

THE CHURCH OF ST JAMES THE GREAT, SILSOE

*LIVING OUR FAITH,
LOVING OUR COMMUNITY*



ANNUAL REPORT and FINANCIAL STATEMENTS of the PAROCHIAL CHURCH COUNCIL for the year ended 31 DECEMBER 2025

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Dear Church Family

Within these pages you will find a detailed review of the life of the church in 2025. A lot has happened and you may be surprised by the range of activities and areas that church life encompasses. As a church we are called to serve our community and the wider world and we hope that you find encouragement in these pages for the outworking of a real living faith.

Being a follower of Jesus was never meant to be a passive, stationary state of inertia. Jesus challenged his disciples to 'Go!' In a rich variety of ways we are trying to reach out, as the church has for nearly 2000 years with an unchanging message, but with ever changing methods.

One of our enduring challenges is to honour the historic and traditional, whilst at the same time to be innovative and ever creative. We may not always get this right but we endeavour to connect with everyone within our neighbourhood. The mission and ministry of a church is one of 'work in progress', this report gives us an opportunity to take stock and then continue. Do get in touch if there is anything you'd like to talk about or suggest as a result of reading this report. That is the case whatever your faith position and connection with the church. We are here for you.

Our prayer is that 2026 will be one we can look back on with thankfulness as we have for 2025. Thank you for your all that you have done to make it such a joyful year, your involvement and commitment are applauded. It is a privilege to be a part of such a great team.

With Love and Prayers

Rev Simon and Rev Louise

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2025 SUMMARY



Our 2025 Report provides a wealth of information about the life of our Church throughout the year, and we hope you find it both interesting and informative. It also includes the statutory details we are required to share annually.

This year, as well as continuing to introduce new types of services, study groups, and social events, we were delighted to welcome Rev Olivia Davies as our Curate to work alongside Revs Simon and Louise Moore for 3 years. We've continued worked closely with the parishes of Flitton and Pulloxhill, strengthening our collaboration as a Benefice and have expanded Benefice-wide events and initiatives.

We receive no regular financial support from the Government or the Church of England, so all our expenses rely on the generous support of our congregation, fundraising events, fees, and any grants or community donations we are able to secure. We are pleased that in 2025, for the first time in many years, our income has exceeded our expenditure. We are very grateful to all our congregation who have supported us with their Giving and to our community who have supported our fund-raising efforts.

On pages 13 to 32, you'll find detailed reviews of the activities and events organised by Silsoe Parochial Church Council in 2025 as well as a comprehensive breakdown of our finances. We hope you find this section informative. Additionally, pages 4 to 12 offer a detailed overview of the finances and activities of the Benefice.

If you have any questions about the content of this Report or would like to learn more about Silsoe Church and our Parochial Church Council, please don't hesitate to contact any member of the PCC or the Vicars.

BENEFICE of FLITTON, PULLOXHILL & SILSOE

History

The Church of England operates with a 'Parish System', dividing the country into small geographical areas, each with one or more parish churches managed by a Parochial Church Council (PCC). A PCC is a corporate body (PCC Powers Measure 1956, Church Representation Rules 2006) and functions as a charity exempt from registration with the Charity Commission. Historically, each parish had its own vicar, but as rural populations declined, parishes began to join together to share clergy. When two or more parishes come together but remain separate legal entities, this is known as a benefice.

In 1920, the Parishes of Flitton and Pulloxhill formed a benefice, and in 1982, Silsoe Parish joined them, creating the Benefice of Flitton, Pulloxhill, and Silsoe. All three parishes are part of the Ampthill & Shefford Deanery, within the Diocese of St Albans, which is itself part of the Church of England. Although the three parishes remain independent, they share their Vicars, Revs. Simon and Louise Moore. As a result, each parish contributes to the vicar's stipend ("salary") and housing costs, with Silsoe covering 50% and Flitton and Pulloxhill each contributing 25%.

A vicar's stipend is set each year by the Church of England assuming that the vicar will be fully reimbursed for parochial expenses. These expenses cover the day-to-day running costs of the clergy, including items such as stationery, books used to prepare sermons/conduct services, travel expenses and hospitality on official occasions. By agreement, the three Parishes share these expenses in the same proportions as they share the stipendiary costs.

A PCC is responsible for working with the clergy to promote the full mission of the Church within the parish, encompassing pastoral, evangelical, social and ecumenical activities. The three PCCs collaborate closely as a Benefice, engaging in joint worship and fundraising initiatives. As current regulations do not permit a Benefice to hold its own bank account or register for Gift Aid all joint expenses and income for the Benefice are managed by Silsoe PCC in order to streamline processes and avoid multiple payments and expense claims. Flitton and Pulloxhill PCCs make periodic contributions to meet their respective shares of the net cost.

The Ministry Team

During 2025, Rev Olivia Davies joined as our Curate; Olivia will be with us for 3 years as she completes her curacy under the guidance of Rev Simon and Rev Louise before moving to a parish of her own.

We send our best wishes and grateful thanks to Rev Anne Barker, who has been a member of our Ministry Team for some years, who left us in 2025 when she and her husband, Bob (who has played the organ for us at many services), moved away to Derbyshire.

At the end of 2025, the Benefice Ministry Team consisted of:

Incumbent & Assistant Vicar: Revs Simon and Louise Moore

Curate: Rev Olivia Davies – ordained 29 June 2025

Retired Priest with Permission to Officiate: Rev Anna Garvie

Lay Reader: Gillian Kern

Lay Leaders of Worship: Margaret Butt, Liz Coulson, Jo Holt and Maggie Jeeves

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued

Review of Benefice Activities through the year

Discipleship & Spiritual Growth:

Throughout 2025, a wide range of activities took place across the Benefice to support discipleship and spiritual growth. These included:

Alpha Course: 2025 marked the third year of our Alpha Course, held on Wednesday evenings at the Vicarage. Each session began with a shared meal, followed by an exploration of the foundations of the Christian faith in a welcoming and open environment. We are delighted that several participants have since joined our congregations and now take part in many of our activities. A further Alpha Course is planned for 2026.

Lent Course: In March, we ran a Lent Course based on Pete Greig's book *How to Hear God: A Simple Guide for Normal People*. Five sessions were held on consecutive Wednesday evenings at 7.30pm and repeated on Friday afternoons at 2pm, both at the Vicarage. Participants were free to attend either session each week, and online videos were available for anyone unable to attend in person.

Bible Book Club: The Bible Book Club met regularly at the Vicarage through the year to share insights and thoughts on particular books or chapters of the Bible and also to ask questions.

Books for School Leavers: We purchased copies of a book addressing common questions children ask about God and faith to give to our Silsoe and Greenfield and Pulloxhill Schools pupils in the summer.

Jesus 100: In the autumn, we established several discussion groups across the Benefice using Robin Gamble's *Jesus 100: 100 Days to Find Him, 100 Days to Follow Him, 100 Days to Become Like Him*. The book offers daily readings designed to deepen understanding of Jesus' teachings and support personal discipleship. It can be used individually or as a basis for group discussion.

Leading Intercessions: In June, we held a workshop on Leading Intercessions for people interested in leading intercessions in church.

Messy Church: Messy Church continued regularly throughout 2025 across all three parishes. We are pleased that families from each parish attend whichever church is hosting, with around 30 families taking part across the year. These sessions bring together children, families and individuals of all ages to enjoy songs, stories, puppetry, crafts and a shared meal.



© Bible Reading Fellowship 2021. See messychurch.org.uk

On Good Friday, a special Messy Church was held in Silsoe Church, during which the children created an Easter Garden. In June, Messy Church took place outdoors in Pulloxhill Churchyard, where families enjoyed making journey sticks, creating prayer blocks, printing with paints, hearing the story of the Prodigal Son enacted by our Vicars, and sharing a picnic.

Participation in Messy Church is free of charge. We are grateful to all who made donations during the year; these contributions helped to meet the costs of Messy Church and other family-focused events and services

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BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year****Discipleship & Spiritual Growth:** - continued

The Book Fund: During 2025 there have been two appeals for funds to support bulk purchase books – Jesus 100 and That’s a Good Question (books for School Leavers). Rather than establishing additional restricted funds, the existing restricted Bible Fund was renamed the Book Fund to incorporate these purchases and donations. The purpose of the Fund is to support the purchase of books that promote Discipleship and Spiritual Growth within the Benefice and beyond. By the end of 2025, all monies in the Fund had been spent, but the Fund will remain open for future appeals.

	2025	2024
Book Fund at start of year	<u>£11</u>	<u>£60</u>
Income:		
School Leavers books donations	£75	
Jesus 100 book donations	£231	-
Bible donations	-	£14
Gift Aid/Gift Aid Small Donation Scheme rebate	<u>£73</u>	
Total Income:	<u>£379</u>	£14
Expenditure:		
Jesus 100 books purchased	-£177	
School Leavers books purchased	-£258	
Bibles & associated books purchased	-£83	-£63
Total Expenditure:	<u>-£518</u>	<u>-£63</u>
Excess Expenditure over Income	-£139	-£49
Expenditure to be covered by the General Fund	<u>-£128</u>	<u>Nil</u>
Bible Fund at end of year	<u>Nil</u>	<u>£11</u>

Both Rev Simon and Rev Louise went on separate **retreats** in 2025 and the Benefice covered the costs which were not met by direct grants.

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year****Worship & Services:**

Most Sundays, services are held in all three churches within the Benefice, with at least one service of **Holy Communion**. A variety of other forms of worship are offered, including **Morning Worship** and **All Age Worship**. Once a month, all congregations come together for a **United Benefice Service**, which rotates between the three churches. We are grateful to Katie Shattock for producing the pew sheets for our Sunday services throughout the year.



During the year we introduced **All Together Worship** once a month in Flitton Church - a short service for suitable for all ages, all stages of faith and all points of view; with songs, puppets, prayer, and cake.

Most weeks, one of the sermons is recorded and the audio made available on the Benefice website.

On Wednesday mornings, Rev Simon and Rev Louise lead **Early Morning Prayers** at 8:30am using Zoom enabling people to join from homes. Everyone is welcome to join – contact Rev Simon or Rev Louise for the Zoom details.

As well as Sunday worship, a **Said Communion** using the Book of Common Prayer is held on the fourth Friday of each month in Flitton Church.

During 2025, once a month on a Thursday, Reader Gillian Kern and Lay Leader of Worship Maggie Jeeves led a **Mid-week Morning Worship** in Silsoe Church. Coffee was served at 11am, the service began at 11:30am and a light lunch followed at noon. These services have now ceased.

Nearly every month, a **Reflect and Connect** service is held on a Sunday evening in Silsoe Church. This service provides a relaxed environment in which individuals can explore significant aspects of life, belief and faith. It includes opportunities for reflection, sharing personal stories, prayer and singing led by our **Contemporary Worship Band** and concludes with refreshments.

During **Holy Week**, a series of services took place across the Benefice. We began with a United Benefice Holy Communion in Pulloxhill Church on Palm Sunday, followed by Night Prayers on Monday, Tuesday and Wednesday. On Maundy Thursday, we shared a meal in Flitton Church Hall before an evening communion service. Good Friday included a Walk of Witness and a service in Pulloxhill, as well as a Messy Church service in Silsoe (see page 5). On Holy Saturday, a meditation with prayers was held in Flitton and we began Easter Sunday with a Dawn Communion Service in Pulloxhill followed by All Age Communion Services in both Silsoe and Flitton later in the day.

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BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year****Worship & Services:** - continued

On **Rogation Sunday** in May, we observed the medieval tradition of “beating the bounds” of our parishes, seeking God’s blessing on the land, crops and local communities. The day began at Silsoe Church with breakfast and morning prayers at 8.30am, followed by a walk to Flitton Church for a United Benefice Holy Communion service. The walk continued to Pulloxhill for the final prayers of the day.

Throughout the summer holidays, services of **Night Prayer (Compline)** were held each Wednesday evening, rotating between the Benefice churches. These 30 minute services offered a peaceful opportunity to end the day in quiet reflection with God.

The **Advent** season began on 30 November with an atmospheric service in Pulloxhill Church, moving from darkness into candlelit light on Advent Sunday. This marked the start of a busy period across all three churches, with **Carol Services, Crib and Christingle Services**, and Christmas Concerts. Christmas worship culminated with **Midnight Communion** in Silsoe Church on Christmas Eve and Holy Communion in Pulloxhill Church on Christmas morning. Throughout the season (and the year), the 3 Churches Choir provided wonderful music to help our worship.



Activity Bags are available for children of various ages to use during services that may be more suited to adults. Each bag contains books, crayons, colouring and activity materials, a small cuddly toy and other quiet, age-appropriate items.

We have a Benefice Restricted Fund which is used to promote Children and Family Worship and Engagement - **the Children & Family Fund** - as with the Book Fund, all monies in this Fund have been spent as shown in the table on the following page, but the Fund will remain open for future grants and donations.

BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year****Worship & Services:** - continued

	2025	2024
Children & Family Fund at start of year	<u>£133</u>	<u>£971</u>
Income		
Grants received	-	£750
Donations received	£143	£283
Gift Aid/Gift Aid Small Donation Scheme	£36	£71
Rebates		
Interest	<u>-</u>	<u>£17</u>
Total Income	<u>£179</u>	<u>£1,121</u>
Expenditure		
Messy Church expenses	-£206	-£88
Christmas Journey expenses	-	-£584
Activity Bags	-	-£321
Props & supplies for Family services	-£121	-£245
Projector and accessories	<u>-</u>	<u>-£721</u>
Total Expenditure	<u>-£327</u>	<u>-£1,959</u>
Excess of Expenditure over Income	<u>-£148</u>	<u>-£838</u>
Expenditure to be covered by the General Fund	<u>-£15</u>	
Children & Family Fund at end of year	<u>Nil</u>	<u>£133</u>

Mission & Neighbourhood Outreach:

Throughout the year, Rev Simon has continued to record a weekly **60 Second Sermon** video. These are published on the Benefice website, the Church Facebook pages and the Virtual Vicar YouTube channel. In addition, our Vicars aim to record one of their Sunday sermons each week and these audio recordings are also made available on the Benefice website.

In March, Rev Simon and Rev Louise held a further **Church Vision Morning**, providing an opportunity for people from across the Benefice to come together to celebrate what has been achieved and to discuss priorities for the future, both for the Benefice as a whole and for each individual parish.

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BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year****Mission & Neighbourhood Outreach:** - continued

In October, Rev Olivia launched **The Chocolate Stop** in Silsoe Churchyard, offering free hot chocolate to schoolchildren as they arrived from the school buses on Wednesday afternoons. The first session welcomed 17 children, and numbers soon grew to more than 90. We are grateful to the Diocese of St Albans for awarding a £1,000 grant to support the running costs of The Chocolate Stop and other outreach initiatives. This grant has been placed in a designated Benefice fund, the Outreach Fund, which supports outreach programmes such as The

Chocolate Stop and Light into Darkness. (Messy Church continues to be funded separately through the Children and Family Fund and contributions from the individual PCCs.)

Light into Darkness: At both Silsoe and Flitton Churches we held events on 31 October, with a variety of sweets, treats, crafts, books and hot drinks available to children and adults alike.

	2025
Outreach Fund at start of year	Nil
Income	
Grants received	£1,000
Donations received	£44
Gift Aid/Gift Aid Small Donation Scheme Rebates	£11
Interest	£8
Total Income	<u>£1,063</u>
Expenditure	
Chocolate Stop expenses	-£375
Light in the Darkness expenses	-£21
Total Expenditure	<u>-£396</u>
Excess of Income over Expenditure	<u>£667</u>
Outreach Fund at end of year	<u>£667</u>



Bed & Breakfast to Bethlehem: Beginning on Advent Sunday, small knitted figures of Mary, Joseph and their donkey travelled between households in Silsoe, Flitton, Pulloxhill and Wardhedges, staying for one night in each home. The family completed their journey at our local churches in time for the Crib Services. This initiative offered a creative way to remember the journey Mary and Joseph made to Bethlehem 2,000 years ago.

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BENEFICE of FLITTON, PULLOXHILL & SILSOE – continued

Review of Benefice Activities through the year

Fellowship & Pastoral Care:

In preparation for Mothering Sunday, Rev Simon hosted a **posy making afternoon** at the Vicarage in March, inviting men from across the Benefice to help make the posy gifts.

Maundy Meal: On Maundy Thursday, people from around the Benefice gathered together in Flitton Church Hall for a meal before sharing communion, reflecting closely on the events of the Last Supper when Jesus ate with his disciples on the night before he died.

Vicarage Tea Party: In August, Revs Simon and Louise hosted a tea party in the Vicarage garden. Parishioners from across the Benefice enjoyed homemade cakes and time spent together in fellowship.

Gifts: We presented Rev Olivia with a gift voucher to celebrate her ordination and to welcome her to the Benefice. Following a collection from members of the Benefice, we were delighted to present Rev Anne Barker and Bob Barker with leaving gifts of a crystal vase, wine and gift vouchers.

Building Costs:

The PCCs do not have to cover the bulk of the cost of providing housing for our vicars – only being required to cover some small expenditure in relation to certain facilities at the Vicarage.

Leadership and Administration:

Benefice costs under Leadership and Administration include travel, stationery and postage, telephone and broadband, books and journals, and other administrative expenses. The Benefice also covers IT-related costs, including Zoom, the Benefice website and domain registration.

A leased heavy-duty photocopier is used to produce service booklets, weekly pew sheets and other communications and invitations. The leasing charges and paper costs are met by the Benefice.

When a funeral service takes place at a crematorium, the fees paid by the family include a fixed travel allowance for the officiating minister. This travel fee is paid to the PCC of the parish in which the deceased lived and is then passed to the Benefice Fund to offset mileage costs paid to the clergy.

Some donations were received from individuals during the year to support general Benefice expenses.

Benefice General Fund Income and Expenditure

As noted earlier, Benefice income and expenditure is administered by Silsoe PCC on behalf of all three parishes. Details of the Benefice Designated and Restricted Funds have been provided in previous sections of this report. All other Benefice income and expenditure is managed through the Benefice General Fund.

The total figures for the Benefice General Fund, the Book Fund, the Children and Family Fund and the Outreach Fund are not included within the Financial Statements of Silsoe PCC. Instead, only Silsoe PCC's share of the net expenditure recorded in the Benefice General Fund is included in the Silsoe PCC Accounts.

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BENEFACTORS of FLITTON, PULLOXHILL & SILSOE – continued**Review of Benefice Activities through the year**

Income	2025	2024
General donations received	£658	£155
Donations at Alpha course	£131	£221
Donations at Bible course	-	£65
Gift Aid/Gift Aid Small Donation Scheme Rebates	£75	£20
Donations to gifts for Mr & Rev Barker (incl Gift Aid)	£219	
Travel fees received	£80	£40
Total Income	<u>£1,163</u>	<u>£501</u>
Expenditure in connection with:		
Discipleship & Spiritual Growth		
<i>Alpha course expenses</i>	-£58	-£226
<i>Bible course expenses</i>	-	-£83
<i>Vicars' retreats & courses</i>	-£469	-£159
<i>Balance of Book Fund expenditure</i>	-£128	-
Worship & Services – Service Requisites		
<i>Balance of Children & Family Fund expenditure</i>	-£15	-
Mission & Neighbourhood Outreach		
Fellowship & Pastoral Care - General	-£251	-£189
<i>Gift for Mr & Rev Barker</i>	-£261	-
<i>Gift for Rev Olivia Davies</i>	-£100	-
The Vicarage Building	-£179	-£173
Leadership & Administration - Sundries		
<i>Benefice photocopier</i>	-£1,489	-£1,515
<i>Books & Journals</i>	-£193	-£176
<i>Grant towards Vicars' replacement computer costs</i>	-£700	-
<i>Printer inks, stationery & postage</i>	-£350	-£213
<i>Software licenses, website costs & Zoom</i>	-£271	-£228
<i>Telephone & broadband</i>	-£1,207	-£905
<i>Travel</i>	-£1,043	-£1,062
Total Expenditure	<u>-£6,871</u>	<u>-£5,091</u>
Shortfall	<u>-£5,708</u>	<u>-£4,590</u>
Paid by Silsoe PCC	£2,856	£2,294
Paid by Pulloxhill PCC	£1,427	£1,148
Paid by Flitton PCC	£1,427	£1,148

Non-monetary assets at year end: A projector & accessories, vacuum flasks, gazebos, storage boxes, costumes and assorted craft resources together with consumables for the Chocolate Stop.

Gillian A Chapple – Treasurer – Silsoe PCC



ABOUT SILSOE CHURCH & PAROCHIAL CHURCH COUNCIL

Silsoe Church is formally known as St James the Great Church and is located on the High Street, Silsoe, Bedfordshire, MK45 4DR. The correspondence address is The Vicarage, Fir Tree Road, Silsoe, MK45 4EA.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of Silsoe PCC consists of the Vicars, Churchwardens, the elected Deanery Synod representatives and people elected by those on the Church Electoral Roll of the Church. The PCC may also co-opt additional members during the year to fill any vacancies. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

In 2025, there were 59 people (2024: 52) on the **Electoral Roll**, 10 (2024: 5) of whom were not resident in the Parish.

Both Vicars and two other members of the PCC served on the **Deanery Synod** during the year, providing an important link between the Parish and the wider structures of the Church of England.

PCC members who served from 1 January 2025 until the date this Report was approved were as follows:

Ex officio or by invitation members:

Vicars & Joint Chairs :

Rev Simon Moore Rev Louise Moore

Churchwarden & Lay Chair:

Simon Stranks Also Health and Safety Officer

Deanery Synod Representatives

Alan Aldridge PCC Secretary, Deanery Synod representative (died 29 November 2025)
Michael Liddle Deanery Synod representative

Elected members:

Gillian Chapple	Treasurer and Benefice Webmaster
Maggie Jeeves	Re-elected 11 May 2025; Electoral Roll Officer
Jill Liddle	Elected 11 May 2025 (formerly a Churchwarden)
Katie Shattock	Safeguarding Recruitment Officer
Rachel Smith	Parish Safeguarding Officer

By invitation:

Rev Olivia Davies Curate, from 29 June 2025



A Sad Farewell: At the end of November 2025, we were deeply saddened by the unexpected death of Alan Aldridge, our PCC Secretary. We hold Alan's family and friends in our prayers. His calm presence, dedication and careful attention to the responsibilities of the PCC will be greatly missed.

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ABOUT SILSOE CHURCH & PAROCHIAL CHURCH COUNCIL – continued

We seek to enable people to live out their faith as part of our Parish community through:

- Spiritual growth by learning about the Gospel and deepening knowledge and trust in Jesus;
- Worship and prayer;
- The provision of pastoral care for those living in the Parish;
- Missionary and outreach work;
- Friendship and neighbourhood outreach;
- Providing a warm and welcoming Church; and by

'Living our Faith, Loving our Community'

The PCC met 6 times during 2025 (2024:5), with an average attendance of 78% (2024:89%)

Regular reports were received from the Churchwarden, the Deanery Synod representatives, the Treasurer, the Safeguarding Officer and others on matters including services, safeguarding compliance, finances, fund raising, the fabric of the Church and Churchyard and Deanery Synod meetings.

The PCC is required to appoint a **Standing Committee** which has authority to transact PCC business between meetings, subject to any directions given by the PCC. The members of our Standing Committee were the Vicars, the Churchwarden, the Secretary and the Treasurer. Following the death of Alan Aldridge, Jill Liddle was invited to join the Standing Committee.

Alongside working with our Vicars to promote the whole mission of the Church, the PCC is specifically responsible for the maintenance and upkeep of Silsoe Church and Churchyard. It is also responsible for making decisions on all matters of general concern and importance to the parish, including determining how PCC funds are used.

The PCC is of the opinion that its activities during the year (and in preceding years) meet the Charity Commission's guidance on public benefit and the guidance relating to charities established for the advancement of religion.

HOW SILSOE CHURCH IS FUNDED

All costs associated with Silsoe Church and Churchyard—including the cost of having a vicar, maintaining the building and churchyard, gas, electricity, insurance, grass cutting, service materials and other running expenses—must be met by Silsoe PCC. Neither the Government nor the Church of England contributes to these costs. In fact, the PCC is required to make payments to the Diocese of St Albans to support the work of the wider Church, including diocesan support services, resources for parish ministry and contributions to the National Church.

The PCC has several sources of income, the most significant being **congregational giving**—through service collections, bank transfers and individual donations. We are grateful to all members of our congregation who support us financially. Where a donor has completed a Gift Aid declaration, we are able to claim an additional 25% from the Inland Revenue. Under the Gift Aid Small Donations Scheme (GASDS), we are also able, in certain circumstances, to claim 25% on service collections and small donations even when no Gift Aid declaration exists.

We may also receive donations from **local community organisations** and, where appropriate, apply for **grants** from external bodies. In 2025, we received grants totalling £1,019.50 (2024: £Nil) from the **Listed Places of Worship Grant Scheme**, which reimburses the VAT element of eligible works carried out in the church and churchyard. Unfortunately, this scheme is due to close in 2026, and details of the proposed replacement scheme are awaited. **Silsoe Community Society** donated £200 (2024: £200) towards the cost of illuminating the church at Christmas, and we also received a donation from a private individual for the same purpose.

In 2025, we received a donation of £2,477.26 (2024: £Nil) from the **Silsoe Church Estate** charity. The Church Estate is entirely separate from Silsoe PCC and St James the Great. Established in the 1930s, it is permitted under its Trust Deed to make donations towards the upkeep of the church and the maintenance of church services, but only from its clear income. We understand that the charity is likely to incur legal expenses relating to land registration and may therefore be unable to make a donation in 2026, as the Trustees are not permitted to spend capital.

In the autumn, we hosted a **Rural Churches** service for the Diocese and received £100 towards the running costs of the church.

As a PCC, we run a number of **fundraising events** throughout the year to help meet our ongoing costs.

When a couple marry in the church, or when a funeral or burial takes place, **statutory fees** are payable. These fees are set nationally by the Church of England. A portion of each fee must be paid to the Diocese of St Albans, with the remainder retained by the PCC.

In previous years, we have been fortunate to receive several **bequests**, which we have invested to generate additional income. Some of the capital from these bequests has been used to fund major projects and to cover shortfalls in years when income has not been sufficient to meet expenditure.

Occasionally, donations or grants are given for specific purposes. In such cases, the PCC may only use the funds for the stated purpose. Within this Report, we identify when **restricted income** has been received and how it has been spent. If restricted funds remain unspent at year-end, they must be carried forward and held in a restricted fund. Although we do not hold restricted funds in separate bank accounts, our accounting records track each fund and ensure that investment income is apportioned appropriately.

On the following page, you will find a breakdown of our income for 2025.

continued/...

HOW SILSOE CHURCH IS FUNDED – continued

	2025	2024
Congregational Giving		
<i>Collections at church services</i>	£7,341	£7,196
<i>Collections at weddings, funerals & baptisms</i>	£477	£253
<i>Regular giving by standing order</i>	£18,877	£13,716
<i>Gift Aid and GASDS rebates</i>	£5,680	£4,825
Personal Donations		
<i>Unrestricted use</i>	£2,306	£4,973
<i>Restricted use</i>	£2,034	£877
<i>Bequests</i>	£1,000	-
<i>Gift Aid and GASDS rebates (unrestricted use)</i>	£544	£1,065
<i>Gift Aid and GASDS rebates (restricted use)</i>	£351	£83
Community Donations & Grants		
<i>Unrestricted use</i>	£1,119	-
<i>Restricted use</i>	£2,677	£250
Fund Raising Income (Gross)		
<i>Unrestricted use</i>	£3,715	£2,896
<i>Restricted use</i>	£1,370	-
<i>Gift Aid and GASDS rebates (unrestricted use)</i>	£246	£91
<i>Gift Aid and GASDS rebates (restricted use)</i>	£144	
Fees		
<i>Statutory fees</i>	£4,342	£4,040
<i>Additional fees – unrestricted use</i>	£453	£455
<i>Additional fees – restricted use</i>	£330	£400
Investment Income		
<i>Unrestricted use</i>	£3,960	£3,586
<i>Restricted use</i>	£705	£661
Sundry Income	-	<u>£100</u>
TOTAL INCOME	<u>£57,671</u>	<u>£45,467</u>

We are very grateful to all the individuals and organisations who support the Church throughout the year, both financially and through the generous giving of their time and talents. **Thank you.**

DISCIPLESHIP and SPIRITUAL GROWTH

As noted on pages 5 and 6, there have been a number of Benefice wide opportunities for Discipleship and Spiritual Growth, including the Lent and Alpha courses, the Bible Book Club and, Messy Church.

By agreement, each Church covers the cost of food provided by members of its own congregation at Messy Church and similar events.

At Easter, Harvest time and Christmas children from **Silsoe VC Lower School** usually attend special services in the Church where we welcome them, their parents and teachers to celebrate these occasions. Classes from the school also visit the Church and Churchyard regularly as part of their spiritual, moral, social and cultural development. The church appoints 2 **Governors to the School**; Simon Stranks served as a Foundation Governor throughout 2025. Angela Ayres resigned as a Foundation Governor during the year and was replaced by Andrea Riley.

Discipleship & Spiritual Growth	2025	2024
Income from Restricted Donations	-	£250
Net Share of Benefice Discipleship & Spiritual Growth expenses	-£328	-£234
Donation	-	-£250
Prayer Cards	-£36	
Messy Church	-£92	-£82
Net Expenditure	<u>-£456</u>	<u>-£316</u>

WORSHIP and SERVICES

During 2025 there were 46 Sunday morning services (2024: 48) in our Church alongside services for baptisms, weddings and funerals. The average weekly attendance on a 'normal' Sunday was 31 adults (2024: 29 adults).

In addition, there were::

- 7 '**Reflect and Connect**' services on Sunday evenings during the year, supported by our Contemporary Worship Band
- 7 **Mid-week Morning Worship** services on Thursday mornings, led by Reader Gillian Kern and Lay Leader of Worship Maggie Jeeves

A number of special services enriched our worship throughout the year.

On **Ash Wednesday** on 5 March, we gathered at 7:30pm for Holy Communion and the Imposition of Ashes..

In March, our **Mothering Sunday** service included the distribution of posies made by the Revd Simon Moore with the help of a team of gentlemen from the congregation

At the beginning of **Holy Week**, Night Prayers (Compline) took place across the Benefice, with Silsoe's service on Wednesday 16 April. **Good Friday** featured a special Messy Church service, and **Easter Sunday** was marked with Holy Communion. The Church was beautifully decorated with Easter lilies and our thanks go to the flower arranging team who help keep our Church looking beautiful throughout the year. We were lucky enough to receive a donation some years ago which helps to cover the costs associated with floral decorations.

Throughout the **summer holidays**, Compline services rotated around the Benefice, with Silsoe's turn on 13 August.

We were delighted to welcome children from **Silsoe VC Lower School** to celebrate Harvest, and we held our own **Harvest Festival** on 5 October. At these services, we heard about the Bishop of St Albans' Harvest Appeal, which this year supported Mission Direct in Zambia and Uganda, helping to build schools and improve access to education in under-resourced communities. Most donations to the Appeal were made directly rather than via Silsoe PCC, although we made an additional contribution. Food donations brought for Harvest were given to the local Food Bank.

To give people the opportunity to remember loved ones who had died recently or long ago, we held a **Remember With Love** service on the afternoon of 2 November.

For **Remembrance Day**, the Scouts and Beavers paraded along the High Street to the church. The service began with wreath-laying in the churchyard, which had once again been beautifully decorated by the Silsoe Hobbies Group using the knitted poppies collected in 2022. Following Remembrance Day, the PCC donated £135 each to Help for Heroes and the Royal British Legion (2024: £200 each).



continued/...

WORSHIP and SERVICES - continued

At **Christmas**, we held an outdoor Carol Service on Saturday 13 December, inviting our four-legged friends and their owners to “**Bark the Herald**”. A traditional Carol Service followed on 22 December. On Christmas Eve, we held a combined **Christingle and Crib Service** in the afternoon, followed by a **Communion Service** at 11.30pm. A donation of £235 was made to The Children’s Society from the Christingle and Crib Service collection (2024: £85).



With a wide variety of services offered in our church and across the Benefice, we hope that there is a form of worship to suit everyone.

We endeavour to support our community in marking the milestones of life. Through **baptisms**, we give thanks for the gift of life; in **marriage**, public vows are exchanged with God’s blessing; and through **funeral services**, family and friends express their grief, give thanks for a life now complete in this world, and commend their loved one into God’s keeping.

Retiring collections at baptisms, blessings, funerals and memorial services, together with net donations made via Memory Giving following funerals, raised £778.32 (2024: £593.32) for the Church.

During 2025, we celebrated 9 children’s baptisms (no adults), 5 weddings, and held 11 funeral or burial of ashes services (2024: 9 baptisms; 1 wedding; 11 funerals, burials of ashes or memorial services). Fee income includes statutory fees for these services, statutory fees relating to gravestones and ashes plaques and optional extras such as heating and administrative assistance.

Worship & Services	2025	2024
Net Share of Benefice	-£70	-£65
Worship & Services expenses		
Organists	-£530	-£990
Communion items	-£62	-£115
Christian Copyright Licenses	-£299	-£289
Palm Crosses/Special candles, etc	-£30	-£67
Donations made	-£548	-£485
Sundry service expenses	-£59	-£30
Total Expenditure	<u>-£1,598</u>	<u>-£2,041</u>

Church Flower Fund	2025	2024
Fund at start of Year	£686	£689
Donations received	£399	£255
Interest on fund	£25	£21
Cost of flowers, foliage, etc.	-£316	-£279
Fund at end of Year	<u>£794</u>	<u>£686</u>

MISSION and NEIGHBOURHOOD OUTREACH

Throughout 2025, we continued to offer events in the Church designed to appeal to the wider community and to provide opportunities for people to become more familiar with the Church building.

On 12 April, we ran our third **Easter Craft Fair**, with sixteen stalls offering a wide variety of crafts for sale. Children's Easter activities took place throughout the day in the Chancel, homemade refreshments were available, and visitors enjoyed a "Guess the Number of Eggs" competition.



The Craft Fair raised £533 for the Church (Income £564, Expenses £31). (2024:£541 net).

In July, we hosted the 4th **Silsoe Fun Dog Show** as part of Silsoe Fun Day. All the dogs—and their owners—behaved impeccably, and the event was enjoyed by entrants and spectators alike. Congratulations go to Fred (seen here with owner Rob and Judge Sarah Appleton, the Clinical Director of Boness Vets), who won Most Adorable Adult and went on to win Best in Show, and to Honey, who was the Prettiest Girl and Reserve Best In Show



Our thanks go to Boness Vets, our main sponsors, to the businesses which sponsored the classes and donated prizes and to everyone who took part. Sponsorship, entry fees and a tombola generated a net profit of £502 (Income £590, Expenses £88) (2024:£543 net).



Later in July we held a concert in the Church to raise funds to support the **Bonda Orphanage in Zimbabwe**. An enjoyable evening of entertainment from Simeon Wood enabled us to donate £1,000 to the Orphanage (Income: £1,514, Expenses £514, Profit £1,000. 2024: Nil)

continued/...

MISSION and NEIGHBOURHOOD OUTREACH - continued

At the beginning of October, we held our **Harvest Supper** in the Village Hall. Guests enjoyed a hot meal and table quizzes, and the evening provided a welcome opportunity for fellowship with friends and neighbours. The event raised £285 (Income £456; Expenses £171) (2024: £633).

The 2025 Silsoe **Photography Competition** was on the theme Journeys, with all entries displayed at the **Photography Exhibition** in October. We were pleased to welcome photographers and visitors from the village and beyond to view the wonderful images on display and to vote for their favourites.

This year, the Exhibition ran over two days. On the Saturday, Ben Peet led two workshops on getting the best from mobile phone cameras. On the Sunday Rev Olivia shared her 'Journey to Silsoe' with an illustrated lunchtime talk - we learnt of her insistence as a young child of baptising her favourite doll, how her 6 week stay with the community on Iona turned into a year which led to her time in New Zealand, before her return to the UK and a place here in Silsoe as our Curate. As well as tea, coffee and cakes, homemade soups were available.

Congratulations go to Henry, winner of the 17 and Under class, and to Claire who won both the 18 & over class and the People's Choice award.



Into the Storm - Clare



*Journey's End:
The Rainbow Bridge - Henry*



Home to Roost - Clare

The Photography Competition & Exhibition raised £507 (Income £654, Expenses £147) (2024net income: £420)

November 2025 was time for another concert when we welcomed **'The Way It Is'** to the Church. This six-piece group brought back the unforgettable sounds of the '60s and '70s as well as more modern music helping us us raise £1,283 for Church funds (Income: £1,652, Expenses £369. 2024: Nil)



Throughout 2025 we continued to sell greetings cards from the **Silsoe Greetings Card Project**, raising £46 for the Church (2024 income £144). All production expenses were covered by sales in 2022 so all future sales are clear funds for the Church.

continued/...

MISSION and NEIGHBOURHOOD OUTREACH – continued

These events were only possible thanks to the combined efforts of many organisers, helpers, bakers, supporters and participants and we are very appreciative of all who contributed in any way to a year of enjoyable community activities that together raised £4,156 (£3,156 for Church funds.(2024: £2,280) plus the £1,000 we donated to the Bonda Orphanage in Zimbabwe).



As mentioned in the Benefice report, October saw the start of **The Chocolate Stop**, which now takes place in Silsoe Churchyard every Wednesday during term time. Rev Olivia and a team of helpers greet children alighting from school buses and we are now regularly seeing between 60 and 70 children enjoying a warming mug of hot chocolate on their way home.

In the evening of 31 October, our Church shone brightly into the night as a warm and welcoming place when Rev Louise, Rev Simon, Rev Olivia and helpers invited children and their parents to take **Light in the Darkness**.

Together with the Parish Council, the PCC supports the production of the monthly Parish magazine, **Silsoe News**, by providing grants to help cover costs, when these are not met by advertising income. In 2025 a grant of £250 was made (2024: £250). Silsoe News is delivered free to every household in the village and provides local news and information for the whole community, including a full list of services for each church in the Benefice, as well as keeping people informed about matters affecting our Church.

General information about the Benefice can be found at 3churches.uk and information specific to St James the Great, Silsoe can be found at 3churches.uk/silsoe-home-page. We also have a **Facebook** page - www.facebook.com/ThreeChurchesUBSFP

Each week, we publish details of services across the Benefice, along with notices and upcoming events, on both the Benefice website and our church Facebook page. Information is also shared on two local community Facebook groups, helping us reach as many people as possible. Towards the end of 2025, we also began issuing a **monthly email newsletter** to subscribers. Anyone wishing to join the circulation list can sign up at 3churches.uk/keeping-you-informed-about-silsoe-church/ or by scanning this QR code.



Mission & Neighbourhood Outreach	2025	2024
Fund Raising Events Income net of expenses of £1,320 (2025), £707 (2024)	£4,156	£2,280
Expenditure		
Net Share of Benefice Mission & Neighbourhood Outreach expenses	-£5	-£16
General Fund Raising Expenses	-£8	-£15
Donation to Bonda Orphanage	-£1,000	
Silsoe News	-£250	-£250
Sundries	-	-£192
Net Income	<u>£2,893</u>	<u>£1,807</u>

FELLOWSHIP and PASTORAL CARE

After a service in the Church, there's **tea and coffee** and a chance to chat with our fellow congregation members.

In August, people from all three parishes were able to meet at the **Vicarage Tea Party**. Our thanks go to Rev Simon and Rev Louise for hosting, and to everyone who contributed cakes and other refreshments.

On Mothering Sunday we gave **posies** to the mothers and grandmothers at our Mothering Sunday service.



At our Annual Parochial Church Meeting in May, **Jill Liddle** retired as Churchwarden after seventeen years of dedicated service. She was presented with engraved glassware, flowers and a gift voucher, funded by a collection among the congregation. In thanking her for her many years of hard work, Rev Simon expressed the PCC's appreciation for her commitment. Although stepping down as Churchwarden, Jill was elected to the PCC at the APCM, where her continued involvement is greatly valued

We are pleased to offer Silsoe Church as a place for **quiet reflection and private prayer** throughout the week, with the Church being open daily from 9am to 4pm.

As a village, Silsoe has generously supported the **Needs Project** with the Church being as one of the collection point. There were 7 collections during 2025 and, together with the food donated at Harvest services, over 220 bags and boxes were sent to the Needs Project.



The Church also acted as a collection for the **Rotary Club of Barton-Le-Clay's Wrap Up** initiative – collecting overcoats in good condition for adults and children in need. A total of 350 coats were collected, each one helping to keep someone warm during the winter months.

In the table below, the expenses shown in 2024 include some 2023 expenses which had not been claimed by December 2023.

Fellowship & Pastoral Care	2025	2024
Income from Restricted Donations	£367	£306
Net Share of Benefice Fellowship & Pastoral Care expenses	-£196	-£95
Retirement/Leaving gifts	-£372	-£306
Equipment & supplies for refreshments following services	-£111	-£282
Sundries	-	-£239
Net Expenditure	<u>-£312</u>	<u>-£616</u>

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BUILDING and CHURCHYARD

We are very grateful to everybody who keeps our Church looking clean and tidy from week to week. As well as the regular cleaning, we have had some deep cleaning sessions.

The grass in the Churchyard is cut during the growing season by outside contractors.

In 2024 the PCC commissioned a professional survey to assess the health of the trees in our Churchyard, as part of our ongoing commitment to the care and safety of this historic space. The majority of the trees were found to be in good condition, although the arborists recommended some light interventions, including canopy trimming and the removal of ivy from several trunks. These measures will help maintain the trees' health and ensure safety for years to come. However, the very tall Grand Fir near the front of the churchyard was found to be in decline. After careful consideration and expert advice, the PCC took the difficult decision to have the tree removed. Although a loss, this was necessary to prevent potential harm to the church building, the Star and Garter, or the cottages opposite. The work was carried out in July 2025, and we were able to reclaim some of the VAT through the Listed Places of Worship Grant Scheme.



Several sections of the Grand Fir's trunk were given to local wood-carvers, and we hope to have some permanent reminders of the tree once the wood has dried sufficiently for carving or turning.



Whilst the contractors were on site, we took the opportunity to have the large growth of ivy which was covering garages in The Beeches killed to prevent damage to the buildings. The stems have been severed and the ivy should gradually die back.

We are aware that the gates to the Churchyard along with several areas of the Churchyard wall are in a poor state of repair and we hope to be able to begin work on these during 2026.

We have a waste-disposal contract that allows those tending family graves to dispose of old flowers and similar items and also enables us to remove general rubbish from the Church. The contract covers a set weight each month; if the bin exceeds this, an additional charge is incurred.

The PCC is responsible for the maintenance of certain graves and gravestones in the Churchyard, having received bequests from the families many years ago. The capital of the bequests is invested to produce an income, which can be used for the upkeep of the Churchyard if it is not needed for the families' graves and gravestones.

continued/...

BUILDING and CHURCHYARD – continued

Churchyard	General		Grave Bequest Fund	
	2025	2024	2025	2024
Income	-	-	£705	£661
Expenditure				
External lighting repairs	-	-£217	-	-
Rubbish Disposal	-£559	-£545	-	-
Grass Cutting	-£435	-£759	-£705	-£661
Tree Survey	-	-£522	-	-
Tree removal & trimming & ivy removal	-£3,000	-£456	-	-
Ashes plaques	-£151	-£204	-	-
Net Expenditure	-£4,145	-£2,703	-	-

To ensure that the church remains warm and welcoming during the winter months, we had to replace the expansion tank and safety release valve in the central heating system.

Gas and electricity continue to be our largest expenses in maintaining the Church and Churchyard. These costs are offset very slightly by the fees charged for heat at life events. We received donations from Silsoe Community Society and a member of our congregation to help with lighting the Church at Christmas. When people request that the Church is illuminated in remembrance of family members or to mark a special occasion, they are asked to make a donation to cover the cost of the electricity used.

We were pleased to receive an unexpected donation from the Silsoe Church Estate charity of £2,477.26 to offset the cost of utilities. In 2024, the charity was not in a financial position to make any donations. See page 15 for more information about the Church Estate.

In the Autumn, we purchased a portable electric keyboard, with amplifier and other accessories, for use in services both inside the Church and outside - Bark the Herald being the first outdoor outing. The keyboard is also available for use in the other churches in the Benefice. The total cost of the keyboard and accessories was funded by donations.

On Wednesday 23 July 2025 the annual Archdeacon's Visitation was carried out by Rev Claire Harald, Ampthill and Shefford Rural Dean, on behalf of the Archdeacon. The Rural Dean was met by the Churchwarden Simon Stranks and we are pleased to report everything was found to be in good order.

We are grateful to Simon Stranks who keeps a watchful eye on the fabric of the Church, to Jill Liddle who liaises with contractors needing access to the Church to carry out their work and to Paul Biscoe who has been assisting in efforts to resolve the ongoing lighting issues, where bulbs at high levels continue to fail and are difficult to replace.

continued/...

BUILDING and CHURCHYARD – continued

Buildings	General		Restricted Grants/ Donations/Fees	
	2025	2024	2025	2024
Income				
Donations for portable keyboard			£1,057	-
Donations, fees & grants towards heat & light			£3,320	£800
Expenditure				
Net Share of Benefice Building expenses	-£89	-£87	-	-
General repairs & maintenance to Church	-	-£1,657	-	-
Central heating repairs & maintenance	-£2,680	-£936	-	-
Clock maintenance	-£190	-£190	-	-
Electrical testing/repairs	-£185	-£2,177	-	-
Fire extinguisher maintenance	-£310	-£304	-	-
Repairs & maintenance of organ & piano	-£298	-£400	-	-
Portable keyboard & accessories	-	-	-£1,057	
Portable Lectern	-	-£262	-	-
Electricity, gas & water	-£1,058	-£3,508	-£3,320	-£800
Sundry Church Building expenses	-£94	-£162	-	-
Net Expenditure	<u>-£4,904</u>	<u>-£9,683</u>	-	-

LEADERSHIP and ADMINISTRATION

SAFEGUARDING: Safeguarding remained a key priority for the PCC throughout 2025, with regular reports received from our Parish Safeguarding Officer Rachel Smith, and all required training and DBS checks kept up to date. At the end of 2025, all PCC members held DBS certificates and were fully up-to-date with their safeguarding training.

Several core safeguarding documents were reviewed or updated, including the Code of Safer Working Practice, the Lone Working Policy, the Parish Safeguarding Recording Form and the Appropriate Boundaries guidance and the PCC reaffirmed its responsibilities under national procedures, including those relating to known offenders. Safer Recruitment processes were applied to new volunteers, safeguarding documentation was introduced for external groups using the Church, and risk assessments were reviewed for activities involving children or vulnerable adults. Visibility of safeguarding information was improved through updated posters and clearer signposting and the PCC engaged with Diocesan guidance and national work on Promoting a Healthy and Safe Church culture. Our Church fully supports and endorses the Church of England's safeguarding policy for children, young people and adults. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (Duty to comply with the House of Bishops' guidance on safeguarding children and vulnerable adults).

Details of Safeguarding contacts and more information can be found on our website at www.3churches.uk/safeguarding-information/

HEALTH and SAFETY: Simon Stranks is the Health and Safety Officer for the PCC. When events are held in the Church a Risk Assessment is completed.

DEANERY SYNOD: In 2025, our Deanery Synod representatives were Rev Simon and Rev Louise from the House of Clergy and Alan Aldridge (until November 2025) and Michael Liddle from the House of Laity. Alan also served as the Deanery Secretary. Lay Members are elected for a three-year term, which will conclude in 2026.

During 2025, representatives attended meetings of the Ampthill & Shefford Deanery Synod, where a range of diocesan, deanery and parish matters were discussed. Speakers included our own Rev Simon Moore speaking under his Diocesan hat as a Growing Vocations and Lay Ministry Officer, who encouraged members to recognise and use their gifts in ministry, and Rev Canon Dr Tim Bull, who spoke about the rapid development of Artificial Intelligence and the importance of applying Christian ethics and careful discernment when using such tools. Later in the year, the Synod heard from Rev Dan Drew about the Diocese's *Growing Younger and More Diverse* vision and the Alban Way and Launchpad programmes, which support young people in faith, resilience and leadership.

Across the year, parishes shared good news stories, including mission initiatives, community events and new appointments. Ongoing deanery matters included the search for clergy for vacant posts, the need for a new Lay Chair and Treasurer (the latter now filled), and updates from both General Synod and Diocesan Synod, particularly around safeguarding and diocesan finances. The Rural Dean also continued parish visitations and reported on progress across the deanery.

PARISH SHARE: The Parish Share is the contribution the PCC makes to the Diocesan Common Fund, which covers the cost of providing clergy to minister in our parishes, including stipends, housing and training, both before and after ordination. It also supports the wider work of the Diocese by funding essential services and resources for parish ministry, as well as contributing to the costs of the National Church.

continued/...

LEADERSHIP and ADMINISTRATION continued**PARISH SHARE:** - continued

The Parish Share comprises two elements: the **Stipend Contribution**, which supports the provision of clergy, and the **Ministry Support Contribution**, which supports Diocesan and National Church activities. The Ministry Support Contribution is calculated using a formula based on the three-year average of the Electoral Roll and usual Sunday attendance (the Church Membership Figure), together with a Diocesan factor reflecting the relative 'ability to pay' across parishes. In 2025, the charge was £300.75 per person on the Church Membership Figure; in 2026 this will reduce to £273.07. This reduction follows a Diocesan review of how income from their long-term investments is used under the 'total return' policy, enabling the Diocese to release additional funds, manage costs and offset increased stipends while still reducing Parish Share.

	2024	2025	2026
Stipend Contribution	£14,837	£15,283	£14,968
Ministry Support Contribution	£12,816	£12,577	£11,948
Total Parish Share	£27,653	£27,860	£26,916

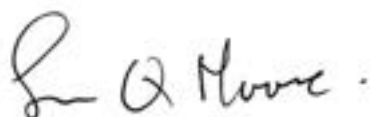
FINANCE CHARGES

To enable contactless giving, the PCC maintains a contract with a card-payment processing provider. These organisations charge a percentage fee on each transaction, with the rate varying according to the type of card used and whether it is a personal or business card.

Any card charges associated with fund-raising events have been included in the fund-raising expenses rather than in general finance charges.

Leadership & Administration	2025	2024
Net Share of Benefice Leadership & Administration expenses	-£2,165	-£1,799
Parish Share	-£27,860	-£27,653
Insurance	-£2,520	-£2,398
Contactless Giving facilities <i>(net of grant in 2023)</i>	-£60	-£67
Travel	-£34	-
Stationery, postage & telephone calls	-£63	-£180
Safeguarding expenses	-	-£3
General finance charges	-£50	-£30
Total Expenditure	<u>-£32,752</u>	<u>-£32,130</u>

Signed:



Approved by the PCC on 19 March 2026 and signed on their behalf by Rev Simon Q Moore

FINANCIAL REVIEW & STATEMENTS

Detailed income and expenditure is shown in the body of the Report – please refer to the appropriate section of the Report when looking at the summary information in the following pages.

Silsoe Parochial Church Council - Summary Income & Expenditure

	2025	2024
INCOME		
Congregational Giving & Personal Donations	£38,610	£32,989
Community Donations & Grants Received	£3,796	£250
Fund Raising Income (<i>Gross</i>)	£5,475	£2,986
Fees	£5,125	£4,895
Interest & Investment Income	£4,665	£4,247
Sundry Income	<u>-</u>	<u>£100</u>
TOTAL INCOME	<u>£57,671</u>	<u>£45,467</u>
EXPENDITURE		
Discipleship & Spiritual Growth	-£456	-£566
Worship & Services	-£1,913	-£2,320
Mission & Neighbourhood Outreach (<i>incl Fund Raising expenses</i>)	-£2,583	-£1,179
Fellowship & Pastoral Care	-£679	-£921
Buildings & Churchyard	-£14,131	-£13,847
Leadership & Administration	-£32,752	-£32,130
TOTAL EXPENDITURE	<u>-£52,514</u>	<u>-£50,963</u>
EXCESS OF INCOME OVER EXPENDITURE	<u>£5,157</u>	<u>-£5,496</u>

In 2025, our income increased by more than £12,000 compared with 2024, while expenditure rose by just over £1,500. As a result, and for the first time in several years, we were able to meet all our costs without drawing on reserves. This improvement reflects the generosity of our congregation, increased fund raising income and additional community donations and grants. We are grateful to everyone who contributed to this very positive outcome.

Over the ten years preceding 2025, income fell short of expenditure in seven years, requiring the use of approximately £128,000 from reserves. A significant proportion of this—around £80,000—related to major building work undertaken in 2015. These shortfalls were met thanks to two significant bequests received in 2003 and 2013. It is therefore particularly encouraging that in 2025 we were able to add to our reserves, especially as we anticipate major expenditure in the coming years on the Churchyard gates and walls and on resolving the lighting issues within the Church.

Investment income continues to come primarily from interest on cash deposits. The interest rates available to us remain below inflation, and with rates falling during 2025 we expect reduced investment income in 2026. Investment options are limited, as the PCC does not consider it appropriate to place funds in investments where the capital would be at risk.

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FINANCIAL REVIEW & STATEMENTS - continued

Restricted, Unrestricted and Designated Funds

The Charities Act and the Church Accounting Regulations require PCC financial statements to demonstrate clearly that money given for specific purposes has been used only for those purposes. Funds given for a particular cause or with restrictions on their use are classified as Restricted Funds; all other funds are Unrestricted Funds.

Unrestricted Funds may be used for any purpose the PCC considers appropriate. The PCC may also choose to create Designated Funds for specific purposes, using Unrestricted Funds. These designations may be changed or removed by the PCC at a later date if circumstances require.

At the end of 2025, the PCC held 3 **Restricted Funds**, which may only be used for the specific purposes for which they were given. These included funds for the maintenance of the church, churchyard and certain graves (**the Grave Bequests**), the provision of flowers and related materials (**the Flower Fund**), and the provision of bell ropes (**the Bell Rope Fund**).

In addition, 4 Restricted Funds were in place to manage income and expenditure relating to Benefice-wide activities: **the Benefice General Fund** for joint income and costs; **the Benefice Book Fund** for the provision of books that promote Discipleship and Spiritual Growth within the Benefice and beyond; **the Benefice Children & Family Fund** to support worship and activities for children and families; and **the Benefice Outreach Fund** for community outreach initiatives.

Other Restricted Funds were created during 2025 for specific purposes, but these were fully spent within the year.

Restricted Funds are not held in separate bank accounts. Instead, the PCC maintains detailed accounting records to track each fund and to apportion investment income appropriately, ensuring that all monies are used strictly in accordance with the purposes for which they were given.

A summary of the assets held and the allocation between funds is shown on the following page.

Examination of the financial statements

The PCC is required to have its financial statements examined by an Independent Examiner, but it is not required to undertake a formal audit. Under the Charities Act, an Independent Examiner must be an individual with the appropriate ability and practical experience to carry out a competent examination of the financial statements, and must be independent of the PCC and the parish, with no connection that could compromise the impartiality of the review.

We are grateful to **Mick Platt**, who has served as our Independent Examiner from the 2023 accounts onwards. Mick is a Chartered Accountant with more than 30 years' experience in industry and also acts as Independent Examiner for Flitton PCC. His expertise and willingness to support our parish are greatly appreciated.

The Independent Examiner's report can be found on page 33.

continued/...

FINANCIAL REVIEW & STATEMENTS – continued**Asset Statements as at 31 December 2025**

	Silsoe PCC		Benefice Funds	
	2025	2024	2025	2024
OPENING BALANCE as at 1 January	£137,816	£142,766	£485	£1,031
Change in market value of investments	-£974	£546	-	-
Excess of Income over Expenditure	£5,157	-£5,496	£546	-£887
Closing balance as at 31 December	£141,999	£137,816	£1,031	£144
Made up of				
Investments with the Central Board of Finance	£23,397	£24,371	-	-
Bank accounts & cash	£5,924	£6,090	£1,031	£144
Interest bearing accounts	£112,934	£108,967	-	-
Plus: Money due but not received	£977	£775	-	-
Less: Money owed but not paid	-£1,233	-£2,387	-	-
	£141,999	£137,816	£1,031	£144
Allocation between funds				
General Reserves – Unrestricted	£117,567	£112,759	-	-
Grave Bequests – Restricted	£23,397	£24,371	-	-
Flower Fund – Restricted	£794	£686	-	-
Bell Ropes Fund - Restricted	£251	-	-	-
Benefice Outreach Fund - Restricted	-	-	£667	-
Benefice General Fund - Restricted	-	-	-	-
Benefice Bible Fund – Restricted	-	-	-	£11
Benefice Children & Family Fund - Restricted	-	-	-	-
	£141,999	£137,816	£667	£144

INVESTMENTS:

The investments held with the Central Board of Finance represent the capital bequests associated with the Grave Trusts and the capital cannot be spent. The PCC is required to maintain the original capital which is invested with the Central Board of Finance of the Church of England.

FINANCIAL REVIEW & STATEMENTS – continued

BANK ACCOUNTS:

The PCC has a number of bank accounts and savings accounts with different institutions, making use of deposits in notice accounts to try to maximise interest earned. The PCC's main current account is with the Co-operative Bank. The savings accounts are with Cambridge & Counties Bank and the Co-operative Bank.

NON-MONETARY ASSETS

The PCC holds a number of non-monetary assets used in the course of worship, ministry, administration and community activities. These include Church plate, communion linen and vestments; ornaments and furniture in the chancel, vestry and main body of the Church; the Church sound system; the portable electric keyboard, amplifier and accessories; contactless-giving equipment; a gazebo; the coffee machine, mugs, plates and similar items; folding chairs and tables; sundry office equipment; sundry cleaning equipment; fundraising stock such as greetings cards and dog show prizes; and consumable cleaning and refreshment supplies.

BENEFICE NON-MONETARY ASSETS

The Benefice also holds a range of non-monetary assets, kept by the Vicars or stored at various locations across the three parishes. These include gazebos, storage boxes, costumes, assorted craft resources, a projector and accessories, children's activity bags, vacuum flasks, jugs and consumable refreshment supplies.



Signed:
Mrs Gillian A Chapple – Treasurer

Date: 20 February 2026

REPORT OF THE INDEPENDENT EXAMINER

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of St James the Great, Silsoe on the annual report and financial statements for the year ended 31 December 2025 set out on pages 3 to 32.

The PCC is responsible for the preparation of the annual report and financial statements in accordance with the requirements of the Charities Act 2011 ('the Act')

I report in respect of my examination of the PCC's annual report and financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the Standing Committee 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 financial statements present a 'true and fair' view and my report is limited to those matters set out in the statement below

Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:


Mick Platt, FCA (Fellow of ICAEW), AMCT

30 March 2026

Date: