanery Synod)

Mrs Marjorie Metcalfe (Representative on The Friends of Studham Church Committee)

Mrs Mayra Shaw (Vice Chair)

## **Our Purpose**

The PCC are committed to a life of faith and worship. PCC members strive to make our Church a safe and welcoming place of worship and communion which parishioners will want to visit and support as a vital contributor to village life and to the spiritual and pastoral well-being of our village community.

## **How our activities deliver Public Benefit**

Through our mission and ministry, the PCC provide:

- a focus for worship and prayer;
- pastoral care for all people living in the parish.

To facilitate our work it is essential that we maintain and where and when possible improve the fabric of the Church of St Mary the Virgin, and keep it and the churchyard in good order.

## **Mission and Ministry**

### The Ministry Team

The PCC are extremely grateful to all members of the Ministry Team for enabling a service to be held at St Mary's every Sunday, with a Benefice service rotating around our three churches on the fifth Sunday of the month. Many thanks are due to the Rector, Revd. Canon Nicola Lenthall, to the Revd. Dave Heather our Curate, to our readers Dorothy Blackburn and Penny Fray, to retired clergy, Revd. Canon Malcolm Grant and Revd. Janet Yabsley and to Meg Bender in her role as a Lay Leader of Worship.

### Services and Church attendance

A range of services was offered; traditional and modern language forms of the Eucharist were followed and there was a non-Eucharistic family service on the first Sunday of each month.

At Easter the Maundy Thursday Service and the Easter Day Holy Communion were all well attended and on Good Friday we joined our Methodist friends at their chapel for an inspiring reflective service.

Once again St Mary's participated in Thy Kingdom Come, the worldwide prayer movement which invites Christians to pray from Ascension Day to Pentecost that all people will come to know the love of God in their lives. An attractive display in the church porch, created by Anne Spriggs, invited visitors to pray, to choose a flower and display it in the vase on the altar in the south aisle.

In June it was a great pleasure to host the North Chilterns Group Confirmation Service celebrated by Bishop Richard of Bedford. Three young people from the parish were confirmed.

In July our first Pets' Service was held with the aim of reaching out to the local community and especially to children and to people who walk their dogs through the churchyard. Attendance was disappointing due to the very difficult weather which also meant that the service had to be held inside the church, but it was a lively and enjoyable service for those who attended.

The Remembrance Sunday service was a joint service with the Studham Methodist Chapel. The short service in Church was followed by a procession to the War Memorial on West Common for the Act of Remembrance, the two minutes silence and the laying of wreaths on behalf of St Mary's, the Methodist Chapel, the Parish Council and the Scouts Group. The PCC are grateful to the Parish Council for ensuring compliance with the risk assessment requirements of Central Bedfordshire Council.

Advent and Christmas were once again busy times. On Advent Sunday a Christmas Tree and Crib Festival was held for the first time and the PCC are very grateful to the village groups which kindly brought trees and cribs to the church for display. The Kids' Club tree was extremely beautiful (see the photograph on the front cover) and depicted some of the crafts created by the children during the year and the churchyard tree celebrated our beautiful churchyard and the volunteers (the stars at the top of the tree!) who work throughout the year to maintain the churchyard in such good order. During the service the Rector blessed all the trees and cribs, and it was followed by coffee and cake and the informal singing of carols. Many thanks are due to Anne Spriggs, Sarah Gallagher and the choir for leading the singing.

Christmas Carol singing at Knoll House Care Home returned after a long break due to Covid and was very much appreciated by both residents and staff.

The Christingle Holy Communion Service was a joyful, well attended event and the PCC are very grateful to the children of Studham Village CE Academy for doing a wonderful job assembling the Christingles. On Christmas Eve the traditional Crib and Carol service was very well supported and Christmas Day was this year welcomed with Midnight Mass at Kensworth.

The Rector and the PCC have continued to respond flexibly to local needs. The local community greatly value St Mary's for Occasional Offices and the Rector has continued to give high priority to this part of her ministry by officiating at them herself. Over the year she has taken one wedding, three baptisms, four funerals in church, two burials in the churchyard, one funeral at a crematorium, and four interments of ashes. Additionally, a burial was carried out by the Vicar of Eaton Bray.

### Work with children and young people

Work with children and young people has continued to be a PCC priority in the Mission Action Plan and it is a pleasure to record that the work has continued to thrive during the year. A monthly Children's Church has taken place every third Sunday and grateful thanks are due to Marjorie Metcalfe for all her enthusiasm and excellent leadership. A termly Kids' Club has been held in Church after school. Child centred activities with a seasonal theme, a short worship followed by a hot tea has proved to be a successful format, and each session has been attended by approximately 30 children between the ages of 2-12 together with some of their parents and carers. In addition, the Benefice Youth Group, led by the Rector, Caroline Child and Marjorie Metcalfe met on several occasions in the early part of the year to prepare for the Confirmation in June.

### Pastoral and practical care

The Rector has continued to give high priority to the pastoral care of everyone in the parish. Through 'phone calls, email messages, face to face meetings, and the continued use of Zoom, she has counselled and consoled parishioners through times of bereavement, anxiety, depression and other mental illness, and others through various life events. Home visits to those who were too ill or too frail to attend church, the celebration of Holy Communion in individual homes and hospital visiting have taken place.

The PCC have continued to attach great importance to engaging with the village community and with our congregation. To this end, there has been a much-valued weekly pew sheet sent by email to church members and also available to the congregation at each Sunday service. It provides the bible readings for the day together with thoughts for the focus of prayers and important diary dates. The serving of refreshments after every Sunday service has been welcomed by church members and has enhanced the feeling of community. The PCC have also welcomed several visiting bellringing teams during the year, some ringing quarter peals, and are grateful to Angela Blackburn, the Tower Captain, for hosting these events. In addition the Rector and Churchwarden made a presentation at the Annual Parish meeting in April, the PCC ran a stall with an ECO Church and children's work focus at the Studham May Fair and social events have taken place in the village hall. (See below).

The PCC have established a tradition of donating to good causes and charities. There have been retiring collections to support people whose lives have been devastated by Hurricane Beryl, the tropical cyclone which impacted parts of the Caribbean, the Yucatan Peninsula and the Gulf Coast of the USA and to contribute to the Disasters Emergency Committee Middle East Appeal for Gaza, Lebanon and the wider region. There have also been special collections for the Bishop's Harvest Appeal, the Royal British Legion and for the Children's Society. At the end of the year donations were made to five charities — Rennie Grove Peace Hospice Care at Home, the Dunstable Foodbank, the environmental charity, A Rocha UK, CHUMS, providing mental health and emotional wellbeing services in Bedfordshire and Luton, and the Leprosy Mission. The congregation and local community have also regularly contributed foodstuff to the Dunstable Food Bank and several members of the congregation created 'reverse Advent calendars' — every day they filled a box with one food item needed by the Foodbank and the whole box was brought to church in January.

The parish magazine, the Parish Link (and its website at [www.pariahlink.org.uk](http://www.pariahlink.org.uk)), has provided an important communication in the Benefice, for all parishioners whether or not they were churchgoers. It

has continued throughout the year with 10 paper copies distributed free of charge to every household in the village (and in Kensworth and Whipsnade). The PCC greatly appreciate the work of the Editor, Fiona McDougal, the Studham Correspondent, Sally Cload, the website editor, Les Randall and the team of volunteers who regularly deliver the magazine.

Strong links between St Mary's and the Studham Village CE Academy have been maintained. The Rector has served as a governor; she has visited the school regularly and has led collective worship at least once a month. It has been a great pleasure to welcome the school to St Mary's for several of their services – half term services, an Easter service, the Harvest Celebrations and their Christmas service.

### ECO Church

In February 2020, the General Synod of the Church of England set the target that all parts of the church should work to become 'carbon net zero' by 2030. The PCC has warmly welcomed this initiative and through registration as an Eco Church with A Rocha UK, has carried out a self-assessment to reduce our carbon footprint. There have been changes inside the church building and in the churchyard and in the summer of 2023 the PCC were delighted to receive a silver award.

There has been further action in 2024. The PCC has continued to research greener options for church heating. The oil fired boiler is nearly 20 years old and although it appears to be working well, it is important to have an environmentally friendly plan of action ready to implement quickly when it finally breaks down.

A Rocha's monthly 'Easy Eco Tips' were shared with the congregation in January. As well as the May tip 'say no to the mow', church members were pleased to assist local wildlife during hot weather by keeping bird baths filled and providing supplementary food.

With the aim of saving paper, in December church members were invited to sign a communal Christmas card rather than sending many individual cards to church friends. This was well supported, saving time and money as well as paper.

The Benefice group formed to enable the three parishes of the Benefice to make progress together, has continued to flourish. Its main focus has been the dissemination of information about green issues in our churches and the wider community. There have been monthly articles in the Parish Link magazine; the September issue looked at transport and suggestions for reducing the use of our cars were particularly well received. The 'Earth Hour' was this year hosted at Kensworth during the evening of the spring equinox; people walked around the local fields, observing the constellations and listening to the sounds of the night, and the evening concluded with wine and cake in the church.

### Social events

The PCC were delighted to hold two social events during the year. A wine evening was held in Studham Village Hall in April; seven fine wines were served with a selection of pates and cheeses and everyone enjoyed the raffle and the lively auction. A very successful annual quiz was held in November. Both events were very well supported, hugely enjoyable and raised some important funds to support the ministry of St Mary's in Studham. The PCC are very grateful for the work of the social committee, and special thanks are extended to John McDougal and Ross McKinnon.

## The wider Church of England

### Deanery Synod

Two members of the PCC sit on the Deanery Synod, which is currently chaired by the new Rural Dean, the Revd. Noel McGeeney, Nicola having stood down from this role at the end of her term of office in June. Their representation and commitment continue to provide us with an important link between the parish and the wider structures of the Church. The Synod met three times in 2024. In March, the Synod was hosted by Studham for the first time in a long while (and we are grateful to Felicity Cornelius and Gill Harris for their facilitation and to Geoff and Di Shute for helping with the refreshments). The speaker at this meeting was Canon Peter Adams, who talked about the synodical system of government of the Church of England, and how important it is that all parishioners should feel that they can have their voices heard – which can be done through the representation made by each and every parish at Deanery Synod, and through this at Diocesan and General Synod as well. People were urged to think about standing for Diocesan Synod, the elections for which fell in the summer. In July Synod met at All Saints Chalgrave, where the incumbent, the Revd. Linda Washington, was able to show members the recently completed roof renovation. The meeting was chaired by Kerry Smith, as acting lay co-chair, as the new Rural Dean was unable to be present. The presentation was given by Judith James, West Cluster Leader and Prayer Circle Friends Co-Ordinator for the Mothers' Union in our Diocese. Judith gave a fascinating talk about the work of the MU both locally (supporting those in prison, those detained at Yarlswood, craft groups which knit for neonatal wards in hospital or provide memory books for folk with dementia, providing holidays for those who can't afford them, and supplying necessities to women's refuges) and internationally (an example being the setting up and funding of finance and literacy schemes in Burundi). Synod said farewell to the Revd. Jenna Sage, moving to a parish post in the Diocese and Revd. Kirsty Borthwick, to a chaplaincy post in Oxford. Nicola was given a present and card as a mark of appreciation for work undertaken as Rural Dean. The final Synod of the year was in November at St. Leonard's, Heath and Reach. Kerry Smith was elected as lay co-chair for the coming year. There was no speaker, but there was an interesting discussion on the implications of and reactions to the resignation of the Archbishop of Canterbury, with particular reference to safeguarding. The clerk announced her intention to stand down during the coming year due to a move out of the area. At every meeting the standing agenda included a General Synod report, a safeguarding update, eco-church information, the sharing of good news and a treasurer's report.

### North Chilterns Group of Churches

St Mary's is a member of the North Chilterns Group of Churches, a partnership of eight rural parishes in South Bedfordshire which work together to provide a mutual support network. The Lent course in 2024 was on the theme of 'Angels' and was led by the Revd. Dr. Stephen Burge, associate priest at Eaton Bray with Edlesborough and Dagnall. Hosted in Kensworth Church Hall, and well-attended, those who attended were given a thorough and interesting introduction to the role of angels in the bible, with worship which linked to the theology. The June Confirmation Service was at Studham, with all three candidates coming from that parish, and was a very moving occasion. At the start of September the annual Quiet Morning, at St. Mary Magdalene Whipsnade this year, was led by the Penny Fray, reader in the benefice of Kensworth, Studham and Whipsnade. It was on the theme of trees, and was also very well-attended, with those there truly benefitting from the reflection provided by Penny. It was the turn of Totternhoe to host the annual service in September. Due to works in the church, the service took place in the Church Hall, but this only enhanced the feeling of togetherness for those who were there. The Advent Sunday Service was at St. Mary's Eaton Bray, beautifully presented by the Revd. Joy Cousans, ably musically supported by Dr. Stephen Axford, who has begun his reader training, meaning that we will have

another reader in the NCG before too long! The chairmanship of the NCG continues to be rotating, with a volunteer from each benefice leading in turn.

### Our volunteers

The Church in Studham could not function without the team of regular committed people who have given tirelessly of their time and talents and the PCC are very grateful for all their hard work.

Volunteers have opened and closed the church each day, an important and much valued service to the community, enabling access for private prayer and reflection. The PCC are very grateful to Geoff and Di Shute and the team of cleaners and to Anne Spriggs and the flower arrangers who have worked week by week to ensure the church was clean and attractive and ready for Sunday services.

Our volunteers have helped to set up the church for services, have rung the bells, participated in the liturgy, played the organ, sung in the choir on special occasions and served refreshments after Sunday services. Grateful thanks are due to everyone involved and especially to Mary Coulson who has provided a delicious monthly birthday cake and to our bell ringers, ably captained by Angela Blackburn, several of whom travel from Dunstable regularly to ring for our Sunday services.

Volunteers have maintained and improved the churchyard for the benefit of the community. We give special thanks for the ministries of Roger Bender, Richard Le Fevre and John Hanna.

### Maintaining the Church building and the surrounding churchyard

The PCC continue to give high priority to the maintenance of and improvements to the medieval Grade I listed church building and its surrounding churchyard. They have continued to appoint James Ford from Clague Architects as their professional adviser.

### Regular maintenance

Regular maintenance and repairs continue to be essential. Regular and frequent checks have been made to search for any damp patches, leaking pipes and blocked drains so that any problems can be identified and remedied at an early stage.

A cleaning party met in March to carry out some jobs additional to the weekly cleaning and the PCC are extremely grateful for the help of members of the Friends of Studham Common who in particular cleaned some of the high level windows. The church carpet was professionally cleaned in the spring. Regular servicing has been carried out in accordance with our maintenance schedule. The central heating boiler, the fire extinguishers and the organ have been serviced and externally, the lightning conductor has been checked and the gutters and down pipes were cleared in December.

### Work Connected with the 2022 Quinquennial Inspection

The introduction of new nave gutters on both the north and south walls was satisfactorily completed in January and the PCC are extremely grateful to the Friends of Studham Church for funding the work. After difficulties sourcing a contractor to carry out the minor masonry repairs and the repair to the tower roof mentioned in the Quinquennial Report, the Architect finally forwarded an estimate from DJ Hutchings on 11<sup>th</sup> December. This was approved by the PCC standing committee and the work is planned to take place in the spring of 2025.



## Improvements

Following the broadband connection last year contactless donations have been made through a Payaz device. Online donations can now also be made through the use of QR codes on pew cards and the link on the 'A Church Near You' website.

## The Churchyard

The PCC are very conscious that our large and beautiful churchyard plays an important part in the ministry of the Church in Studham. It continues to be available to all parishioners for full burials and the burial of ashes – the burial plan was updated in December 2024. In November the PCC were pleased to receive a faculty from the Chancellor of the Diocese giving permission to carry out burials on the western and north western sections of the churchyard in future years; this will ensure Studham people can continue to be buried in their local churchyard.

The churchyard has also been enjoyed by walkers and dog walkers, locally and from further afield.

Regular mowing of the grass has been carried out by a small, dedicated team of volunteers. Weeding of the rose beds, the path and the shingle areas surrounding the church have also been undertaken by volunteers and the PCC particularly appreciate the work carried out by a student for his Duke of Edinburgh Bronze Award. A churchyard working party in September tackled some extra jobs especially the cutting of the hedges and the weeding of the bed behind the Garden of Remembrance and the PCC are very grateful to the Friends of Studham Common for giving some wonderful assistance.

In the autumn it was concluded that several of the much appreciated standard roses were past their prime. They have been dug up and the beds left fallow before the planting of new roses in the spring of 2025. The PCC are very grateful to Barry Barnes for his excellent work.

For a fifth year, grass cutting has been managed in two areas in the sunny central part of the churchyard to enable the rich diversity of wild flowers already growing in the grass to mature and flower. 2024 has been another successful year with a record 26 flowering species (including the much-admired ox-eye daisies) identified in the early patch and a record 24 species in the later patch all of which have attracted butterflies, bees and other insects. The PCC are very grateful to Barbara Johnson for her advice and for the records she keeps.

In May several bug hotels were introduced into the churchyard. These were made and positioned by the Studham Cubs Group and the PCC extend many thanks to the children and their leaders for their good work which supports the aim of making the churchyard environmentally friendly.

It is a pleasure to record that the churchyard has looked beautiful and well cared for throughout the year and this is much appreciated by the PCC. Many thanks to everyone.

## The Friends of Studham Church

The Friends of Studham Church is our sister charity which raises funds that contribute towards the costs of the preserving and improving the fabric of the Church and its surrounds.

The fundraising in 2024 was concentrated on the May Fair, a Call my Bluff wine evening and the 100 Club. Both the May Fair and the Wine evening were held in collaboration with other Village organisations.

Once again, the 2024 May Fair was a great success; The Friends raised £4,150 and the remainder of the profit was distributed to 12 local organisations and two charities. A huge thank you to Derek Spriggs and Becky Salisbury who led the Committee.

The Call my Bluff Wine evening was held in October, jointly with The Friends of Studham Common, raising £1,200 split between the two village "Friends of" organisations.

The 100 Club continues to be a good earner, even though £785 was paid out to 18 different winners in 2024. For the first time the 100 Club had a £100 prize in December 2024.

The Committee comprised John McDougal as Chairman, Peter Gee as Secretary, Lindsey Glover as Treasurer, Marjorie Metcalfe as the PCC representative together with Eric Jacoby and Derek Spriggs. Thanks also to Emma Mulder who has continued to help with the Friends' website.

## **Financial Review**

### 2024 Income and Expenditure

The income for the year exceeded expenditure by £4,064.

Total income was £41,384.

We received regular income from parishioners through collections (£4,109), standing orders (£3,615) and the Parish Giving Scheme (£6,004). We were also able to claim Gift Aid of £3,509 on this income and some of the donations we received.

Donations of £2,825 includes a donation of £750 from the Benefice magazine The Parish Link.

Our income was again significantly supplemented by dividends from our investments (£11,373). Without the income from these investments and deposit interest (£1,228) we would have reported a shortfall of £8,537. It is critical that we maintain and manage these investments.

The other main sources of income were funeral and graveyard fees of £2,862 and income from social events (wine evening and quiz) of £3,597.

Total expenditure was £37,320.

The largest single item of expense was the Diocesan Parish Share of £23,009. This is the sum that churches in the Deanery pay to cover the cost of ministry and is shared between its constituent churches according to a formula that is mainly based on a head count of the congregations.

The other main expenses were church and churchyard expenses of £1,498, insurance £2,294, rector's expenses and utility costs of £1,906.

There were also donations to various charities amounting to £2,590.

### Investments

During the year the value of our investments increased by £8,816

### 2025 Budget

We have budgeted for a surplus of £1,340.

This assumes our regular income is similar to 2024, but our expenditure will be higher due to increased Parish Share contributions of £904 and the remaining Quinquennial repairs costing £1,768. The Friends of Studham Church have indicated that they will fund some of these repair costs.

### Investment Policy

The first call on our annual investment income is to bridge the gap in funding the annual running costs of the Church. The PCC have also agreed that any capital investment should only be drawn down if unforeseen and essential works to maintain the integrity of the church building are identified which cannot be funded from other sources.

### Reserves Policy

The PCC maintain a balance on unrestricted funds that equates to at least two years' unrestricted expenditure.

### Legacies Policy

The PCC will use gifts for the benefit of the Church and its community in order to keep the church building and its grounds in good order now and for future generations.

### **Structure, governance, and management**

The Annual Parish Meeting and Annual Parochial Church Meeting (APCM) took place in the church on 25th April. The churchwarden, Meg Bender, was elected for another year, in accordance with the Churchwardens Measure 2001, and the two Deanery Synod representatives and four elected PCC members were confirmed in their roles. At St. Mary's the membership of the PCC consists of the incumbent (our Rector), the Churchwarden, the Deanery Synod representatives and four members elected by those on the Electoral Roll of the Church. All those who regularly attend our services have been encouraged to register on the Electoral Roll and to stand for election to the PCC. It was reported at the APCM that there were 65 members listed on the Electoral Roll of whom 20 were not resident in the parish although nine of these 20 lived within the Benefice.

The PCC met 5 times during 2024. There was an attendance level of 87.5%. The PCC as trustees are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the resources of the PCC are to be spent. Given their wide responsibilities, the PCC have established four committees, each dealing with a particular aspect of parish life. These committees are: Standing and Finance (incorporating Stewardship); Charities; Worship and Liturgy and Social. They are all responsible to the PCC and report back as and when they meet.

The PCC have a Mission Action Plan (MAP) which sets out our objectives for the continuing development of mission and ministry at St Mary's. The year's priorities were agreed in January - to continue to engage with church members and the wider community, including children and young people in order to increase the size of our congregation and to move forwards with our commitment to be an ECO Church. Our actions to make progress towards these priorities are described within the Pastoral and practical care, Social events and Eco Church sections of this report (pages 5 and 6).

The PCC have put in place policies and procedures for a range of matters affecting the parish, including compliance with health and safety and fire risk assessment. All policies were reviewed in January and in March there was the annual briefing for sidespersons on their responsibilities should there be a need to evacuate the church due to a fire.

The PCC continue to give high priority to safeguarding and have striven to embed a culture in which people feel safe and abuse can be spotted and dealt with quickly. They have appointed Meg Bender as their Parish Safeguarding Officer. A safeguarding report was given at the APCM and has been given at every PCC meeting. There have been no safeguarding concerns during 2024.

PCC members and all adults engaged with children and young people (all volunteers) have been satisfactorily checked through the Disclosure and Barring Scheme (DBS) and have undertaken the required training. All PCC members are now complying with the requirement that the highest level of their training must be refreshed every three years. Our volunteers understand the agreed procedures for reporting a case of suspected abuse or the disclosure of an abusive situation.

The PCC are pleased to report that we are complying with our duty to have due regard to the Church of England's House of Bishops' guidance on safeguarding children and vulnerable adults.

All our policies and procedures are available in a folder on the church's bookcase for members of the congregation and visitors to read and consult and are posted on the Parish Link website.

The PCC appoint trustees and other members of the Electoral Roll to represent the Church in various forums, including the North Chilterns Group of Churches, Dunstable Deanery Synod, the Friends of Studham Church, the Village Hall, the Parish Link, Studham Village CE Academy, and the Playing Fields. Members of churches in the benefice also serve on the Studham, Kensworth and Whipsnade Good Neighbours' Scheme.

**Approved by the PCC on**

**Signed on their behalf by the Reverend Canon Nicola Lenthall (PCC chairman)**

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STUDHAM

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
<b>INCOME</b>				
Collections	4,109	853	4,962	4,314
Standing Orders	3,615		3,615	3,590
PGS (excluding Gift Aid)	6,004		6,004	6,192
Gift Aid Repayments (HMRC)	3,509		3,509	4,094
CBF Investment Fund dividends	4,931		4,931	4,855
CBF Property Fund dividends	4,737		4,737	4,666
CBF Global Equity Income Fund dividends	1,705		1,705	1,671
Donations	2,825		2,825	3,867
Funeral & Graveyard Fees	2,862		2,862	2,960
Wedding Fees	414		414	1,644
Social Committee	3,597		3,597	1,672
Other Fundraising	465		465	383
Kids' Club	87		87	160
VAT Grant	410		410	2,624
Deposit Account Interest	1,228		1,228	853
CBF 'Wealdon' Fund Interest	0	33	33	28
Friends of Studham Church	0		0	12,549
<b>TOTAL INCOME</b>	<b>40,498</b>	<b>886</b>	<b>41,384</b>	<b>56,122</b>
<b>EXPENDITURE</b>				
Charities	2,590	1,068	3,658	3,800
Church & Churchyard Maintenance	1,466		1,466	1,793
Quinquennial Repairs	0		0	16,195
Insurance	2,294		2,294	2,198
Parish Share	23,009		23,009	22,175
Rector's Expenses	2,353		2,353	2,403
Kids' Club	238		238	250
Eco Church	10		10	85
Social Committee	1,490		1,490	681
Subscriptions & Memberships	47		47	170
Broadband	461		461	265
Utilities	1,906		1,906	1,410
Other	356		356	696
<b>TOTAL EXPENDITURE</b>	<b>36,252</b>	<b>1,068</b>	<b>37,320</b>	<b>52,121</b>
<b>NET INCOME</b>	<b>4,246</b>	<b>-182</b>	<b>4,064</b>	<b>4,001</b>
<b>NET LOSS (-)/GAINS ON INVESTMENTS</b>	<b>8,778</b>	<b>38</b>	<b>8,816</b>	<b>18,358</b>
	13,024	-143	12,881	22,359

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STUDHAM

BALANCE SHEET AS AT 31 DECEMBER 2024

	2024	2023
<b>CURRENT ASSETS</b>		
Investments	343,038	334,221
Debtors	2,527	16,211
Deposit accounts	32,392	30,985
Bank current account	3,405	3,324
	381,362	384,721
<b>CURRENT LIABILITIES</b>		
Creditors	47	16,287
<b>NET ASSETS</b>	<b>381,315</b>	<b>368,434</b>
<b>PARISH FUNDS</b>		
Unrestricted	379,879	367,069
Restricted	1,436	1,365
	381,315	368,434

**Independent Examiner's Report to the Trustees of Studham Church.**

I report to the PCC of Studham Church on my examination of the accounts for the year ended 31<sup>st</sup> December 2024.

**Respective responsibilities of trustees and examiner**

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Les Randall  
14 Holywell Road  
Studham  
Bedfordshire  
LU6 2PA

Date: 27/02/25