

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



**ANNUAL REPORT AND ACCOUNTS
OF THE PAROCHIAL CHURCH COUNCIL FOR
THE YEAR ENDING 31st DECEMBER 2025**

<u>Contents</u>	<u>Page</u>
Introduction	3
Our Purpose	3
How our activities deliver Public Benefit	3
Mission and Ministry	4
Financial Review	12
Structure, governance and management	13
Income and Expenditure Account	15
Balance Sheet	16
Independent Examiner's Report	17

The front cover shows Revd. Canon Nicola Lenthall and the family of Isla Humphrey at Isla's Baptism in June. Many thanks to Isla's family for this photograph.

The Trustees of the Parochial Church Council (PCC) present their report with financial statements for the year ending 31st December 2025.

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 31st December 2025 are:

Ex Officio members:

Incumbent: The Reverend Canon Nicola Lenthall (Chair)

Associate Priest: The Reverend Janet Yabsley from November 2025

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

Safeguarding

Safeguarding is at the heart of our ministry at St Mary's, as we strive to ensure there is a culture in which everyone feels welcome, safe and valued. The annual review of PCC policies and procedures took place in January. Meg Bender has been appointed for another year as the Parish Safeguarding Officer and she renewed her leadership training in June. The PCC has been engaged in a self evaluation process, assessing how well the requirements of the Church of England's five national safeguarding standards are met and has introduced changes where necessary. The first three Standards have been satisfactorily worked through and the remaining two standards will be addressed in 2026.

Throughout the year, the PCC have worked hard to increase awareness of safeguarding matters. The Rector's sermon on Safeguarding Sunday (November 16th) emphasised that safeguarding is part of our church's healthy culture, a safeguarding report was delivered at the APCM and has been given at every PCC meeting. Notices and posters displayed in church give guidance to the congregation and to occasional visitors about the help available in the event of a safeguarding concern. In addition, a high priority has been given to raising awareness through training; all PCC members have undertaken the required online training and several, after three years, are now refreshing their understanding. Although no longer mandatory, the PCC have also decided to undertake the online domestic abuse course. Volunteers who work with children and young people at our Children's Church, Kids' Club and Youth Group have also engaged satisfactorily in the required training.

Safer recruitment of volunteers is embedded in parish life. PCC members and all adults engaged with children and young people (all volunteers) have been satisfactorily checked through the Disclosure and Barring Scheme (DBS). Our volunteers understand the agreed procedures for reporting a concern or an allegation and ongoing peer support at Kids' Club planning meetings has increased confidence in the requirement that should an incident arise, it will receive a sensitive and speedy response.

There have been no safeguarding concerns in 2025 and the PCC has complied with our duty to have due regard to the Church of England's House of Bishops' guidance on safeguarding children and vulnerable adults.

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 our readers Dorothy Blackburn and Penny Fray, to associate priest Revd. Janet Yabsley and retired priest, Revd. Canon Malcolm Grant and to Meg Bender in her role as a Lay Leader of Worship. The PCC are particularly grateful to Revd. Dave Heather, who although his period of curacy in the Benefice has been completed, has returned to lead services at least once a month.

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. In September there was a service of Evening Prayer.

Church members attended the Methodist Chapel in January for their annual Covenant service.

There was a special sermon series during Lent, led by Penny Fray, on different ways to pray.

At Easter the Maundy Thursday Service and the Easter Day Holy Communion were all well attended and on Good Friday our Methodist friends joined us at St. Mary's for a 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. A display of different types of shoes in the church porch, created by Anne Spriggs, emphasised that God walks with us all throughout our lives, and visitors were invited to pray and post their prayers on the altar in the south aisle.

In July our annual Pets' Service aimed to reach out to the local community and especially to children and to people who walk their dogs through the churchyard. Good weather allowed the service to be held outside in the churchyard and it proved to be a lively and enjoyable service followed by refreshments.

Harvest celebrations in October were very successful. The church looked splendid with decorations of fresh and non-perishable food kindly donated by village organisation and subsequently delivered to the Salvation Army in Dunstable and the Dunstable Foodbank. The service was followed by an informal and hugely enjoyable 'bring and share' lunch at the rear of the church.

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 and joyful times. On Advent Sunday it was a pleasure to welcome Christian friends from Kensworth and Whipsnade to our service of Holy Communion and on the second Sunday of Advent we enjoyed informal and family friendly Village Carols followed by festive refreshments.

Christmas Carol singing at Knoll House Care Home was very much appreciated by both residents and staff.

The Christingle Holy Communion Service, held on the Sunday before Christmas Day, was a joyful celebration, symbolising the light of Jesus in the darkness of our world. The PCC are very grateful to the children of Studham Village CE Academy for their wonderful work to assemble the Christingle oranges. The collection was sent to the Children's Society to support their work with disadvantaged children and young people. On Christmas Eve the traditional Crib and Carol service was very well attended and gave the church a wonderful opportunity to share the joy of Christmas with the local community. Christmas Day was welcomed with Midnight Mass which was also well supported.

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 at Studham she has presided at

four baptisms, eleven funerals in church, five burials in the churchyard, one burial at a farm, two committals at a crematorium and two interments of ashes.

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. A monthly Children's Church has taken place every third Sunday and grateful thanks are due to Marjorie Metcalfe and Andrew Selous for all their 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 up to 30 children between the ages of 2-12 together with most of their parents and carers. In addition, the Benefice Youth Group, led by the Rector and Caroline Child met in the autumn to look at Luke's gospel, and, nearer Christmas, to study the birth narratives in the gospels. Sessions began with blindfolded object identifying and an ethical 'Jenga' game and concluded with prayer. In October and November, the Rector attended the Diocesan five session course on youth ministry, resourced by 'Youthscape' in Luton, which she found both helpful and inspiring, and which will feed into the future development of youth work.

The Good Book Club

Penny Fray, one of our two Readers, began a benefice book study group, entitled the Good Book Club, which met for the first time in September. The first book chosen was 'The Meaning in the Miracles' by The Very Revd. Dr Jeffrey John, formerly Dean of St Albans. Sessions have rotated around the three churches in the benefice and participants have enjoyed fruitful and interesting discussions around biblical interpretation and faith. The group will continue in 2026, moving on to consider 'The Shack', a Christian novel by William P. Young.

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 also 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 is 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. The Rector made a presentation at the Parish Council's Annual Parish Meeting in April. In addition, at the Studham May Fair, the PCC ran a stall with an ECO Church and a children's work focus and church members sold raffle books throughout the afternoon. PCC members also sold second hand books and ran a treasure hunt game at the Studham Village Hall fete. 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 has been a retiring collection to support 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 seven charities — Rennie Grove Peace Hospice Care at Home, the Dunstable Foodbank, St Martin in the Fields homeless project, the Children's Society for their work with vulnerable young people, the environmental charities, the Wild Life Trust for Bedfordshire, Cambridgeshire and Northamptonshire and A Rocha UK, 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 during Advent they filled a box with one food item needed by the Foodbank and the whole box was brought to church in January. In September St Mary's took part in the sponsored 'Bike n Hike' organised by the Beds and Herts Historic Churches Trust; several church members walked or cycled raising important funds for both the Trust and St Mary's and the church was open throughout the day with a rota of volunteers welcoming and offering refreshments to participants from a range of churches.

The parish magazine, the Parish Link (and its website at 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 – children, staff and many parents - to St Mary's for several services during the year – half term services, an Easter service, the Harvest Celebrations and their Christmas service. The PCC was delighted to make gifts of bibles to school leavers in July and in December to receive the Christingle Oranges, expertly assembled by the older children.

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. As a result of this, a Benefice working group was established to co-ordinate our Eco-church priorities and actions, and St Mary's joined A Rocha, an international Christian conservation charity. Caroline Child has been working with the Benefice group, to develop an Eco-church Plan based around A Rocha's six categories: Worship and Teaching; Management of Church Land; Buildings; Community and Global Engagement; and Lifestyle. St Mary's Church currently has a Silver Eco-church Award.

The Benefice group has continued to write monthly Eco-living articles in the Parish Link. The focus has been to link with national events such as the Fashion Revolution Week in April, Plastic Free July, National Tree Week in November, and World Soil Day in December.

'Earth Hour' was hosted by Whipsnade on the penultimate Saturday evening in March. This initiative started by the World Wildlife Foundation is a 'Switch off' event across the world, so the event, starting at 8.30pm, was solely lit by candles. There were several stations around the church,

including: how to create different natural bird feeders; an Eco-quiz; gazing at the stars with a telescope; singing A Capello led by the Rector; poetry and prayers; and concluding with wine and cake in the church. Eco-tips were posted around the church encouraging everyone to make an Eco-pledge.

An Eco-walk took place on Studham Common on the 6th May, led by John Hanna who has enjoyed walking around the Common all his life. The event was well attended by members of the congregation and by local people and John showed the group some of the natural delights of the Common, including the rare and difficult to find, green-winged orchid. He also explained where to find an echo on the Common and pointed out many different birdsongs.

The Eco-group had representation on the church stall at the Studham May Fair with a 'Hook the Duck' activity - if a duck was successfully hooked, there was the reward of an Eco-tip and a sweet!

The main focus has been to find a suitable replacement for the oil-fired boiler to reduce the church's carbon emissions. Please refer to the Improvements paragraph on page 10.

Caroline Child attended an Eco-church evening on Lifestyle at St Mary's, Watford in the summer and a Net-carbon zero training day in December led by St Alban's Diocese. These events have helped to build networks in the Eco-church movement, have stimulated ideas for action and provided invaluable training for the coming year.

Social events

The PCC were delighted to hold three social events during the year. A wine evening was held in Studham Village Hall in March; seven good wines were served with a selection of pates and cheeses and everyone enjoyed the raffle and the lively auction. A highly enjoyable concert, 'Songs for Studham', an afternoon of Welsh harmony and songs with the Gwalia Welsh Male Choir took place in April and in November a very successful annual quiz was held. All three 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, John Hanna, Julia Holder and Ross McKinnon.

The wider Church of England

Deanery Synod

The Synod met three times in 2025, with the commitment of those who represent our church and benefice providing us with an important link between the parish and the wider structures of the Church. In March, the Synod was hosted by St. Mary's Eaton Bray. The speaker at this meeting was Phil Evans, the Church Engagement and Fundraising officer (Home Counties) for Christian Aid, in this, their eightieth anniversary year. He gave a very engaging presentation on the history of the charity and its current work. The Revd. Preb. David MacGeoch was appointed to Deanery Standing Committee. In July Synod met at St. George's Toddington, which was then in vacancy, the incumbent, the Revd. Linda Washington, having retired (the new incumbent, Revd. Ian Smith was installed in October). The meeting was minuted for the first time, and very ably, by our own Penny Fray, who has taken on the role of Clerk to the Synod. The presentation was given by Suzanne Clackson and Mike Wallis of the Diocesan Dispute Advisory service. This service is available to all in ministry in the Diocese and can be a very helpful aid in dealing with the conflict which inevitably arises from time to time at parish level. Synod was reminded about the various opportunities for retreats and events taking place during the Year of Spiritual Renewal and Wellbeing in the Diocese, and a number of people reflected on how helpful they had found things. Both the Revd. Dr Stephen Burge and the Revd. Dave Heather had been licensed to different parishes within

the deanery; Stephen to St Barnabas Linslade, and Dave to All Saints Leighton Buzzard (but retaining a monthly presence in Kensworth, Studham and Whipsnade). The Revd. Rachel Phillips received the good wishes and prayers of Synod on the occasion of her retirement, due in September. The last Synod of the year was in November at St. Fremund's Dunstable. Synod welcomed the Revd. Mark Rodel, the Deputy Director of Mission and Ministry for the Diocese, who led the members in a diocesan-wide listening process focused specifically on shaping the future of ministry. Synod addressed the following three questions in small groups: firstly, where have we seen ministry (lay or ordained) make a real difference? Secondly, what is helping people discover and step into lay and ordained ministry in the church? And thirdly, what helps ministry (lay and ordained) grow and flourish? Synod enjoyed reflecting together on these areas; and the fruits of their thinking and consideration will be put together with all the Deanery Synods from across the Diocese to build up a picture for the new Bishop of St Albans. 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

All three churches in the benefice are members 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 2025 was on the theme of 'Scripture and Story' and was led by the Revd. Joy Cousans, incumbent of Eaton Bray with Edlesborough and Dagnall, along with Martin Rees, churchwarden at Whipsnade, and hosted by Eaton Bray Methodist Church. It was well attended, and those there particularly relished Martin's stories at the end of each session, which were both thought-provoking and enjoyable. Candidates from Kensworth and Eaton Bray were confirmed this year in the Priory Church in Dunstable. The annual NCG service was held at the end of August and hosted by Kensworth for 'Climate and Creation Sunday'. At the start of September, the annual Quiet Morning was again held at St. Mary Magdalene, Whipsnade and led by Penny Fray, reader in our benefice and Kerry Smith, reader in the benefice of Totternhoe, Stanbridge and Tilsworth, with Revd. Joy Cousans celebrating the Eucharist at the end of the morning. It was well-attended and much appreciated. In October St Mary's Eaton Bray hosted a 'Talking Point' with Revd. Canon Dr Tim Bull from the Cathedral who gave an engaging presentation on the pros and cons of artificial intelligence. This was very well attended and was both interesting and reassuring. The Advent Sunday Service was at St. Giles' Totternhoe, with music and readings especially chosen on Advent themes. The chairmanship of the NCG continues to be rotating, with a volunteer from each benefice leading in turn, and Penny Fray has become NCG Secretary, for which all are thankful!

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 who have worked week by week to ensure the church was spick and span and ready for Sunday services.

After many years, Anne Spriggs felt it was time to step down from her flower arranging responsibilities. The PCC are very grateful to Anne for all her wonderful work. In February Jen Rushmer kindly agreed to take over leading our flower arranging and she has gathered together a team of volunteers who are completely new to arranging flowers. She has organised several enjoyable workshop/tuition sessions and, in addition to the arrangements individually created week by week to enhance our Church, the team have created delightful posies for Mothering

Sunday, floral arrangements for Easter, red and orange arrangements for Pentecost, foliage arrangements for Advent and Christmas flowers. Many thanks are extended to Jen and the team.

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. In August, it was a pleasure to welcome Charlotte Jackson to play the organ for the first time and she has since played beautifully on several Sundays and at Christmas. 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. In July, it was a great sadness to learn of the death of James Ford, our Inspecting Architect; the PCC will begin the process of appointing his replacement in 2026. Meanwhile the PCC are grateful for professional advice from Clare Butterworth from Clague Architects.

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. 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. The PCC are grateful to John Hanna for his excellent work in July to repair and repaint the Priest's Door and to Derek Spriggs who fitted a new latch on the churchyard gate.

Work Connected with the 2022 Quinquennial Inspection

The PCC are pleased to report that the majority of the work was satisfactorily completed in 2024. There were difficulties sourcing a contractor to carry out the remaining minor masonry repairs but these were finally carried out in May.

Improvements

During 2025 the PCC has continued to research greener options for church heating. This follows the target set by the General Synod of the Church of England that all parts of the church should work to become 'carbon net zero' by 2030.

The oil fired boiler is nearly 20 years old and although it appears to be working well, as an ECO Church, it is important to have an environmentally friendly plan of action ready to implement quickly when it finally breaks down. To this end the PCC has engaged Brookbanks, a building services consultancy, to advise us and in September we received a very comprehensive report recommending the way forward. As a first step it will be essential to boost the church's electrical supply by installing three-phase electricity and early in 2026 we shall be applying to the Diocese for a faculty (permission) for the cabling work parallel to Church Road and across the southern part of the churchyard to a new meter cupboard in the south porch. During 2026 the PCC will be

considering Brookbanks' further recommendations to determine precisely the electric heaters to be introduced together with the financial outlay, mindful that the new system must provide sufficient warmth and must not be aesthetically detrimental in our beautiful grade 1 listed building. We will be taking the opportunity to visit similar medieval churches where electrical heating has already been installed.

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 2025 - and it is enjoyed daily 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 the Community Payback Team who visited the church three times during the year and carried out essential weeding jobs. A churchyard working party in October tackled some extra 'heavy' jobs especially the cutting of the hedges on the eastern and southern boundaries and the PCC are very grateful to the Friends of Studham Common for giving some wonderful assistance.

New standard roses were planted in the spring of 2025 – thank you to Barry Barnes for his excellent work – and with regular watering during the hot, dry summer, they have thrived and continued to give a wonderful display of fragrant roses well into the autumn.

For a sixth 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. The dry weather limited the height and variety of flowers this year but 23 flowering species were identified in the early patch and 16 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.

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 and by many Studham villagers. 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 preserving and improving the fabric of the Church and its surrounds.

The fundraising in 2025 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 2025 May Fair was a great success with The Friends raising approximately £4,500 and the remainder of the profit being distributed to 12 local organisations and one charity. A huge thank you to Derek Spriggs and Becky Salisbury who led the Committee. Unfortunately, whilst discussions are taking place, the future of May Fair 2026 remains in doubt.

The Call my Bluff Wine evening was held in October, jointly with The Friends of Studham Common, raising £1,500 split between the two village "Friends of" organisations.

The 100 Club continues to be a good earner, even with £895 paid out to 18 different winners in 2025. With an increased number of players, the monthly prizes have been increased to £60 with the runner-up receiving £10, except in December when the monthly prizes increased to £100 and £25.

Whilst the Committee comprised John McDougal as Chairman, Peter Gee as Secretary, Lindsey Glover as Treasurer, Marjorie Metcalfe as the PCC representative, Eric Jacoby and Derek Spriggs, it rarely meets. After many years as Chairman John McDougal, has expressed a wish to stand down. However, as no volunteer has come forward, the Friends have become a more dormant organisation. The 100 Club and Wine evening continue but new leadership is needed to drive the Friends forward. Thanks also to Emma Mulder who has continued to run the Friends' website.

Financial Review

2025 Income and Expenditure

The income for the year exceeded expenditure by £1,426.

Total income was £44,414

We received regular income from parishioners through collections (£4,275), standing orders (£3,200) and the Parish Giving Scheme (£6,468). We were also able to claim Gift Aid of £3,559 on this income. Donations of £2,151 included a donation of £750 from the Benefice magazine The Parish Link. Our income was again significantly supplemented by dividends from our investments (£11,537). Without the income from these investments and deposit interest (£1,338) we would have reported a shortfall of £11,447. It is critical that we maintain and manage these investments. The other main sources of income were funeral and graveyard fees of £4,449 and income from social events of £5,239

Total expenditure was £42,988

The largest single item of expense was the Diocesan Parish Share of £23,913. 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. During the year we arranged for a feasibility report into replacing our oil-fired heating system. The cost of this report was £3,600, although £600 was recovered through the VAT grant scheme. The other main expenses were church and churchyard expenses of £2,177, insurance £2,440, rector's expenses £2,250 and utility costs of £1,182. There were also donations to various charities amounting to £2,530.

Investments

During the year the value of our investments reduced by £9,337.

2026 Budget

We have budgeted for a surplus of £500 before including the estimated cost of installing 3-phase electricity as the next stage of our heating project (£62,000). The net excess of expenditure over income is therefore £61,500.

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 24th 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. In November the PCC was very pleased to welcome Revd. Janet Yabsley to the PCC as an ex-officio member due to her role as an associate priest. 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 55 members listed on the Electoral Roll of whom 18 were not resident in the parish although seven of these 18 lived within the Benefice.

The PCC met 5 times during 2025. There was an attendance level of 83.00%. 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 priorities were reviewed and agreed in June – firstly 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 the availability of volunteers and secondly 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 and Eco Church and Social events sections of this report (pages 6, 7 and 8).

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. In March members of the PCC attended some First Aid training which focused on the use of Cardiopulmonary Resuscitation (CPR) and defibrillators and in May there was the annual briefing for sidespersons on their responsibilities should there be a need to evacuate the church due to a fire.

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)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
INCOME				
Collections	4,275	702	4,977	4,962
Standing Orders	3,200		3,200	3,615
PGS (excluding Gift Aid)	6,468		6,468	6,004
Gift Aid Repayments (HMRC)	3,559		3,559	3,509
CBF Investment Fund dividends	5,049		5,049	4,931
CBF Property Fund dividends	4,759		4,759	4,737
CBF Global Equity Income Fund dividends	1,729		1,729	1,705
Donations	2,151		2,151	2,825
Funeral & Graveyard Fees	4,449		4,449	2,862
Wedding Fees	0		0	414
Social Committee	5,239		5,239	3,597
Other Fundraising	562		562	465
Kids' Club	100		100	87
VAT Grant	788		788	410
Deposit Account Interest	1,338		1,338	1,228
CBF 'Wealdon' Fund Interest	0	46	46	33
Friends of Studham Church	0		0	0
TOTAL INCOME	43,666	748	44,414	41,384
EXPENDITURE				
Charities	2,530	878	3,408	3,658
Church & Churchyard Maintenance	2,177		2,177	1,498
Heating Project	3,600		3,600	0
Insurance	2,440		2,440	2,294
Parish Share	23,913		23,913	23,009
Rector's Expenses	2,250		2,250	2,353
Kids' Club	218		218	238
Eco Church	0		0	10
Social Committee	2,300		2,300	1,490
Subscriptions & Memberships	458		458	47
Broadband	469		469	461
Utilities	1,182		1,182	1,906
CBF 'Wealdon' Fund	0	79	79	
Other	494		494	356
TOTAL EXPENDITURE	42,031	957	42,988	37,320
NET INCOME	1,635	-209	1,426	4,064
NET LOSS (-)/GAINS ON INVESTMENTS	-9,369	32	-9,337	8,816
	-7,734	-176	-7,911	12,880

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STUDHAM

BALANCE SHEET AS AT 31 DECEMBER 2025

	<u>2025</u>	<u>2024</u>
CURRENT ASSETS		
Investments	333,701	343,038
Debtors	1,651	2,527
Deposit accounts	36,647	32,392
Bank current account	1,444	3,405
	<u>373,444</u>	<u>381,362</u>
CURRENT LIABILITIES		
Creditors	40	47
NET ASSETS	<u>373,404</u>	<u>381,315</u>
PARISH FUNDS		
Unrestricted	371,969	379,879
Restricted	1,435	1,436
	<u>373,404</u>	<u>381,315</u>

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 31st December 2025.

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: 9th February 2026