

# APCM 2026



***Long Buckby, Watford, West Haddon and Winwick***  
***onechurch4parishes.co.uk***



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## Introduction

After holding our APCMs together for the first time last year at St Lawrence, Long Buckby, we have agreed to do so again this year. This year our APCMs will be held jointly within one church service on the 10<sup>th</sup> May 2026 at All Saints, West Haddon. We gather all four churches together to look back at and celebrate 2025 and to give thanks for all that has been done in the life of our communities.

Please do take the time to read through the reports for your own parish church and I would encourage you to read those from the other three churches in the benefice as well. We are after all four parishes having a shared mission together so it's always good to get a feeling for life in the other parishes.

There are good things to look back on for 2025, including successful roofing projects at Long Buckby and West Haddon, the Community Larder at St Lawrence, the great range of events we've put on as churches and the hosting of the West Haddon Photo Show and the Art Exhibition amongst others.

We should give thanks for our coming together to worship God through our Sunday and midweek services, through our courses and events to help us grow in our faith and for our work both big and small in helping our communities.

My thanks go to everyone is part of our church communities for being part of these church families, for coming together to worship, to study God's word, to pray, to serve and to support the life and ministry of these parishes. From our church wardens and our ministry team to those handing the vicar a welcome cup of tea and biscuit at the end of a Sunday church service I am grateful for all who serve and particularly for all of those who pray, including those who are themselves no longer able to make it regularly to church on a Sunday morning, yet watch our livestreams, pray for us and often support us financially.

As we look back at 2025 let us also look forward to all God has for us in the year to come.

With every blessing



Rev Kevin Montgomery

Vicar, the parishes of Long Buckby with Watford and West Haddon with Winwick.

## Questions?

You may have questions about something in these reports, these are welcomed. We do ask that questions be submitted in advance of the service and by no later than the 3<sup>rd</sup> May 2025, by either emailing [hello@onechurch4parishes.co.uk](mailto:hello@onechurch4parishes.co.uk) or in writing to:  
The Vicarage, 10 Hall Drive, Long Buckby, NN6 7QU.  
These may be posted or simply dropped through the door.

# Benefice Safeguarding Report

Benefice Safeguarding Report  
APCM Sunday 10<sup>th</sup> May 2026

Safeguarding is an essential part of the life of our churches. I would like to extend my thanks to the many people who have supported this by undertaking DBS checks and participating in the relevant training. The current count for DBS checks is –

|                           |   |
|---------------------------|---|
| St Lawrence               | 20 (including the ministry team) - of which 11 require renewal this year) |
| All Saints                | 13 - of which 10 require renewal this year                                |
| St Peter and St Paul's    | 3 – of which 2 require renewal this year                                  |
| St Michael and All Angels | 1   |

A total of 25 members of our churches have undertaken training courses offered by the church of England. Six of whom have also completed the Safeguarding Leadership course run by the Diocese of Peterborough.

Guidance issued by the Church of England says

'Safeguarding training is a proactive measure to protect the vulnerable, uphold ethical standards, and foster a safe and caring environment within the diocese. Safeguarding training raises awareness about how to identify and respond to potential risks and concerns regarding the safety and well-being of individuals, particularly vulnerable populations such as children, the elderly, or individual's disabilities. It helps equip individuals with the knowledge and skills to create a safe environment and protect against abuse, neglect, or harm.

The Learning and Development Framework [2021] provides the 'guiding principle' that all who "significantly influence the culture of their church body" should attend the Leadership pathway. Those in other roles are expected to attend the online Basic Awareness and Foundation pathways. The grid below sets out the expectations for various roles; where a footnote number is shown in a box, there can be some local determination about which pathway is most appropriate (notes are shown below the grid). Where roles exist which are not specified below, consideration of the 'guiding principle' should determine which pathway is appropriate.

Ensuring that Safeguarding Training and Safer Recruitment is completed within these guidelines is the responsibility of the PCC and the decisions taken about which pathway is followed for individual should be minuted by the PCC.'

The training can be accessed at <https://safeguardingtraining.cofeportal.org/>

Each module takes approximately 60 minutes to complete. It is possible to link the results to my email ([juliemousley1@gmail.com](mailto:juliemousley1@gmail.com)) to allow me to keep a record of who has completed which one. Most of the roles within our churches are voluntary and I would not wish to deter anyone by insisting that training is completed but I hope that church members will consider this.

*One change should ne noted. The module for 'Raising Awareness of Domestic Abuse is now a requirement for PCC members. Previously this was desirable.*

#### ACTIONS SINCE LAST APCM

Dedicated safeguarding email continues to be active –  
[safeguarding@oneparish4churches.co.uk](mailto:safeguarding@oneparish4churches.co.uk)

Safeguarding policy reviewed and agreed by all 4 churches.  
Updated safeguarding information prominent on churches website.  
Work to complete the Diocesan safeguarding audit is ongoing.  
Ongoing DBS checks and training as previously stated.  
Fortunately there have been no safeguarding incidents which required action  
Many thanks again to Kevin and all those who have supported me in my role

Julie Mousley (Benefice Safeguarding Officer)

# Deanery Synod Report

## Deanery Synod Report on 2025 for Annual Meetings 2026

**Rural Dean:** Revd Graeme Anderson retired in April 2025. Revd Allison Twigg, Rector of the Uplands benefice, took over as Rural Dean.

**Lay Chair of the Deanery:** Chris Banks, Long Buckby

### Brixworth Deanery Synod Meetings January 2025 - January 2026 inclusive.

| DATE     | VENUE    | THEME                                     | SPEAKER  | PRESENT |
|----------|----------|---|--|---------|
| 16-01-25 | Zoom     | Grants                                    | Jon Breckon, Historic Churches Support Officer | 27      |
| 07-05-25 | Spratton | Thanks to volunteers<br>Celebration event | The Very Reverend Richard Ormston, Archdeacon  | 103     |
| 17-09-25 | Welford  | Welcome in our churches                   | Revds A Twigg & J Ognjanovic                   | 21      |
| 14-01-26 | Zoom     | Faculties                                 | Emily Elliott, DAC secretary                   | 16      |

The May meeting was a 'special' (see below): the average attendance for the other three meetings shown above was 21 (22 in 2024; 27 in 2023)

**Christian Aid week 2025:** The area organiser is Harlene Griffiths (Yelvertoft.) Her report, attached, gives details and a plea for increased support for this vital charity.

### Clergy:

We were delighted to welcome Revd Mel Stanley as incumbent of the Walgrave group. The Bishop of Brixworth, the Right Reverend John Holbrook, retired on September 30, 2025, after 14 years of dedicated service to the Diocese of Peterborough. As 2026 began a new appointment was under consideration and was expected to be announced mid-year.

The May meeting, held at Spratton Hall, was a special 'one-off' Deanery event celebrating the work of our lay volunteers, which is essential to the running of our 43 parishes. Chris commented that when we are fully staffed, there are just nine incumbents (plus some supporting clergy and curates) in the Deanery. Volunteer lay people are therefore essential for the work of the Church. All volunteers from all our parishes were invited, and a buffet was served (thanks to Sheila Robertson and helpers for organising this!)

### General information

**Deanery Synod:** The Deanery - the only entirely rural deanery in the Diocese - comprises 43 parishes (about 30,000 people in total) forming 9 benefices. It is the organisational tier between PCCs and the Diocesan Synod and is led by the Rural Dean and the Lay Chair. All Deanery clergy are automatically members. Each parish is entitled to elect one or more official lay representatives to the Deanery Synod triennially (number dependent on size) Rep.s report to their parishes following meetings and report any parish concerns to the Deanery as required by their PCC.

The three Deanery Synod officers (Lay Chair, Treasurer and Secretary) are also elected for a three-year period. 2024 was an election year.

## Election results 2024:

**Lay Chair:** Mr Chris Banks

**Secretary:** Mrs Jan Alexander

**Treasurer:** Mrs Catherine Munn agreed later in the year to take up this post

**Diocesan Synod Representatives:** our Deanery may elect four clergy and four laity members

**Clergy:** the Reverends Jo Ognjanovic, David Reith, Stephen Trott, & Allison Twigg

**Laity:** Kairen Ball, Chris Banks, Alan Chantler, Lyn Johnson. Chris was elected Lay Chair of the Diocesan Synod.

**Standing Committee:** this meets in the weeks before a Deanery Synod meeting to plan the agenda and discuss Deanery business. Items suggested by PCCs for discussion at a Deanery Synod meeting should be sent to the secretary before the preceding Standing Committee meeting. (The secretary should also be notified of changes of parish representatives, as contact details are needed for correspondence.) The Standing Committee comprises the Rural Dean, Chapter Clerk, Lay Chair, Deanery Treasurer, Deanery Secretary, and Diocesan Synod representatives. Others may join by invitation.

**Deanery Synod Meetings:** Usually three in the year, and occasionally a social occasion may be added in the summer. Efforts are made to hold the meetings in different parishes; the church, church hall or village hall used should have wheelchair access, facilities and, ideally, adequate parking nearby. It saves funds if a venue that doesn't have to be paid for can be used.

After an opportunity to chat over coffee and biscuits from 7.00pm, meetings begin at 7.30pm with a short period of worship. The main part of the meeting has a speaker or a discussion/activity on a relevant topic. The business section covers minutes, updates on Deanery appointments or activities, and financial issues such as the Parish Share. There may occasionally be a retiring collection, if it seems relevant to the evening's topic. Meetings close 9.00-9.30pm.

Guests are very welcome at meetings but if there is a vote, only the official representatives can take part. The Deanery Synod may ask parishes for a very small subscription every few years.

Chris and the Rural Dean would like the parishes of the Deanery to find ways of working together more effectively for mutual benefit and support, to encourage each other and increase capabilities in the parishes – networking in a very broad sense - with the Deanery Synod as a catalyst. A database of experience and knowledge could be created.

Please contact Chris ([bankschris00@gmail.com](mailto:bankschris00@gmail.com), 07968 075465) or Jan ([jkalexander51@gmail.com](mailto:jkalexander51@gmail.com)) or speak to your parish Deanery Synod representative if you want more information.

J. Alexander, Deanery Secretary, January 2026

# PCC Reports

## St Lawrence, Long Buckby

**Registered Charity Number : 1211891**

**Church Address:** St Lawrence Church, Church Street, Long Buckby, NN6 7QH

**Diocese:** Peterborough (Church of England)

**Deanery:** Brixworth

## Correspondence address:

The Reverend Kevin Montgomery, The Vicarage, 10 Hall Drive, Long Buckby, NN6 7QU

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### **Aims and purposes**

St Lawrence Parochial Church Council (the PCC) has the responsibility of co-operating with the Vicar in “*promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical*”.

In addition to its Church building and closed churchyard (which has an area for the interment of cremated remains) the PCC is also responsible for the maintenance of the School Rooms adjacent to the Church which are used for a range of community and church activities.

## PCC Achievements and performance.

### *Objectives and activities:*

#### **Major Building Repairs**

Following the Quinquennial survey in 2021 the need for the lead on the South Aisle to be replaced was identified. In 2022 the PCC started a “Roof Restoration” project to raise £100,000 to cover the cost of the works.

By the Autumn of 2024 this target had been reached as a result of many fund-raising initiatives, the generosity of local people and successful applications to grant-making bodies, the PCC had raised sufficient funds to proceed, A specialist Contractor was appointed to undertake the works and, following receipt of all the necessary consents, works commenced on the roof on 15th September 2025. All the works were completed on 18th November 2025 when a commemorative plaque was placed on the roof, replacing a previous one from works undertaken in 1954.

Thanks are expressed to all those who contributed to the costs of the work in any way and particular gratitude is expressed to the grant making bodies for their generosity:

|                                                          |            |
|----------------------------------------------------------|------------|
| The Northampton Historic Churches Trust                  | £10,000.00 |
| The Wolfson Foundation (via the National Churches Trust) | £5,000.00  |
| The Buckby Feast Committee                               | £1,000.00  |

## *Matters considered by the PCC*

Over the past year the PCC met six times and the main items considered were:

- Adopted a Code of Conduct for PCC meetings
- Works to the South Aisle of the Church Building
- Programme of works to the Tower
- 2026 Budget
- Improved Internet connections to the Church Building
- The Community Shelf and Community Larder (see below)
- A possible Benefice Council
- Fund Raising Events
- Churchyard Noticeboards
- Format of the Benefice-wide 2025 Annual Parochial Church Meeting
- Changes to the delivery of Children's work
- 2026 Quinquennial Inspection

## *Safeguarding*

The PCC continues to monitor its Safeguarding Policy and complied with its duty under the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults) particularly following the publication of the Independent Inquiry into Child Sexual Abuse investigation into the Church of England report.

The post of Safeguarding Officer for all four parishes within the Benefice is held by Julie Mousley.

All members of the PCC are required to undertake Safeguarding Training appropriate to their respective roles and have all completed the training required

## *Standing Committee*

The PCC is required to have a Standing Committee which has met as necessary over the past months, membership of the Standing Committee is the Vicar, the Churchwarden(s), the PCC Treasurer, the PCC Secretary, Richard Howard and Graham Simpson.

## *Ecumenical relationships*

We continue to meet as Churches Together in Long Buckby with the local Baptist and URC churches. The Vicar and a representative from each of the other two churches met together four times during 2025.

The three churches work together as an Open the Book team, going into Long Buckby Infant and Junior schools each Monday afternoon of term time telling a Bible story and a life lesson and prayer based on that story.

During the Easter Season the three churches held a joint Walk of Witness on Good Friday ending at the URC church where refreshments are served. We held a joint prayer walk around Long Buckby village in June 2025.

During 2025 we welcomed a new Baptist Minister, Matt Levett, who was invited to preach at the Remembrance Sunday service.

The churches produce an annual Christmas card to the village with a short Christmas message and an invitation to all of the Christmas events and services in all three churches.

## *Community Activities*

For several years the Church has operated a "Community Shelf" which provides food and other essential items on a "take as needed" basis.

In 2025, this was expanded in conjunction with Food for Thought to operate a weekly Community Larder, initially for a trial period of six weeks during the School Summer Holidays. The trial demonstrated that there was a real need for affordable food to be provided for some households, whilst other members are passionate about reducing food waste. The main supply of food comes from FareShare, the largest charity in the UK redistributing surplus food, mainly from the large supermarket chains.

Support for the Larder has also come from the Long Buckby Parish Council who have awarded grants to pay for a proportion of the FareShare costs both 2025 and 2026.

The weekly operation relies on Sheila Robertson and her team of dedicated volunteers, many of whom are members of the Church.

More than 100 households are now registered as members.

In addition to the provision of food additional support is offered to members

through a monthly visit by a volunteer from the Community Law Project who offers free legal advice and by members of the Housing team who are able to offer assistance with housing problems.

This is now operated under the control of a separate Board of Management with a majority of members appointed by the PCC.

The Annual Village Remembrance Sunday service was held as usual with a United Service in the Church followed by the National 2 minutes Silence and wreath laying at the Village War Memorial in the Churchyard. We were delighted to welcome one of the Deputy Lord Lieutenants for Northamptonshire, Miranda Wixon, who laid a wreath on behalf of His Majesty the King.

***Financial Report*** See separate report.

### *Financial Reserve Policy*

It is PCC policy to maintain a cash balance which equates to 3 months unrestricted payments. During 2023 this required the PCC to formally resolve to withhold part of the final quarterly payment of the Parish Share to ensure that adequate reserves were available.

### *Volunteers*

We would like to thank all those volunteers who are actively involved in making our Church the lively and vibrant community which it is.

### *Structure, Governance and Management*

The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure and the Church Representation Rules 2020.(CRR)

The PCC is a Registered Charity and all PCC Members are Charity Trustees  
The method of appointment/election of PCC members is set out in the CRR 2020 and at St Lawrence's the membership of the PCC consists of the Vicar, two Churchwardens, Reader (Ex-officio following a previous resolution at the APCM), nine elected members and two Deanery Synod representatives.

The Churchwardens are elected annually at the Annual Meeting of Parishioners and the other PCC members and the Deanery Synod representatives are elected by those members of the congregation who are on the Electoral Roll of the Church. The PCC appoints a Secretary, Treasurer (from its membership) and a Safeguarding Officer (who need not be a member of the PCC).

PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including approving an annual Budget and deciding on how the funds of the PCC are to be spent.

All those who share in the life of the Church are encouraged to register on the Electoral Roll and to stand for election to the PCC.

The Parish is part of the United Benefice of Long Buckby with Watford and West Haddon with Winwick. It was established formally in 2011 although the parishes had worked together informally since 2002.

A ministry team led by the Vicar meets regularly to plan services and a common scheme of readings and themes for preaching across the Benefice.

The Church Wardens from each of the four parishes meet together with the Vicar to consider closer working across the Benefice. There were four meetings of this group during 2025.

### *Administrative Information:*

PCC Members and Trustees at the date on which this report was approved

are: Vicar: Rev'd Kevin Montgomery (from August 2023) (Chairman)

Wardens: Chris Banks and One Vacancy (2025-2026)

Reader (Ex-officio): Richard Southey

Elected Members:

Helen Baker (2024-2027)

Julie Mousley (2025-2028)

Graham Simpson (2024-2027)

Mary Simpson (2023-2026)

Malcolm Sniders (2023-2026)

There were four vacancies on the PCC during the year.

Deanery Synod Representatives:

Chris Banks (2023-2026) and Sheila Robertson (2023-

2026) Chris Banks is the PCC Vice-Chair

The PCC Secretary is Malcolm Sniders and the PCC Treasurer is Mary Simpson.

### *Employees:*

The PCC does not currently employ any paid staff

***This report was adopted and approved by the PCC at its meeting held on 17th March 2026 and signed on its behalf by:***

A handwritten signature in black ink that reads "Kevin Montgomery". The signature is written in a cursive style with a large, looped 'M' and a long, sweeping underline.

***Rev'd Kevin Montgomery (PCC Chairman)***

# St Peter and St Paul, Watford

## **PCC Annual Report for year ending December 2025**

### **Aim and purposes**

St Peter and St Paul Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### **Objectives and activities**

The PCC's mission is to serve its parish as a worshipping community, including services, baptisms, weddings and funerals.

### **Achievements and performance**

We introduced a new service pattern across the benefice in 2024. Under the new pattern we moved from a single Holy Communion Service at 4pm on the third Sunday to two Holy Communion Services at 9am on the 2<sup>nd</sup> and 4<sup>th</sup> Sundays. We continued this pattern in 2025. Attendance at services was generally in the range of 8-10 people. Harvest, Remembrance and the Christmas Carol service all had much larger attendances. Benefice services where we gather together across the four parishes now occur on 5<sup>th</sup> Sundays with the occasional additional benefice service.

A number of fundraising activities took place to help support the life and work of the church with many thanks to all of those who helped these happen.

### **Safeguarding**

The PCC has complied with its duty under the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). Our safeguarding officer, Juile Mousley has been pushing forward with making sure everyone has a DBS and safeguarding training. The Church of England nationally continues to deal with historic safeguarding issues. Peterborough diocese was audited for safeguarding by INEQ and a safeguarding report published in November 2025 which acknowledged some weaknesses but that the diocese was moving in the right direction. At a local parish level the PCC, Vicar and Safeguarding officer are doing everything they can to ensure that our parish is safe and welcoming.

**Financial review: see accounts** for more details. No parish share was paid during this year.

### **Volunteers**

The PCC would like to take this opportunity to say thank you to all those who help in so many ways to make our church and churchyard a special place.

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

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council powers measure. The PCC is a charity with excepted status and therefore does not need a charity number.

The method of appointment of PCC members is set out in the Church Representation Rules 2020. At St Peter and St Paul the membership consists of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

### **Administrative information**

St Peter and St Paul Church is located in Watford Village, Northamptonshire. It is part of Brixworth Deanery in the Diocese of Peterborough within the Church of England. The correspondence address is The Vicarage, 10 Hall Drive, Long Buckby.

PCC members who have served at any time from January until December 2025 are:

#### **Ex-officio members:**

Incumbent: The Reverend Kevin Montgomery (Chair)  
Church Wardens: Ken Brand (Vice Chair), Bernadette Frost

Members:

Sandra Russell  
Joan Cockerill (Resigned)  
James Willis (Resigned)

Secretary: Sandra Russell  
Treasurer: Mary Simpson (not on PCC).



Signed on behalf of the PCC by Rev'd Kevin Montgomery

## All Saints' Church, West Haddon

### **All Saints Church West Haddon Annual Report to the Parish Council**

All Saints Church is the parish church in West Haddon. It is part of a four Church Benefice which is comprised of Long Buckby with Watford and West Haddon with Winwick. Our vicar is the Revd Kevin Montgomery. We have a ministry team of four lay ministers who support the delivery of services across the benefice. At West Haddon we have weekly services at 10.30 every Sunday.

#### **Church Life**

We have 36 people on our electoral role and our average weekly attendance is 20. As a church family we all know each other well. Every Sunday we enjoy a time of fellowship after each service. We welcome everyone to attend any of our services.

#### **Pastoral Care**

We have a small pastoral care team who offer support to anyone in need. This includes visits to people's homes, help with shopping and just to be a listening ear. This is offered to all in the village.

#### **Village life**

We organise monthly coffee mornings in church and T@3 on the second Monday of the month. In addition to this we try to support other village activities including the Lunch Club. We take part in providing refreshments for many village events such as Picnic in the Park, The Photo Club show, the Wassail and the annual Christmas Tree festival. We also hold regular cake sales and fund-raising events.

This year we ran a very successful quiz night, provided refreshments for the village picnic in the park. Hosted a performance by Lesley Smith of Anne Boleyn and had a record number of trees entered for our Christmas tree festival. We also had a magnificent Christmas tree in church with over 200 baubles on it made by the children at school.

We are also a drop off point for Rugby food bank and take donations to them on a regular basis.

### **Supporting the school**

We visit the school each week to lead collective worship. We have monthly community worship in church which is attended by the whole school, parents and grandparents. We also run activities for school at Easter and Christmas. This year saw the 200 year anniversary of the school and during an activity in school we took in anniversary cakes for the children to enjoy.

We also give each child a palm cross as part of the telling of the Easter story.

### **Supporting other organisations**

Each year we host two lent lunches and all monies raised go to our CMS mission partners Steve and Lindsey Poulson. We have an annual gift service at Advent where we collect presents for the women's refuge Eve. We also support the Children's Society and Embrace.

### **Volunteers**

With the exception of our vicar all the roles in church are volunteer roles. This includes preparation for services, cleaning and maintenance. Flower and coffee rotas to name but a few of the activities that are required to keep the church functioning.

### **The Parochial Church Council (PCC)**

Members of the PCC meet every 2 months to decide on issues that are concerned with church matters. All members of the PCC undertake safeguarding training. Every volunteer who takes a leadership role or works with children or visit people at home are DBS checked and undertake safeguarding training. This includes the Tower Captain who leads the bell ringing team.

## **Finances**

All Saints does not receive any government funding or funding from the Church of England. We pay a parish share to the diocese of Peterborough which pays for our vicar. All costs for heating, maintenance, lighting, insurance, roof alarm, parish share and much more are met by regular giving from the congregation and fundraising. Last year our running costs were over £37,000.

In 2026 we had major repair work completed following our Quinquennial report. This was funded by existing funds, donations/fund raising events and grants. This resulted in us only being able to pay nine of our monthly Parish Share commitment.

## **Life Events**

We continue to see many life events held in our church and we welcome enquiries for baptisms, weddings and funerals. There is no charge for baptisms. Charges apply to funerals and weddings. These charges are set by the diocese and not set at a local level.

## **Churchyard**

Our churchyard is a closed churchyard which is maintained by the parish council. We are unable to use the churchyard for burials but we can offer interment of cremated remains.

## **The history of our church**

All Saints is a grade 1 listed building which is 700 years old. We have a Norman font which is still used and predates the church by about 300 years. It is considered to be one of the finest examples in the country. We also have a Pugin stained glassed window. We have a small section in Pevsner. We have produced a booklet which gives further information on the history of the church and is available to buy for £2.

## **Our church is open**

Our church is open every day for visitors. We are so grateful to the volunteers who unlock and lock our church every day to ensure it remains open.

This is just a snapshot of the life of our church. Our mission is to serve our village in whatever way we can. We are very grateful for the support we receive from the village, both from the congregation and those who do not attend regular church services.

*Kern Montgomery*

# St Michael and All Angels, Winwick

## **PCC Annual Report for year ending December 2025**

### **Aim and purposes**

St Michael and All Angels Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

### **Objectives and activities**

The PCC's mission is to serve its parish as a worshipping community, including services, baptisms, weddings and funerals.

### **Achievements and performance**

We continued with the service pattern agreed in 2024. A pattern of services was agreed for Winwick. Benefice services where we gather together across the four parishes now occur four times a year with the occasional additional benefice service. The PCC discussed the ongoing issue with church attendance and volunteer involvement in the village.

### **Safeguarding**

The PCC has complied with its duty under the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The new safeguarding officer, Juile Mousley has been pushing forward with making sure everyone has a DBS and safeguarding training. INEQ Report. At a local parish level the PCC, Vicar and Safeguarding officer are doing everything they can to ensure that our parish is safe and welcoming.

**Financial review: see accounts** for more details. We were able to pay 100% of our

Parish Share for 2025. There is some concern about finances for the future as without the Winwick fete the church has a smaller income stream.

### **Volunteers**

The PCC would like to take this opportunity to say thank you to all those who help in so many ways to make our church and churchyard a special place.

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

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council powers measure. The PCC is a charity with excepted status and therefore does not need a charity number.

The method of appointment of PCC members is set out in the Church Representation Rules 2020. At St Michael and All Angels the membership consists of the incumbent, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

### **Administrative information**

St Michael and All Angels Church is situated in the village of Winwick. It is part of Brixworth Deanery in the Diocese of Peterborough within the Church of England. The correspondence address is The Vicarage, 10 Hall Drive, Long Buckby.

PCC members who have served at any time from January until December 2025 are:

### **Ex-officio members:**

Incumbent: The Reverend Kevin Montgomery (Chair)

Church Wardens: Bruce Green (Vice Chair)

The role of secretary and electoral role officer are currently being undertaken by the Vicar.

### **Treasurer**

Treasurer: Richard Gordon-Orr

The PCC is grateful to Richard Gordon-Orr for taking on the role of Treasurer at the invitation of the PCC.

A handwritten signature in black ink that reads "Kevin Montgomery". The signature is written in a cursive style with a large, prominent 'M'.

Signed on behalf of the PCC by Rev'd Kevin Montgomery

# Finance Reports

# Long Buckby

**Church of St. Lawrence, Long Buckby**

**Financial Statements**

**of the**

**Parochial Church Council**

**for the year ended 31<sup>st</sup> December 2025**

**Incumbent:**

**The Revd Kevin Montgomery**

**The Vicarage**

**10 Hall Drive**

**Long Buckby**

**NN6 7QR**

**Bank:**

**Nat West plc**

**Independent Examiner:**

**Judy Patchett**

**31 William Road**

**Long Buckby**

**Charity Number:-1211891**

# Independent Examiner's Report to the Trustees of St. Lawrence's Parochial Church Council

I report on the accounts of the church for the year ended 31<sup>st</sup> December 2025, which are set out on the following pages.

## Respective responsibilities of the Trustees and the 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 Commissioners (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 PCC 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 to 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.

Judy Patchett  
31 William Road  
Long Buckby

Sign:   
.....

Date 17.04.2026  
.....

## Financial Statements as at 31 December 2025

### Statement of Assets and Liabilities

|                                           | Unrestricted<br>General Funds | Unrestricted<br>Designated<br>funds | Restricted<br>Funds | Restricted<br>Endowment<br>Fund | Total<br>2025    | Total<br>2024     |
|-------------------------------------------|-------------------------------|-------------------------------------|---------------------|---------------------------------|------------------|-------------------|
|                                           | £                             | £                                   | £                   | £                               | £                | £                 |
| <b>Cash Funds</b>                         |                               |                                     |                     |                                 |                  |                   |
| Cash & cheques on hand                    | 386.47                        | 0.00                                | 882.64              |                                 | 1,269.11         | 0.00              |
| Nat West Current Account                  | 4,229.33                      | 410.00                              | 1,481.56            |                                 | 6,120.89         | 9,172.17          |
| Langton Freeman bank current account      |                               |                                     |                     | 870.20                          | 870.20           | 709.77            |
| <b>Deposit Funds</b>                      |                               |                                     |                     |                                 |                  |                   |
| Nat West Business Reserve Account         | 8,837.49                      | 247.21                              | 4,670.13            |                                 | 13,754.83        | 18,523.72         |
| Nat West Liquidity Manager 35 Day Account | 0.00                          |                                     | 2,597.40            |                                 | 2,597.40         | 71,071.49         |
| CBF Investmt- St Lawrence Trust           |                               | 20,313.32                           | 25,727.70           |                                 | 46,041.02        | 19,405.60         |
|                                           | <b>13,453.29</b>              | <b>20,970.53</b>                    | <b>35,359.43</b>    | <b>870.20</b>                   | <b>70,653.45</b> | <b>118,882.75</b> |

The Total Cash held by the PCC at 31.12.25 was £1,604.11 this includes £335.00 held on behalf of The Community Larder.

The balance of the Nat West Current account at 31.12.25 was £9,715.34 this includes £3,593.57 held on behalf of The Community Larder.

### Other Monetary Assets

#### Investment Assets at Market Value

|                                                                                |  |  |  |          |           |           |
|--------------------------------------------------------------------------------|--|--|--|----------|-----------|-----------|
| Fidelity Global High IncomeBond Fund W - 4,909.29 @£1.0790)                    |  |  |  |          | 5,297.12  | 5,257.85  |
| Money held as cash within Investment account                                   |  |  |  |          | 228.76    | 195.58    |
| Fidelity Strategic Bond Fund A- Income-(10.34@ £0.2758)                        |  |  |  |          | 2.85      | 2.85      |
| Fidelity Multi Asset Income Fund W-Income- (15,899.30 @£0.8774)                |  |  |  |          | 13,950.05 | 13,565.18 |
| Fidelity Strategic Bond Fund W- Income-( 9,778.62@ £1.0910)                    |  |  |  |          | 10,668.47 | 10,609.80 |
| Fidelity Sustainable MoneyBuilder Income Fund W-Income - (10,328.65 @ £0.9948) |  |  |  |          | 10,274.94 | 10,140.67 |
| Black Rock -BLK Charities UK Bond Fund A Inc- 3,275.87 @ 143.9562p             |  |  |  | 4,715.82 | 4,715.82  | 4,859.48  |
| CBF Investmt- 357 shares @2219.83p                                             |  |  |  | 7,924.79 | 7,924.79  | 8,304.64  |
|                                                                                |  |  |  | 0.00     | 12,640.61 | 53,062.80 |
|                                                                                |  |  |  |          |           | 52,936.05 |

#### Liabilities at 31.12.25 =£ as follows:-

|                                                            |            |
|------------------------------------------------------------|------------|
| Fees received due to PDBF                                  | £299.00    |
| Loan due to PDBF, (see note 6)                             | £25,000.00 |
| <b>Amounts due to the PCC = £ at 31.12.25 as follows:-</b> |            |
| Gift Aid recoverable from HMRC                             | £1,230.91  |
| Grants Receivable                                          | £10,586.05 |
| Listed Places of Worship                                   | £5,000.00  |
| National Historic Churches                                 |            |

The movements in the general fund, designated funds and restricted funds during the year were:

|                                   | Notes | Bal b/fwd<br>1.1.25 | Receipts          | Payments          | Transfer    | Bal c/fwd<br>31.12.25 | As at<br>31.12.24 |
|-----------------------------------|-------|---------------------|-------------------|-------------------|-------------|-----------------------|-------------------|
|                                   |       | £                   | £                 | £                 | £           | £                     | £                 |
| <b>Designated</b>                 |       |                     |                   |                   |             |                       |                   |
| Half & Half Fund                  |       | 18.66               | 0.08              | 0.00              |             | 18.74                 | 18.66             |
| Flower Fund                       |       | 57.44               | 0.59              | 0.00              |             | 58.03                 | 57.44             |
| Community Shelf Fund              |       | 1,141.27            | 1,211.29          | 1,772.12          |             | 580.44                | 1,141.27          |
| Gen 2 Fund                        |       | 0.00                | 0.00              | 0.00              |             | 0.00                  | 0.00              |
| St. Lawrence Trust Fund           |       | 19,405.60           | 907.72            | 0.00              |             | 20,313.32             | 19,405.60         |
|                                   |       | <b>20,622.97</b>    | <b>2,119.68</b>   | <b>1,772.12</b>   | <b>0.00</b> | <b>20,970.53</b>      | <b>20,622.97</b>  |
| <b>Restricted</b>                 |       |                     |                   |                   |             |                       |                   |
| Schoolrooms                       |       | 577.21              | 129.29            | 195.69            |             | 510.81                | 577.21            |
| Bells                             |       | 570.47              | 7.51              | 0.00              |             | 577.98                | 570.47            |
| Special Collections               |       | 157.92              | 1,618.25          | 1,776.17          |             | 0.00                  | 157.92            |
| Church Reordering                 |       | 2,100.90            | 53.10             | 0.00              |             | 2,154.00              | 2,100.90          |
| Restoration Fund                  |       | 71,970.83           | 52,095.57         | 93,398.40         |             | 30,668.00             | 71,970.83         |
| Mission                           |       | 975.28              | 1,425.64          | 995.28            |             | 1,405.64              | 975.28            |
|                                   |       | <b>76,352.61</b>    | <b>55,329.36</b>  | <b>96,365.54</b>  | <b>0.00</b> | <b>35,316.43</b>      | <b>76,352.61</b>  |
| <b>Endowment Restricted Fund</b>  |       |                     |                   |                   |             |                       |                   |
| Langton Freeman charity No:309768 |       | 709.77              | 2,384.21          | 223.78            | (2,000.00)  | 870.20                | 709.77            |
| General Fund                      |       | 21,197.40           | 50,138.28         | 59,839.39         | 2,000.00    | 13,496.29             | 21,197.40         |
|                                   |       | <b>118,882.75</b>   | <b>109,971.53</b> | <b>158,200.83</b> | <b>0.00</b> | <b>70,653.45</b>      | <b>118,882.75</b> |
| <b>Community Larder</b>           | 13    | <b>0.00</b>         | <b>3,950.00</b>   | <b>20.45</b>      | <b>0.00</b> | <b>3,929.55</b>       | <b>0.00</b>       |

# Financial Statements for the Period ended 31 December 2025

## Receipts and Payments Accounts

|                                            | Note | Unrestricted<br>General Funds<br>£ | Unrestricted<br>Designated<br>funds<br>£ | Restricted<br>Funds<br>£ | Restricted<br>Endowment<br>Fund<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|--------------------------------------------|------|------------------------------------|------------------------------------------|--------------------------|--------------------------------------|--------------------|--------------------|
| <b>Receipts</b>                            |      |                                    |                                          |                          |                                      |                    |                    |
| <b>Voluntary receipts</b>                  |      |                                    |                                          |                          |                                      |                    |                    |
| Planned Giving                             |      | 28,725.53                          |                                          |                          |                                      | <b>28,725.53</b>   | 29,839.11          |
| Collections                                |      | 3,215.53                           |                                          |                          |                                      | <b>3,215.53</b>    | 3,690.30           |
| All other giving/voluntary receipts        | 1    | 4,243.64                           | 1,113.62                                 | 6,845.06                 | 0.00                                 | <b>12,202.32</b>   | 58,106.39          |
| Gift Aid Recovered                         |      | 8,560.58                           |                                          | 1,087.72                 |                                      | <b>9,648.30</b>    | 9,408.69           |
|                                            |      | <b>44,745.28</b>                   | <b>1,113.62</b>                          | <b>7,932.78</b>          | <b>0.00</b>                          | <b>53,791.68</b>   | 101,044.49         |
| Fund raising activities                    | 2    | 0.00                               | 90.00                                    | 4,065.31                 |                                      | <b>4,155.31</b>    | 6,337.48           |
| Investment Income                          | 3    | 121.21                             | 916.06                                   | 2,355.17                 | 2,384.21                             | <b>5,776.65</b>    | 4,580.28           |
| Grants Received                            | 4    | 0.00                               | 0.00                                     | 15,976.10                |                                      | <b>15,976.10</b>   | 3,628.00           |
| Church activities                          | 5    | 5,271.79                           | 0.00                                     | 0.00                     | 0.00                                 | <b>5,271.79</b>    | 7,459.00           |
| Other Receipts                             | 6    |                                    |                                          | 25,000.00                |                                      | <b>25,000.00</b>   | 0.00               |
| <b>Total receipts</b>                      |      | <b>50,138.28</b>                   | <b>2,119.68</b>                          | <b>55,329.36</b>         | <b>2,384.21</b>                      | <b>109,971.53</b>  | 123,049.25         |
| <b>Payments</b>                            |      |                                    |                                          |                          |                                      |                    |                    |
| <b>Church activities</b>                   |      |                                    |                                          |                          |                                      |                    |                    |
| Parish share                               |      | 36,000.00                          |                                          |                          |                                      | <b>36,000.00</b>   | 36,000.00          |
| Clergy and Staffing Costs                  | 7    | 107.45                             | 0.00                                     | 0.00                     | 0.00                                 | <b>107.45</b>      | 3,518.32           |
| Church running expenses                    | 8    | 10,207.57                          | 1,772.12                                 | 0.00                     | 223.78                               | <b>12,203.47</b>   | 12,278.94          |
| Church repairs and maintenance             |      | 7,349.35                           |                                          |                          |                                      | <b>7,349.35</b>    | 4,924.93           |
| Major repairs                              |      |                                    |                                          | 93,372.90                |                                      | <b>93,372.90</b>   | 0.00               |
| Schoolrooms running costs                  | 9    | 2,325.53                           |                                          |                          |                                      | <b>2,325.53</b>    | 2,502.15           |
| Schoolrooms repairs and maintenance        |      | 3,849.49                           |                                          | 195.69                   |                                      | <b>4,045.18</b>    | 1,389.48           |
| Mission giving and donations               | 10   | 0.00                               |                                          | 2,771.45                 | 0.00                                 | <b>2,771.45</b>    | 2,335.39           |
|                                            |      | <b>59,839.39</b>                   | <b>1,772.12</b>                          | <b>96,340.04</b>         | <b>223.78</b>                        | <b>158,175.33</b>  | 62,949.21          |
| Cost of fund raising activities            | 11   |                                    |                                          | 25.50                    |                                      | <b>25.50</b>       | 424.87             |
| Other payments                             | 12   |                                    | 0.00                                     |                          |                                      | <b>0.00</b>        | 1,599.09           |
| <b>Total Payments</b>                      |      | <b>59,839.39</b>                   | <b>1,772.12</b>                          | <b>96,365.54</b>         | <b>223.78</b>                        | <b>158,200.83</b>  | 64,973.17          |
| <b>Excess of receipts over payments</b>    |      |                                    |                                          |                          |                                      |                    |                    |
|                                            |      | <b>(9,701.11)</b>                  | <b>347.56</b>                            | <b>(41,036.18)</b>       | <b>2,160.43</b>                      | <b>(48,229.30)</b> | 58,076.08          |
| Transfers between funds                    |      | 2,000.00                           |                                          |                          | (2,000.00)                           | <b>0.00</b>        | 0.00               |
|                                            |      | <b>(7,701.11)</b>                  | <b>347.56</b>                            | <b>(41,036.18)</b>       | <b>160.43</b>                        | <b>(48,229.30)</b> | 58,076.08          |
| Cash at bank and in hand at 1 January 2025 |      | 21,197.40                          | 20,622.97                                | 76,352.61                | 709.77                               | <b>118,882.75</b>  | 60,806.67          |
| 31.12.25                                   |      | <b>13,496.29</b>                   | <b>20,970.53</b>                         | <b>35,316.43</b>         | <b>870.20</b>                        | <b>70,653.45</b>   | <b>118,882.75</b>  |

Approved by the PCC on 17th March 2026 and signed on their behalf by :-



Revd Kevin Montgomery (PCC chairman)

## Financial Statements for the Period ended 31 December 2025

### Notes to the Accounts:-Further Analysis of Receipts and Payments

|                                                     | Note | Unrestricted<br>General<br>Funds<br>£ | Unrestricted<br>Designated<br>funds<br>£ | Restricted<br>Funds<br>£ | Restricted<br>Endowment<br>Fund<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-----------------------------------------------------|------|---------------------------------------|------------------------------------------|--------------------------|--------------------------------------|--------------------|--------------------|
| <b>Receipts</b>                                     |      |                                       |                                          |                          |                                      |                    |                    |
| <b>All other giving/voluntary receipts</b>          |      |                                       |                                          |                          |                                      |                    |                    |
| Donations                                           | 1    | 1,232.00                              |                                          |                          | 0.00                                 | 1,232.00           | 1,551.47           |
| Noticeboard donations                               |      | 3,011.64                              |                                          |                          |                                      | 3,011.64           | 0.00               |
| Bells Fund                                          |      |                                       |                                          | 0.00                     |                                      | 0.00               | 0.00               |
| Schoolrooms Fund                                    |      |                                       |                                          | 80.00                    |                                      | 80.00              | 50.00              |
| Special Collections                                 |      |                                       |                                          | 1,618.25                 |                                      | 1,618.25           | 1,244.04           |
| Church Reordering Fund                              |      |                                       |                                          | 0.00                     |                                      | 0.00               | 0.00               |
| Flower Fund                                         |      |                                       | 0.00                                     |                          |                                      | 0.00               | 0.00               |
| Community Shelf Fund                                |      |                                       | 1,113.62                                 |                          |                                      | 1,113.62           | 1,137.62           |
| Mission (CMS)                                       |      |                                       |                                          | 698.89                   |                                      | 698.89             | 288.26             |
| Restoration Fund                                    |      |                                       |                                          | 4,447.92                 |                                      | 4,447.92           | 53,835.00          |
|                                                     |      | 4,243.64                              | 1,113.62                                 | 6,845.06                 | 0.00                                 | 12,202.32          | 58,106.39          |
| <b>Fund raising activities</b>                      |      |                                       |                                          |                          |                                      |                    |                    |
| Garage sale (LB Feast Stall)                        | 2    |                                       | 90.00                                    | 117.00                   |                                      | 207.00             | 180.75             |
| Plant sale (History Talk)                           |      |                                       |                                          | 111.00                   |                                      | 111.00             | 311.00             |
| Jumble Sale (2024 Duck Race)                        |      |                                       |                                          | 310.46                   |                                      | 310.46             | 902.00             |
| June Concert (Abington Band)                        |      |                                       |                                          | 541.63                   |                                      | 541.63             | 1,003.37           |
| Singalong (Schoolrooms Fund)<br>(Luminatas Concert) |      |                                       |                                          | 43.00                    |                                      | 43.00              | 867.60             |
| Art Exhibition                                      |      |                                       |                                          | 2,215.47                 |                                      | 2,215.47           | 2,325.74           |
| Christmas Tree Festival (CMS)                       |      |                                       |                                          | 726.75                   |                                      | 726.75             | 697.02             |
| Garden Teas (Garage sale)                           |      |                                       |                                          | 0.00                     |                                      | 0.00               | 50.00              |
|                                                     |      | 0.00                                  | 90.00                                    | 4,065.31                 | 0.00                                 | 4,155.31           | 6,337.48           |
| <b>Investment Income</b>                            |      |                                       |                                          |                          |                                      |                    |                    |
| Nat West Business Reserve                           | 3    | 121.21                                | 8.34                                     | 101.56                   | 0.00                                 | 231.11             | 259.24             |
| Nat West Liquidity Manager 35 Day                   |      | 0.00                                  | 0.00                                     | 1,525.91                 | 0.00                                 | 1,525.91           | 1,071.49           |
| Fidelity Investments                                |      |                                       |                                          |                          | 1,962.68                             | 1,962.68           | 1,850.88           |
| Black Rock                                          |      |                                       |                                          |                          | 192.17                               | 192.17             | 196.56             |
| CBF Investmt                                        |      |                                       |                                          |                          | 229.36                               | 229.36             | 224.01             |
| CBF St Lawrence Trust Fund                          |      |                                       | 907.72                                   | 727.70                   |                                      | 1,635.42           | 978.10             |
|                                                     |      | 121.21                                | 916.06                                   | 2,355.17                 | 2,384.21                             | 5,776.65           | 4,580.28           |
| <b>Grants received</b>                              |      |                                       |                                          |                          |                                      |                    |                    |
| Long Buckby Feast                                   | 4    |                                       |                                          |                          |                                      | 0.00               | 1,000.00           |
| Insurance Claim Bees Nest                           |      |                                       |                                          | 1,000.00                 |                                      | 1,000.00           | 0.00               |
| Gen2 Fund                                           |      |                                       |                                          |                          |                                      | 0.00               | 1,500.00           |
| Northampton Historic Churches Grant                 |      |                                       |                                          | 10,000.00                |                                      | 10,000.00          | 0.00               |
| Vat refund on Architect's Fee/repair                |      |                                       |                                          | 4,976.10                 |                                      | 4,976.10           | 1,128.00           |
|                                                     |      | 0.00                                  | 0.00                                     | 15,976.10                | 0.00                                 | 15,976.10          | 3,628.00           |
| <b>Church activities</b>                            |      |                                       |                                          |                          |                                      |                    |                    |
| Schoolroom Lettings                                 | 5    | 2,390.50                              |                                          |                          |                                      | 2,390.50           | 3,012.00           |
| Fees Received                                       |      | 2,734.00                              |                                          |                          |                                      | 2,734.00           | 4,337.00           |
| WH Clergy reimbursement                             |      | 147.29                                |                                          |                          |                                      | 147.29             | 110.00             |
|                                                     |      | 5,271.79                              | 0.00                                     | 0.00                     | 0.00                                 | 5,271.79           | 7,459.00           |
| <b>Other Receipts</b>                               |      |                                       |                                          |                          |                                      |                    |                    |
| Loan from PDBF                                      | 6    |                                       |                                          | 25,000.00                |                                      | 25,000.00          | 0.00               |

The PDBF loaned the PCC £25,000 in January 2025 for the purposes of cash flow whilst undertaking major repair work to the church building, this is an interest free five year loan, which has to be repaid in yearly instalments of £5,000 on the anniversary date of 12th January. The first repayment of £5,000 was paid on 9th January 2026.

# Financial Statements for the Period ended 31 December 2025

## Notes to the Accounts:-Further Analysis of Receipts and Payments

|                                                 | Note | Unrestricted<br>General<br>Funds | Unrestricted<br>Designated<br>funds | Restricted<br>Funds | Restricted<br>Endowment<br>Fund | Total<br>2025 | Total<br>2024 |
|-------------------------------------------------|------|----------------------------------|-------------------------------------|---------------------|---------------------------------|---------------|---------------|
|                                                 |      | £                                | £                                   | £                   | £                               | £             | £             |
| <b>Payments</b>                                 |      |                                  |                                     |                     |                                 |               |               |
| <b>Clergy and Staffing Costs</b>                |      |                                  |                                     |                     |                                 |               |               |
| Administrator/family worker                     | 7    |                                  |                                     |                     |                                 | 0.00          | 3,518.32      |
| Clergy office & travel expenses                 |      | 107.45                           |                                     |                     |                                 | 107.45        | 0.00          |
|                                                 |      | 107.45                           | 0.00                                | 0.00                | 0.00                            | 107.45        | 3,518.32      |
| <b>Church running expenses</b>                  |      |                                  |                                     |                     |                                 |               |               |
| Church Insurance                                | 8    | 2,840.41                         |                                     |                     |                                 | 2,840.41      | 2,762.17      |
| Church Heat & Light                             |      | 2,303.37                         |                                     |                     |                                 | 2,303.37      | 2,596.37      |
| Fees paid                                       |      | 600.00                           |                                     |                     |                                 | 600.00        | 1,019.00      |
| Fees Paid to Diocese                            |      | 376.00                           |                                     |                     |                                 | 376.00        | 1,980.00      |
| Office Expenditure                              |      | 2,447.48                         |                                     |                     |                                 | 2,447.48      | 1,301.96      |
| Service Costs                                   |      | 1,018.92                         | 0.00                                | 0.00                |                                 | 1,018.92      | 1,060.96      |
| Bank/SumUp charges                              |      | 64.83                            |                                     | 0.00                |                                 | 64.83         | 59.92         |
| Website, Music Copyright, zoom                  |      | 556.56                           |                                     |                     |                                 | 556.56        | 1,302.31      |
| Community Shelf purchases                       |      |                                  | 1,772.12                            |                     |                                 | 1,772.12      | 0.00          |
| Children's work expenses                        |      |                                  |                                     |                     | 223.78                          | 223.78        | 196.25        |
|                                                 |      | 10,207.57                        | 1,772.12                            | 0.00                | 223.78                          | 12,203.47     | 12,278.94     |
| <b>Schoolrooms running costs</b>                |      |                                  |                                     |                     |                                 |               |               |
| Electricity                                     | 9    | 1,224.04                         |                                     |                     |                                 | 1,224.04      | 1,242.02      |
| Water                                           |      | 300.37                           |                                     |                     |                                 | 300.37        | 352.08        |
| Insurance                                       |      | 801.12                           |                                     |                     |                                 | 801.12        | 770.16        |
| Cleaning                                        |      | 0.00                             |                                     |                     |                                 | 0.00          | 137.89        |
|                                                 |      | 2,325.53                         | 0.00                                | 0.00                | 0.00                            | 2,325.53      | 2,502.15      |
| <b>Mission giving and donations</b>             |      |                                  |                                     |                     |                                 |               |               |
| CMS Poulson                                     | 10   |                                  |                                     | 637.64              |                                 | 637.64        | 530.24        |
| CMS Ann Marie                                   |      |                                  |                                     | 507.64              |                                 | 507.64        | 530.24        |
| Funeral donations                               |      |                                  |                                     | 866.00              |                                 | 866.00        | 85.00         |
| Archdeacon's Discretionary Fund                 |      |                                  |                                     | 0.00                |                                 | 0.00          | 421.56        |
| Daventry Foodbank                               |      |                                  |                                     | 65.45               |                                 | 65.45         | 135.00        |
| Royal British Legion                            |      |                                  |                                     | 536.80              |                                 | 536.80        | 444.56        |
| Children's Society                              |      |                                  |                                     | 157.92              |                                 | 157.92        | 188.79        |
|                                                 |      | 0.00                             | 0.00                                | 2,771.45            | 0.00                            | 2,771.45      | 2,335.39      |
| <b>Cost of generating Funds</b>                 |      |                                  |                                     |                     |                                 |               |               |
| Fundraising Costs-(Daventry Brass Band concert) | 11   |                                  |                                     |                     |                                 | 0.00          | 358.10        |
| Art exhibition                                  |      |                                  |                                     | 25.50               |                                 | 25.50         | 66.77         |
|                                                 |      | 0.00                             | 0.00                                | 25.50               | 0.00                            | 25.50         | 424.87        |
| <b>Other payments</b>                           |      |                                  |                                     |                     |                                 |               |               |
| Gen 2 expenditure sofa area                     | 12   |                                  |                                     |                     |                                 | 0.00          | 1,500.00      |
| New headsets                                    |      |                                  |                                     |                     |                                 | 0.00          | 99.09         |
|                                                 |      | 0.00                             | 0.00                                | 0.00                | 0.00                            | 0.00          | 1,599.09      |
| <b>The Community Larder</b>                     |      |                                  |                                     |                     |                                 |               |               |
| 13                                              |      |                                  |                                     |                     |                                 |               |               |

The Long Buckby Community Larder was trialled in the Summer and has now become an established weekly event taking place in St. Lawrence's Church every Tuesday afternoon. It is organised by a separate Charity No. 1184601, Food For Thought Daventry (FFTD). As at 31 December 2025 the Trustees were in the process of setting up a separate bank account for this charity, in the meantime monies received have been banked and accounted for under the PCC's banking arrangements. All monies due to the Community Larder were transferred to this new bank account on 31st March 2026.

|                                                                     | £        | £               |
|---------------------------------------------------------------------|----------|-----------------|
| <b>Receipts and Payments for the period ending 31 December 2025</b> |          |                 |
| Weekly Takings                                                      | 3,790.00 |                 |
| Donations                                                           | 160.00   |                 |
|                                                                     |          | 3,950.00        |
| Sum Up charges                                                      |          | (20.45)         |
| Excess of receipts over Payments as at 31.12.25                     |          | <u>3,929.55</u> |

Watford

**Church of St. Peter and St. Paul, Watford**

**Financial Statements**

**of the**

**Parochial Church Council**

**for the year ended 31<sup>st</sup> December 2025**

**Incumbent**

The Revd Kevin Montgomery

The Vicarage

10 Hall Drive

Long Buckby

NN6 7QR

**Bank:**

Nat West plc

**Independent Examiner:**

Judy Patchett

31 William Road

Long Buckby

# Independent Examiner's Report to the Trustees of St. Peter & St. Paul, Watford Parochial Church Council

I report on the accounts of the church for the year ended 31<sup>st</sup> December 2025, which are set out on the following pages.

## Respective responsibilities of the Trustees and the 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 Commissioners (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 PCC 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 to 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.

Judy Patchett  
31 William Road  
Long Buckby

Sign:   
.....

Date 18.03.2026  
.....

# Financial Statements for the Year Ended 31 December 2025

## Watford PCC

### Statement of Assets and Liabilities

| Note                          | Unrestricted<br>General<br>Funds<br>£ | Restricted<br>Fund<br>£ | Total<br>2025<br>£ | Unrestricted<br>General<br>Funds | Restricted<br>Fund | Total<br>at 31.12.24<br>£ |
|-------------------------------|---------------------------------------|-------------------------|--------------------|----------------------------------|--------------------|---------------------------|
| <b>Cash Funds</b>             |                                       |                         |                    |                                  |                    |                           |
| Cash & cheques on hand        | 0.00                                  |                         | <b>0.00</b>        | 0.00                             |                    | 0.00                      |
| Nat West Current Account      | 12,205.17                             |                         | <b>12,205.17</b>   | 11,191.40                        | 0.00               | 11,191.40                 |
| Nat West Building Account     |                                       | 317.96                  | <b>317.96</b>      |                                  | 1,369.63           | 1,369.63                  |
| <b>Deposit Funds</b>          |                                       |                         |                    |                                  |                    |                           |
| CBF Vicar and Wardens Account | 804.80                                |                         | <b>804.80</b>      | 769.95                           |                    | 769.95                    |
| CBF Building Fund Account     |                                       | 789.84                  | <b>789.84</b>      |                                  | 755.64             | 755.64                    |
|                               | <b>13,009.97</b>                      | <b>1,107.80</b>         | <b>14,117.77</b>   | 11,961.35                        | 2,125.27           | 14,086.62                 |

The movements in the general fund, and restricted funds during the year were:

|                     | Bal b/fwd<br>1.1.25 | Receipts        | Payments        | Transfer    | Bal c/fwd<br>31.12.25 |
|---------------------|---------------------|-----------------|-----------------|-------------|-----------------------|
| <b>Restricted</b>   |                     |                 |                 |             |                       |
| Special Collections | 0.00                |                 | 0.00            |             | 0.00                  |
| Building Fund       | 2,125.27            | 934.20          | 1,951.67        |             | 1,107.80              |
|                     | <b>2,125.27</b>     | <b>934.20</b>   | <b>1,951.67</b> | <b>0.00</b> | <b>1,107.80</b>       |
| General Fund        | 11,961.35           | 3,299.52        | 2,250.90        |             | 13,009.97             |
|                     | <b>14,086.62</b>    | <b>4,233.72</b> | <b>4,202.57</b> | <b>0.00</b> | <b>14,117.77</b>      |

### Fixed Assets

The PCC owns a piece of Land known as Clerks Piece, the value of which is not included in the accounts, but from which a small amount of Rental Income is received.

# Financial Statements for the Year Ended 31 December 2025

## Watford PCC

### Receipts and Payments Accounts

|                                            | Note             | Unrestricted<br>General<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£      | Total<br>Year to<br>31.12.24<br>£ |
|--------------------------------------------|------------------|---------------------------------------|--------------------------|-------------------------|-----------------------------------|
| <b>Receipts</b>                            |                  |                                       |                          |                         |                                   |
| <b>Voluntary receipts</b>                  |                  |                                       |                          |                         |                                   |
| Planned Giving                             |                  | 599.04                                |                          | <b>599.04</b>           | 1,328.73                          |
| Collections                                |                  | 758.78                                | 0.00                     | <b>758.78</b>           | 733.38                            |
| All other giving/voluntary receipts        | 1                | 30.20                                 | 900.00                   | <b>930.20</b>           | 197.80                            |
| Gift Aid Recovered                         |                  | 32.65                                 |                          | <b>32.65</b>            | 66.66                             |
|                                            |                  | <u>1,420.67</u>                       | <u>900.00</u>            | <u><b>2,320.67</b></u>  | <u>2,326.57</u>                   |
| <b>Fund raising activities</b>             | 2                | 0.00                                  |                          | <b>0.00</b>             | 2,226.30                          |
| <b>Investment Income</b>                   |                  | 34.85                                 | 34.20                    | <b>69.05</b>            | 76.88                             |
| <b>Church activities</b>                   | 3                | 1,544.00                              |                          | <b>1,544.00</b>         | 1,972.00                          |
| Other Receipts                             | 4                | 300.00                                |                          | <b>300.00</b>           | 300.00                            |
| <b>Total receipts</b>                      |                  | <u><b>3,299.52</b></u>                | <u><b>934.20</b></u>     | <u><b>4,233.72</b></u>  | <u>6,901.75</u>                   |
| <b>Payments</b>                            |                  |                                       |                          |                         |                                   |
| <b>Church activities</b>                   |                  |                                       |                          |                         |                                   |
| Parish share                               |                  | 0.00                                  |                          | <b>0.00</b>             | 0.00                              |
| Church running expenses                    | 5                | 1,367.86                              | 1,951.67                 | <b>3,319.53</b>         | 4,124.34                          |
| Church repairs and maintenance             | 6                | 883.04                                | 0.00                     | <b>883.04</b>           | 837.94                            |
| Mission giving and donations               | 7                | 0.00                                  | 0.00                     | <b>0.00</b>             | 0.00                              |
|                                            |                  | <u>2,250.90</u>                       | <u>1,951.67</u>          | <u><b>4,202.57</b></u>  | <u>4,962.28</u>                   |
| <b>Cost of fund raising activities</b>     | 8                | 0.00                                  |                          | <b>0.00</b>             | 725.80                            |
| <b>Other payments</b>                      |                  | 0.00                                  | 0.00                     | <b>0.00</b>             | 0.00                              |
| <b>Total Payments</b>                      |                  | <u><b>2,250.90</b></u>                | <u><b>1,951.67</b></u>   | <u><b>4,202.57</b></u>  | <u>5,688.08</u>                   |
| <b>Excess of receipts over payments</b>    |                  | <b>1,048.62</b>                       | <b>(1,017.47)</b>        | <b>31.15</b>            | 1,213.67                          |
| Transfers between funds                    |                  | 0.00                                  |                          | <b>0.00</b>             |                                   |
|                                            |                  | <u>1,048.62</u>                       | <u>(1,017.47)</u>        | <u><b>31.15</b></u>     | <u>1,213.67</u>                   |
| Cash at bank and in hand at 1 January 2025 |                  | 11,961.35                             | 2,125.27                 | <b>14,086.62</b>        | 12,846.25                         |
|                                            | <b>31-Dec-25</b> | <u><b>13,009.97</b></u>               | <u><b>1,107.80</b></u>   | <u><b>14,117.77</b></u> | <u><b>14,059.92</b></u>           |

Approved by the PCC on

and signed on their behalf by Rev Kevin Montgomery

*Kevin Montgomery*

(PCC chairman)

# Financial Statements for the Year Ended 31 December 2025

## Watford PCC

### Further Analysis of Receipts and Payments

|                                            | Note | Unrestricted<br>General<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2025<br>£     | Total<br>2024<br>£ |
|--------------------------------------------|------|---------------------------------------|--------------------------|------------------------|--------------------|
| <b>Receipts</b>                            |      |                                       |                          |                        |                    |
| <b>All other giving/voluntary receipts</b> |      |                                       |                          |                        |                    |
|                                            | 1    |                                       |                          |                        |                    |
| Donations                                  |      | 30.20                                 | 900.00                   | <b>930.20</b>          | 197.80             |
| Special Collections                        |      |                                       |                          | <b>0.00</b>            |                    |
|                                            |      | <u>30.20</u>                          | <u>900.00</u>            | <u><b>930.20</b></u>   | <u>197.80</u>      |
| <b>Fund raising activities</b>             |      |                                       |                          |                        |                    |
|                                            | 2    |                                       |                          |                        |                    |
| Bingo Night                                |      | 0.00                                  |                          | <b>0.00</b>            | 1,596.90           |
| Joules Sale                                |      | 0.00                                  |                          | <b>0.00</b>            | 629.40             |
|                                            |      | <u>0.00</u>                           | <u>0.00</u>              | <u><b>0.00</b></u>     | <u>2,226.30</u>    |
| <b>Church activities</b>                   |      |                                       |                          |                        |                    |
|                                            | 3    |                                       |                          |                        |                    |
| Fees Received                              |      | 1,544.00                              |                          | <b>1,544.00</b>        | 1,972.00           |
|                                            |      | <u>1,544.00</u>                       | <u>0.00</u>              | <u><b>1,544.00</b></u> | <u>1,972.00</u>    |
| <b>Other Receipts</b>                      |      |                                       |                          |                        |                    |
|                                            | 4    |                                       |                          |                        |                    |
| Clerks Piece Rent received                 |      | 300.00                                |                          | <b>300.00</b>          | 300.00             |
|                                            |      | <u>300.00</u>                         | <u>0.00</u>              | <u><b>300.00</b></u>   | <u>300.00</u>      |
| <b>Payments</b>                            |      |                                       |                          |                        |                    |
| <b>Church running expenses</b>             |      |                                       |                          |                        |                    |
|                                            | 5    |                                       |                          |                        |                    |
| Church Insurance                           |      |                                       | 1,951.67                 | <b>1,951.67</b>        | 1,894.97           |
| Church Heat & Light                        |      | 303.92                                |                          | <b>303.92</b>          | 1,545.37           |
| Fees paid                                  |      | 218.00                                |                          | <b>218.00</b>          | 368.00             |
| Fees Paid to Diocese                       |      | 779.00                                |                          | <b>779.00</b>          | 316.00             |
| Service Costs                              |      | 66.94                                 |                          | <b>66.94</b>           | 0.00               |
|                                            |      | <u>1,367.86</u>                       | <u>1,951.67</u>          | <u><b>3,319.53</b></u> | <u>4,124.34</u>    |
| <b>Church Repairs and Maintenance</b>      |      |                                       |                          |                        |                    |
|                                            | 6    |                                       |                          |                        |                    |
| Hartwell Fire extinguishers                |      | 0.00                                  |                          | <b>0.00</b>            | 0.00               |
| Ace Defence Roof Alarm                     |      | 883.04                                |                          | <b>883.04</b>          | 837.94             |
| Church electrical survey                   |      | 0.00                                  | 0.00                     | <b>0.00</b>            | 0.00               |
| General Church Repairs                     |      | 0.00                                  |                          | <b>0.00</b>            | 0.00               |
|                                            |      | <u>883.04</u>                         | <u>0.00</u>              | <u><b>883.04</b></u>   | <u>837.94</u>      |
| <b>Mission giving and donations</b>        |      |                                       |                          |                        |                    |
|                                            | 7    |                                       |                          |                        |                    |
| National Churches Trust                    |      |                                       | 0.00                     | <b>0.00</b>            | 0.00               |
| Royal British Legion                       |      |                                       | 0.00                     | <b>0.00</b>            | 0.00               |
|                                            |      | <u>0.00</u>                           | <u>0.00</u>              | <u><b>0.00</b></u>     | <u>0.00</u>        |
| <b>Cost of fund raising activities</b>     |      |                                       |                          |                        |                    |
|                                            | 8    |                                       |                          |                        |                    |
| Bingo Night                                |      | 0.00                                  |                          | <b>0.00</b>            | 725.80             |
|                                            |      | <u>0.00</u>                           | <u>0.00</u>              | <u><b>0.00</b></u>     | <u>725.80</u>      |

# West Haddon

Independent Examiner's Report to the Trustees of All Saints' Church, West Haddon Parochial Church Council

I report on the accounts of the church for the year ended 31 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 Commissioners (under section (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

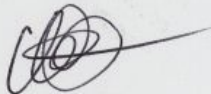
In connection with my examination, no matter has come to my attention:

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.

(Name)



(Date)

8 APRIL 2026

CHARLES PORTER

(Relevant professional qualification or body)

(Address)

21 WEST END  
WEST HADDON  
NONHAMPTON  
NNG 7AY

## Balance sheet

|                      |        |                   |
|----------------------|--------|-------------------|
| In hand 01/01/25     | Lloyds | £4,018.66         |
|                      | Cash   | £31.18            |
| Add income           |        | £61,061.25        |
|                      | Total  | <b>£65,111.09</b> |
| Subtract expenditure |        | £43,273.34        |
|                      | Total  | <b>£21,837.75</b> |
| in hand 31/12/25     | Lloyds | 21788.22          |
|                      | Cash   | 49.53             |
|                      | Total  | <b>£21,837.75</b> |

This total should be split as follows:

| Title     | 01/01/2025 | income     | spent      | Invested | 31/12/2025 |
|-----------|------------|------------|------------|----------|------------|
| Choir     | £108.61    |            | £0.00      |          | £108.61    |
| insurance | £0.00      | £18,722.00 |            |          | £18,722.00 |
| Fabric    | £0.00      | £10,031.00 | £4,706.00  |          | £5,325.00  |
| General   | £3,941.23  | £32,308.25 | £38,567.34 |          | -£2,317.86 |
| Total     | £4,049.84  | £61,061.25 | £4,049.84  | £0.00    | £21,837.75 |

## Other accounts held by the Church

1 **West Haddon Church Fabric Harris Bequest**

This account is run by Peterborough and the capital held by the Central Board of Finance. The interest is shown as part of our interest and dividend item in the main accounts.

|                  |            |           |
|------------------|------------|-----------|
| Value of Fund at | 31/12/2024 | £5,040.75 |
| Redemption value |            | £4,881.04 |
| Loss             |            | £159.71   |
| Value of Fund at | 31/12/2025 | £0.00     |

This account was redeemed and the balance was paid into our Building fund Account 29576662 to help pay for the building repairs

**2 Church Lands Charity.** This account is run by the treasurer.  
 The capital is invested with COIF Charity Funds.  
 The interest is paid into a separate account with Lloyds Bank

Value of fund at 31/12/2024 £67,006.44  
 Value of fund at 31/12/2025 £53,604.26  
 Units to the value of £10000 were sold in December

| <b>Lloyds account</b> | W.Haddon Church Lands |            | In                | Out              |
|-----------------------|-----------------------|------------|-------------------|------------------|
|                       | 3555657               |            |                   |                  |
| Opening balance       | 01/01/2025            |            | £607.68           |                  |
| Interest from COIF    |                       |            | £1,932.68         |                  |
| Units sold            | 11/12/2025            | 30/12/2025 | £10,000.00        |                  |
| WHPCC                 |                       |            |                   | £3,018.00        |
| <b>Total</b>          |                       |            | <b>£12,540.36</b> | <b>£3,018.00</b> |
| Closing balance       | 31/12/2025            |            |                   | <b>£9,522.36</b> |

**3 Building repair fund**

| Lloyds account  | PCC of West Haddon Parish |  | Acc.no 29576662    |                    |
|-----------------|---------------------------|--|--------------------|--------------------|
|                 |                           |  | In                 | Out                |
| Opening balance | Jan-25                    |  | £1,144.23          |                    |
|                 | 01 Jan-31 Dec             |  | £107,108.19        |                    |
| <b>Total</b>    |                           |  | <b>£108,252.42</b> | <b>£108,226.44</b> |
| Closing balance | 31/12/2025                |  |                    | <b>£25.98</b>      |

**4 Savings Account**

| Lloyds Account  | PCC of West Haddon Parish |  | Business savings Acc.no. 29714562 |                   |
|-----------------|---------------------------|--|-----------------------------------|-------------------|
|                 |                           |  | In                                | Out               |
| Opening balance | Jan-25                    |  | £56,879.60                        |                   |
| 01 Jan-31 Dec   | Grant                     |  | £10,000.00                        |                   |
|                 | Church Fabric Harris      |  | £4,881.04                         |                   |
|                 | VAT refunded              |  | £8,855.58                         | £80,933.48        |
|                 | Interest                  |  | £377.78                           |                   |
| <b>Total</b>    |                           |  | <b>£80,994.00</b>                 | <b>£80,933.48</b> |
| Closing balance |                           |  |                                   | <b>£60.52</b>     |

This account was closed in December and the balance transferred to PCC Account in January 2026

All Saints' Church West Haddon Accounts  
INCOME

|                      |                              | Income 2025   | Income 2024 |
|----------------------|------------------------------|---------------|-------------|
| Planned giving       | Direct to Bank               | £11,011.72    | £11,475.49  |
|                      | By Envelope                  | £780.00       | £875.00     |
|                      | Tax rebate                   | £3,138.74     | £3,902.79   |
| Other Giving         | CAF                          | £250.00       | £1,000.00   |
|                      | Collections                  | £2,063.97     | £1,923.39   |
|                      | Donations                    | £1,353.17     | £662.50     |
|                      | Floodlights                  | £335.00       | £430.10     |
| Specified Giving     | Hollowell Steam              | £600.00       | £200.00     |
|                      | Choir fund                   |               |             |
|                      | Building Fund                | £5,150.00     | £12,495.40  |
|                      | Heating and lighting         |               |             |
|                      | Royal British Legion         | £21.71        |             |
|                      | Churchyard                   |               | £100.00     |
|                      | Bell/tower fund              | £112.50       | £573.00     |
|                      | Audio/Visual                 |               |             |
|                      | CMS                          | £300.00       | £300.00     |
|                      | Children Gen2                |               | £2,000.00   |
| Fund Raising         | Cycle Ride-NHCT              | £150.00       | £180.00     |
|                      | Lent Lunch                   | £225.01       | £200.00     |
|                      | Catering-WHP                 |               | £517.00     |
|                      | Bar at WHP                   |               | £250.00     |
|                      | Christmas Tree Festival      | £768.86       | £773.34     |
|                      | Coffee mornings/pop up stall | £162.32       | £581.97     |
|                      | Quiz                         | £908.54       | £1,019.00   |
|                      | Ann Boleyn                   | £983.68       | £335.00     |
|                      | other                        | £18.66        |             |
|                      | Photo show refreshments      | £561.42       | £491.27     |
|                      | Picnic in the park           | £138.35       | £200.00     |
|                      | Other income                 | Miscellaneous |             |
| Lord Pritchard Trust |                              |               | £3,093.00   |
| Insurance claim      |                              | £18,772.00    |             |
| Fees                 | CBF Fund Redemption          | £4,881.04     |             |
|                      |                              | £4,566.50     | £3,500.00   |
| Dividends/Interest   | CBF Inc Fund                 | £140.06       | £136.79     |
|                      | West Haddon Charities        | £650.00       | £700.00     |
|                      | Church Lands Charity         | £3,018.00     | £1,670.00   |
| Total                |                              | £61,061.25    | £50,426.13  |

| All Saints' Church<br>Expenditure |                             | West Haddon | 2025 Expenditure | 2024 Expenditure |
|-----------------------------------|-----------------------------|-------------|------------------|------------------|
| Ministry expenses                 | Parish Share                |             | £15,510.00       | £20,001.00       |
|                                   | Ministry expenses           |             | £147.29          |                  |
|                                   | Childrens worker            |             |                  |                  |
|                                   | Guild of bell ringers       |             |                  |                  |
| Church Expenses                   | Insurance                   |             | £2,724.66        | £2,643.64        |
|                                   | Electricity                 |             | £2,476.84        | £1,938.85        |
|                                   | Water                       |             | £123.60          | £93.24           |
|                                   | Altar                       |             | £25.34           | £27.28           |
|                                   | Children's work             |             | £57.30           | £54.89           |
|                                   | Gigaclear                   |             | £432.00          | £639.00          |
|                                   | Roof Alarm                  |             | £878.96          | £1,197.44        |
|                                   | Admin                       |             |                  |                  |
|                                   | Churchyard                  |             | £3,018.00        |                  |
| Fees                              |                             |             | £2,425.50        | £1,579.00        |
|                                   | Gen2 children work          |             | £175.18          | £1,637.77        |
| Choir fund                        |                             |             |                  |                  |
| Sound system                      |                             |             |                  |                  |
| Church Maintenance                | Organ/ists                  |             | £168.00          | £168.00          |
|                                   | Fire Extinguishers          |             | £123.42          | £100.16          |
|                                   | Repairs                     |             | £342.00          |                  |
|                                   | Electrical work             |             | £3,548.00        | £787.00          |
|                                   | Quinquennial                |             | £4,709.60        |                  |
| Tower Screen                      | Bell/tower                  |             | £35.00           | £23.00           |
| Fund Raising                      | AnnBoleyn                   |             | £477.81          | £300.00          |
|                                   | Catering                    |             |                  |                  |
|                                   | Christmas Tree Festival     |             |                  |                  |
|                                   | Village hall                |             | £32.00           |                  |
|                                   | Quiz                        |             | £100.00          | £100.00          |
| Charity                           | C.M.S. (Lent lunches)       |             | £220.00          | £200.00          |
|                                   | C.M.S                       |             | £300.00          | £300.00          |
|                                   | Embrace the Middle East     |             | £100.00          | £100.00          |
|                                   | Childrens Society           |             | £85.00           |                  |
|                                   | Transfer to Building Fnd    |             |                  | £1,233.05        |
|                                   | Transfer to Savings account |             | £4,881.04        | £16,431.10       |
| Others                            |                             |             | £156.80          | £976.16          |
| Total                             |                             |             | £43,273.34       | £50,530.58       |

Winwick

## Independent Examiner's Report to the Trustees of St Michael & All Angels Winwick Parochial Church Council

I report on the accounts of the church for the year ended 31 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 Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

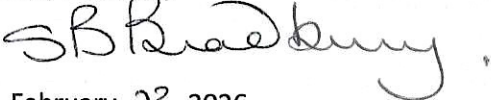
### Basis of Independent Examiner's report

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. Which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sally Bradbury



February -23- 2026

The Tithe Barn, Winwick Manor, Northampton, Northamptonshire, NN6 7PD

| <b>INCOME STATEMENT</b>                   |                                               |                      |                         |
|-------------------------------------------|-----------------------------------------------|----------------------|-------------------------|
| <b>St Michael and All Angels, Winwick</b> |                                               | <b>2025 - Actual</b> | <b>2025 - FY Budget</b> |
|                                           |                                               |                      |                         |
| <b>Balance</b>                            | <b>Opening Balance Lloyds -</b>               | <b>£ 21,122.00</b>   | <b>£ 21,122</b>         |
|                                           |                                               |                      |                         |
| <b>INCOME</b>                             | <b>Donations</b>                              | <b>£ 393.30</b>      | <b>£ 600.00</b>         |
|                                           | <b>CBF interest</b>                           | <b>£ 745.75</b>      | <b>£ 750.00</b>         |
|                                           | <b>Parish Giving</b>                          | <b>£ 480.00</b>      | <b>£ 500.00</b>         |
|                                           | <b>Tax Parish Giving</b>                      | <b>£ 55.00</b>       | <b>£ 60.00</b>          |
|                                           | <b>Fete / Auction</b>                         | <b>£ -</b>           |                         |
|                                           | <b>Other</b>                                  | <b>£ -</b>           | <b>£ 1,000.00</b>       |
|                                           |                                               |                      |                         |
|                                           | <b>TOTAL INCOME</b>                           | <b>£ 1,674.05</b>    | <b>£ 2,910.00</b>       |
|                                           |                                               |                      |                         |
| <b>EXPENSES</b>                           | <b>Parish Share</b>                           | <b>£ 3,486.00</b>    | <b>£ 3,500.00</b>       |
|                                           | <b>Insurance</b>                              | <b>£ 2,165.08</b>    | <b>£ 2,000.00</b>       |
|                                           | <b>Electricity</b>                            | <b>£ 330.38</b>      | <b>£ 500.00</b>         |
|                                           | <b>Roof alarms</b>                            | <b>£ 1,214.40</b>    | <b>£ 2,000.00</b>       |
|                                           | <b>Electrical work</b>                        | <b>£ 2,702.00</b>    |                         |
|                                           | <b>Quinquennial</b>                           |                      |                         |
|                                           | <b>Fees out</b>                               | <b>£ -</b>           | <b>£ 500.00</b>         |
|                                           | <b>Misc</b>                                   | <b>£ 160.00</b>      | <b>£ 1,000.00</b>       |
|                                           |                                               |                      |                         |
|                                           | <b>TOTAL EXPENSES</b>                         | <b>£ 10,057.86</b>   | <b>9500</b>             |
|                                           |                                               |                      |                         |
|                                           | <b>INCOME LESS EXPENSES</b>                   | <b>£ (8,383.81)</b>  | <b>£ (6,590)</b>        |
|                                           |                                               |                      |                         |
|                                           | <b>BALS B/F PLUS INCOME<br/>LESS EXPENSES</b> | <b>£ 12,738.19</b>   | <b>£ 14,532</b>         |
|                                           |                                               |                      |                         |
|                                           | <b>Balance at bank 18/01/26</b>               | <b>£ 12,738.19</b>   |                         |
|                                           |                                               |                      |                         |
|                                           |                                               |                      |                         |

**INCOME**

| Winwick      |                 |                 |                   |            |                 |              |                   |             |
|--------------|-----------------|-----------------|-------------------|------------|-----------------|--------------|-------------------|-------------|
| income       | Donations       | Parish Giving   | Tax Parish Giving | Fees       | interest        | Others       | Fete/Auction      |             |
| Date         |                 |                 |                   |            |                 |              |                   |             |
| Jan 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Jan 10       |                 |                 | £5.00             |            |                 |              |                   |             |
| Feb 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Feb 28       |                 |                 |                   |            | £ 172.15        |              |                   |             |
| Feb 28       |                 |                 |                   |            | £ 12.40         |              |                   |             |
| Mar 4        |                 |                 | £5.00             |            |                 |              |                   |             |
| Mar 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Mar 13       |                 |                 | £5.00             |            |                 |              |                   |             |
| Mar 20       | £93.80          |                 |                   |            |                 |              |                   | Wall Safe   |
| Apr 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Apr 10       |                 |                 | £5.00             |            |                 |              |                   |             |
| May 9        |                 | £40.00          |                   |            |                 |              |                   |             |
| May 30       |                 |                 |                   |            | £172.15         |              |                   |             |
| May 30       |                 |                 |                   |            | £12.40          |              |                   |             |
| Jun 5        |                 |                 | £5.00             |            |                 |              |                   |             |
| Jun 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Jun 12       |                 |                 | £5.00             |            |                 |              |                   |             |
| Jul 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Jul 18       |                 |                 | £5.00             |            |                 |              |                   |             |
| Aug 8        |                 | £40.00          |                   |            |                 |              |                   |             |
| Aug 18       | £48.20          |                 |                   |            |                 |              |                   | Wall Safe   |
| Aug 22       |                 |                 | £5.00             |            |                 |              |                   |             |
| Aug 29       |                 |                 |                   |            | £172.15         |              |                   |             |
| Aug 29       |                 |                 |                   |            | £12.40          |              |                   |             |
| Sep 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Sep 17       |                 |                 | £5.00             |            |                 |              |                   |             |
| Oct 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Oct 13       |                 |                 | £5.00             |            |                 |              |                   |             |
| Nov 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Nov 28       |                 |                 | £5.00             |            |                 |              |                   |             |
| Nov 28       |                 |                 |                   |            | £179.19         |              |                   |             |
| Nov 28       |                 |                 |                   |            | £12.91          |              |                   |             |
| Dec 10       |                 | £40.00          |                   |            |                 |              |                   |             |
| Dec 24       | £63.80          |                 |                   |            |                 |              |                   | Wall Safe   |
| Dec 24       | £187.50         |                 |                   |            |                 |              |                   | Christening |
|              |                 |                 |                   |            |                 |              |                   |             |
|              |                 |                 |                   |            |                 |              |                   |             |
| <b>TOTAL</b> | <b>£ 393.30</b> | <b>£ 480.00</b> | <b>£ 55.00</b>    | <b>£ -</b> | <b>£ 745.75</b> | <b>£ -</b>   | <b>£ -</b>        |             |
|              |                 |                 |                   |            |                 | <b>TOTAL</b> | <b>£ 1,674.05</b> |             |



| <b>BALANCE SHEET</b>                      |                             |                            |                    |                    |
|-------------------------------------------|-----------------------------|----------------------------|--------------------|--------------------|
| <b>St Michael and All Angels, Winwick</b> |                             | <b>2026</b>                | <b>2025</b>        | <b>2024</b>        |
|                                           |                             |                            |                    |                    |
| <b>BALANCE SHEET as at</b>                |                             | <b>Dec - 2026</b>          | <b>Dec - 2025</b>  | <b>Dec - 2024</b>  |
|                                           |                             |                            |                    |                    |
| <b>ASSETS</b>                             | <b>Cash - Lloyds</b>        | <b>£ 12,491.99</b>         | <b>£ 12,738.19</b> | <b>£ 21,122.00</b> |
|                                           | <b>Investments - CBF</b>    | <b>Sale of Winwick Old</b> |                    |                    |
|                                           | <b>Confirmed 31/12/2025</b> | <b>School House</b>        | <b>£ 24,033.88</b> | <b>£ 24,033.88</b> |
|                                           |                             | <b>Hensman Bequest</b>     | <b>£ 1,731.47</b>  | <b>£ 1,731.47</b>  |
|                                           |                             |                            |                    |                    |
|                                           |                             | <b>£ 38,257.34</b>         | <b>£ 38,503.54</b> | <b>£ 47,960.29</b> |
|                                           |                             |                            |                    |                    |
| <b>RESERVES</b>                           |                             | <b>£ 38,257.34</b>         | <b>£ 38,503.54</b> | <b>£ 47,960.29</b> |
|                                           |                             |                            |                    |                    |

| <b>BUDGET</b>                             |                                  |
|-------------------------------------------|----------------------------------|
|                                           | <b>DRAFT<br/>BUDGET<br/>2026</b> |
| <b>St Michael and All Angels, Winwick</b> |                                  |
| <b>Opening Balance Lloyds</b>             |                                  |
| <b>Collections (2019)</b>                 |                                  |
| <b>Collections</b>                        |                                  |
| <b>Direct to bank</b>                     |                                  |
| <b>Gift Aid tax rebate</b>                |                                  |
| <b>Fees gross</b>                         |                                  |
| <b>GoW Fete</b>                           |                                  |
| <b>Donations</b>                          | £ 400                            |
| <b>Alms Box</b>                           | £ 0                              |
| <b>Winwick Parish meeting</b>             | £ 0                              |
| <b>Sale of Harvest produce</b>            | £ 0                              |
| <b>Quinquennial Grant</b>                 | £ 0                              |
| <b>CBF interest</b>                       | £ 750                            |
| <b>Parish Giving</b>                      | £ 480                            |
| <b>Tax Parish Giving</b>                  | £ 60                             |
| <b>Fete</b>                               | £ 0                              |
| <b>Other</b>                              | £ 0                              |
| <b>TOTAL INCOME</b>                       | £ 1,690                          |
|                                           |                                  |
|                                           |                                  |
| <b>Parish Share</b>                       | £ 3,500                          |
| <b>Insurance</b>                          | £ 2,200                          |
| <b>Electricity</b>                        | £ 350                            |
| <b>Fire protection</b>                    | £ 0                              |
| <b>Clock service</b>                      | £ 0                              |
| <b>Roof alarms</b>                        | £ 1,300                          |
| <b>Pathway</b>                            | £ 0                              |
| <b>Electrical work</b>                    | £ 0                              |
| <b>Quinquennial</b>                       | £ 0                              |
| <b>Fees out</b>                           | £ 0                              |
| <b>PDG bell fund</b>                      | £ 0                              |
| <b>Deanery synod</b>                      | £ 0                              |
| <b>Misc</b>                               | £ 500                            |
| <b>Gigaclear</b>                          | £ 0                              |
| <b>TOTAL EXPENSES</b>                     | £ 7,850                          |
| <b>INCOME LESS EXPENSES</b>               | £ (6,160)                        |
| <b>BALS B/F PLUS INCOME LESS EXPENSES</b> | £ (6,160)                        |
|                                           |                                  |
| <b>Draft Prepared by RGO</b>              |                                  |
| <b>02/04/2024</b>                         |                                  |
| <b>Amended 31/01/2023</b>                 |                                  |
| <b>2025 Prepared Jan-25</b>               |                                  |
| <b>2026 Prepared Jan-26</b>               |                                  |
|                                           |                                  |
|                                           |                                  |

# Electoral Roll Reports

## Long Buckby

The new electoral roll for 2026 has 67 names on it, 55 of whom are resident in the parish and 9 of whom are non-resident. We were blessed by the addition of four names to the roll and saddened at the loss of one member, Gordon Harris. May he rest in peace and rise in glory.

## Watford

An updated electoral roll has been compiled for this year comprising of 19 names, 14 of whom are resident in the parish and 5 of whom are non-resident.

## West Haddon

The updated electoral roll contains 38 names with two additions from the previous year, 3 of which are non-resident in the parish.

## Winwick

The electoral roll has been compiled for this year with 24 names on it all of them resident in the parish.

# Fabric Reports

## St Lawrence Church, Long Buckby, Churchwardens Report 2025

This report covers the year 2025.

### Legal

The Terrier and Inventories were all checked and updated. The Goods and Ornaments of the Church are all in good order and repair.

### Fabric

In 2025 we were able to complete the replacement of the South Roof just in time for Remembrance Sunday and before what turned out to be a very wet winter. We are very grateful for the excellent craftsmanship of the Lead Works who managed the 7 week programme with minimal disruption to the life of the Church. Our architects, Stimpson Walton and Bond, provided very good support and assistance. We give thanks to the individuals and groups who gave donations and supported the fundraising efforts as well as to the Organisations who gave grants. The focus in 2026 will be on fundraising for the repairs to the Tower.

The Church building is open throughout the day and since July a Community Larder has operated on Tuesday afternoon with the help of the Food for Thought charity with much of the food coming from the supermarket sector via FareShare. People join the Larder either because they are struggling to pay for household essentials or because they want to reduce food waste. By the end of 2025 more than 80 households had joined.

The following received an annual service:

- [a] Fire Extinguishers
- [b] Gas Boiler
- [c] Tower Clock
- [d] Roof Alarm
- [e] Schoolroom Fire Alarm
- [f] Schoolroom Emergency Lighting
- [g] Organ
- [h] Sound Desk and Projector

The Schoolroom call points and Fire alarm were tested on a regular basis.

## Many thanks for your support

On behalf of our church family we would like to thank all those who give their time and talents to the service of St. Lawrence and its people. Those who participate in services, fill rotas, provide music, flowers, cleaning and all the supporting activities, as we strive to bring Jesus into everything we do and everywhere we are.

Chris Banks

April 2026

## Church Fabric Report 2025 for St Peter & St Paul Church Watford

The Fabric of the church is relatively good considering its age, there are some issues that will need addressing as soon as financially possible.

- Blockage to the south wall roof drainage system has been resolved once and needs doing again, but the internal wall plaster has been damaged by the dampness of the leak and will need the bacteria growth eradicating and repainting at some point in the future.
- Bat dropping and urine are constantly dropping onto woodwork, ie, pews, architectural pieces, and causing them to decay.
- Some of the box pew floor supports have rotted away causing the floors to collapse hence unusable. \*Churchwarden (KB) has stated he will continue programme of taking up floors and replacing supports as and when time and finances allow!
- The drains all around the church were cleaned to help with the damp. This is an ongoing job.

Bernadette Frost  
Church Warden

## All Saints, West Haddon Churchwardens Report for 2025

This year saw the start and completion of major repairs to both the roof and tower. The work was considered urgent following our last Quinquennial inspection in 2023. After considerable fundraising and numerous grant applications work commenced in May this year and was completed in October. More repair work was identified once work had started and our final bill for all works completed was over £83,000. We were able to claim back the VAT on this total. The scaffolding remained in place longer than we had anticipated which did impact on our very patient wedding couples who were married at All Saints during the summer.

In May of this year, we had a significant theft at All Saints. Our silver chalice and Patens were stolen from the safe. After several months we received a payment from the insurers to replace the items. We replaced the stolen items with much less expensive ones. This has enabled us to put some money aside for potential projects in church. One of these was the replacement of all our internal and external lighting to LED lighting. This has resulted in a much brighter church interior and church steps.

Following an inspection of headstones in the churchyard by the parish council over 20 headstones were laid down as they were found to be unsafe. This caused distress to families and some discussion amongst people who live in the village. It was agreed that we would use some monies from a bequest to have all repairs undertaken. There were 30 headstones in total which did not comply with current regulations, and these repairs were commenced in 2025 to be completed in 2026.

Some other minor fabric repairs were also undertaken. Including the fitting of a lock to the boiler room door and repairs to the altar rail lock.

The terrier was completed in 2025.

No other fabric projects were carried out.

Julie Morgan Churchwarden April 2026.

## St Michael and All Angels, Winwick Churchwardens Report for 2025

The church fabric is in generally good condition.

A number of small projects were undertaken, including some replastering and painting of the walls.

Church cleaning is regularly undertaken with the help of volunteers in the village. We would like to express our thanks to them for this regular commitment to keep St Michael and All Angels clean, tidy and accessible to visitors.

Bruce Green  
Churchwarden





[www.onechurch4parishes.co.uk](http://www.onechurch4parishes.co.uk)

Prepared 22<sup>nd</sup> April 2026.