St Andrew's, Heddington

Annual Report
and
Financial Statements
of the
Heddington Parochial Church Council

For the year ended 31st December 2025

Incumbent
The Revd Matthew Earwicker
The Rectory
Cherhill

Bank
Lloyds Bank

Independent Examiner

Annual Report

Administrative Information

St Andrew's is part of the Oldbury Benefice of churches within the Deanery of Calne. The Parochial Church Council (PCC) shares its responsibilities with other churches in the group.

The PCC is a charity exempted from registration with the Charity Commission.

PCC members who have served during 2025 and up to the date of this report are:

Incumbent:		Revd Matthew Earwicker
Warden:		Mrs Rosalie Gowland
Representative on the Deanery Synod:		Mrs Berenden Money-Kyrle
Elected Members:		Mr Nigel Cole, Revd Linda Dytham, Mr John Humphries, Mrs Doreen Illman, Mr John Kilbee, Mrs Bridget Luke, Mr Ashley Martin, Mr George Tedbury
Co-opted Members:	Secretary	Mrs Emma Marsh
	Treasurer	Mr Russell Gange

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representative Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Objectives and Activities

St Andrew PCC has the responsibility of cooperating with the incumbent, Revd Matthew Earwicker, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibility for the Church complex of St Andrew.

Church Attendance and Review of the year

Verbal reports at APCM.

Financial Review

Reserves Policy and Total Reserves Position

There are no specific PCC policies relating to:

1. Sufficient funds being held in the Lloyds Bank current account to cover the day to day needs of the parish. Fund can be moved swiftly between the current account and CCLA deposit as required and are managed closely by the Treasurer.
2. Whether Restricted Funds should be held in the CCLA deposit.
3. In recent years there have been insufficient gifts and donations in respect of churchyard upkeep to warrant a separate restricted fund being set up for that purpose.

During the year, total Funds and Reserves increased by £8,315 from £71,478 to £79,793 (2024: £2,839 increase from £68,639 to £71,478). The overall reserves and funds position remains sound. This reflects continued generous support given to the PCC and significant fundraising initiatives which commenced in 2021. The major focus put on raising internal funds now means £24,459 has been earmarked for Kitchen / Lavatory Project. There is also a further £11,863 in the Fabric Fund which could be added to the Project giving a total of £36,322 generated internally.

Unrestricted Funds – held in General Account
Total unrestricted receipts were £23,851 (2024: £23,740) and are detailed in the financial statements. Major receipts during the year were:

Collections:	£4,092	(2024: £2,812)
Regular Giving:	£16,880	(2024: £17,125)
Interest & Dividends:	£1,947	(2024: £2,262)
Fees (F / W / C):	£794	(2024: £1,541)

Total unrestricted payments were well contained at £27,018 (2024: £25,900).
Major payments during the year were:

Power, Heat & Light:	£1,780	(2024: £1,319)
Diocesan Fairer Share:	£17,458	(2024: £17,168)
Insurance:	£2,242	(2024: £2,184)
Mission:	£394	(2024: £362)
Benefice:	£1,560	(2024: £1,560)
Sundries:	£1,251	(2024: £611)

The General Account shortfall for the year amounted to £3,167 (2024: £2,160). Therefore, Unrestricted Reserves ***decreased*** in 2025 to £27,623 (2024 £30,790).

Designated Funds

A 25.1.22 PCC Meeting agreed wef 2021 Fundraising earmarked for the Kitchen and Toilet Project should be transferred to Designated Funds. In 2025 this amounted to £3,839 (2024: £4,979) making £25,073 in total held at 31.12.25.

Restricted Funds

Restricted donations of £7,953 were received during the year (2024: £1,415). Funds restricted to the churchyard of £310 were allocated to grass cutting. Total Restricted Funds (mainly held in the Fabric Fund (£11,863) are now £27,097 (2024: £19,454).

Investment policy

The PCC agreed during 2022 to allow deposit monies to be placed with any financially sound provider of low-risk products. At 31st December 2025 all deposit funds continue to be held at CCLA.

Approved by the PCC on

and signed on their behalf
by Revd Matthew Earwicker (PCC Chairman)

M. Earwicker

Independent Examiner's report to the PCC of St Andrew's, Heddington

I report on the accounts of the church for the year ended 31 December 2025 which are set out on the following pages.

Respective Responsibilities of the 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 the independent examiner's 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 with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the 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 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.

Independent Examiner: JN Kilbee **Date:** 15/7/26

JN KILBEE
Downs View, Goatacre
Calne SN11 9HY

St Andrew's Church, Heddington
Financial Statements for the Year Ended 31st December 2025

Receipts & Payments Accounts – General (Unrestricted) & (Restricted) Accounts

	Unrestricted General	Designated Funds	Restricted Funds	Total Funds	Total Funds
	2025	2025	2025	2025	2024
	£	£	£	£	£
Receipts					
All Giving and Gifts					
Collections	4,092	-	-	4,092	2,182
Regular Giving (inc. Gift Aid and PGS)	16,880	-	-	16,880	17,125
Donations	-	-	7,953	7,953	1,415
Total	20,972	-	7,953	28,925	21,352
Fees	794	-	-	794	1,541
Fundraising	-	3,839	-	3,839	4,979
Interest and Dividends	1,947	-	-	1,947	2,262
Adjustment	-	-	-	-	-
Other	138	-	-	138	-
Total Receipts	23,851	3,839	7,953	35,643	30,134

St Andrew's Church, Heddington
Financial Statements for the Year Ended 31st December 2025

Receipts & Payments Accounts – General (Unrestricted) & (Restricted) Accounts (continued)

	Unrestricted General	Designated Funds	Restricted Funds	Total Funds	Total Funds
	2025	2025	2025	2025	2024
	£	£	£	£	£
Payments					
Church Activities:					
Mission	394	-	-	394	362
Power, Heat & Light	1,780	-	-	1,780	1,319
Insurance	2,242	-	-	2,242	2,184
Organist Fees	200	-	-	200	25
Sundries	1,251	-	-	1,251	611
Sub-Totals	5,866	-	-	5,866	4,501
Other:					
Diocesan Fairer Share	17,458	-	-	17,458	17,168
Benefice Council Contribution	1,560	-	-	1,560	1,560
Churchyard Upkeep	1,610	-	310	1,920	1,760
Repairs and Maintenance	432	-	-	432	1,994
Community Chest	91	-	-	91	312
Total Payments	27,018	-	310	27,328	27,295
Surplus/(shortfall) of Receipts over Payments	(3,167)	3,839	7,643	8,315	2,839
Total Funds as at 1st January 2025	30,790	21,234	19,454	71,478	68,639
Total Funds as at 31st December 2025	27,623	25,073	27,097	£ 79,793	£ 71,478

Approved by the PCC on 15th July 2026 **and signed on their behalf by**

Revd Matthew Earwicker (PCC Chairman) and Mr Russell Gange (PCC Treasurer)

M. Earwicker Russell Gange

St Andrew's Church, Heddington
Financial Statements for the Year ended 31st December 2025

Statement of Assets and Liabilities as at 31st December 2025

					2025	2024
					£	£
Bank and Deposit Accounts						
	Bank A/C	**CCLA (Interest bearing) A/Cs**			**Total**	**Total**
		Reserve	**Kitchen**	**Total**		
Balance 1.1.25	5,690	43,000	23,908	66,908	72,598	68,639
2024 Adjustment	-	-	-	-	-	-
Revenue	55,594	-	-	-	55,594	37,638
Expenditure	(47,279)	-	(5,487)	(5,487)	(52,766)	(34,799)
Interest	-	-	1,059	1,059	1,059	1,120
Transfers	(4,979)	-	4,979	4,979	-	-
Balance 31.12.25	£ 9,027	£43,000	£24,459	£ 67,459	£ 76,485	£72,598
Assets						
627 CBT Fixed Interest Securities: at cost £1.65 per unit (valuation at 7/1/24 - £908)					£ 1,035	£ 1,035
Liabilities					£ Nil	£ Nil

Notes to the Accounts:

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using Receipts & Payments basis.

2. The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: movable church furnishings.

3. **General Account (Unrestricted)** is made up as follows:

	2025	2024
	£	£
Balance as at 1st January 2025	30,790	32,950
Transfer to Designated Funds	-	-
Surplus/(shortfall) for the year	(3,167)	(2,160)
Balance as 31st December 2025	£ 27,623	£ 30,790

4. **Designated Funds** are made up as follows:

	2025	2024
	£	£
Balance as at 1st January 2025	21,234	16,255
Fundraising designated for Kitchen Toilet Project	3,839	4,979
Balance as at 31st December 2025	£ 25,073	£ 21,234

St Andrew's Church, Heddington
Financial Statements for the Year ended 31st December 2025

Notes to the Accounts (continued):

5. **Restricted Funds** are made up as follows:

	2025 £	2024 £
Churchyard Fund		
Balance as at 1st January 2025	-	-
Donations and Gifts	310	1,395
Payments made	(310)	(1,395)
Balance as at 31st December 2025	-	-
Bellringer Fund		
Balance as at 1st January 2025	1,844	1,824
Donations and Gifts		20
Payments made	-	-
Balance as at 31st December 2025	1,844	1,844
Church Fabric Fund		
Balance as at 1st January 2025	11,276	11,276
Donations and Gifts	587	-
Payments made	-	-
Balance as at 31st December 2025	11,863	11,276
Clock Fund		
Balance as at 1st January 2025	270	270
Donations and Gifts	-	-
Payments made	-	-
Balance as at 31st December 2025	270	270
Kitchen / Lavatory Fund		
Balance as at 1st January 2025	5,659	5,659
Donations and Gifts	8,431	-
Interest/adjustment	-	-
Payments made	(1,375)	-
Balance as at 31st December 2025	12,715	5,659
Lychgate Fund		
Balance as at 1st January 2025	400	400
Donations and Gifts	-	-
Payments made	-	-
Balance as at 31st December 2025	400	400
Total Restricted Funds		
Balance as at 1st January 2025	19,454	19,434
Donations and Gifts	7,953	1,415
Interest/adjustment	-	-
Payments made	(310)	(1,395)
Balance as at 31st December 2025	£ 27,097	£ 19,454