



**St Peter ad Vincula Church
Coggeshall
Annual Report 2025-26**



The Parish Church of St Peter ad Vincula, Coggeshall, Essex



Annual report of the members and proceedings of the Parochial Church Council 2025-2026

PCC Members

Ex Officio

Vicar and incumbent of Benefice	Vacant
Retired priest with PTO	Reverend John Richardson
Licensed Lay Minister	Brian Meads LLM

We are grateful for the continued ministry of Revd John Richardson, retired priest with Permission to Officiate who has provided invaluable support by taking Sunday and other services and assisting with pastoral care.

Elected Deanery Synod members (also ex officio)	2023-26	Martin Bevan
		Tom Taylor
	2024-27	Alie Barnes
Elected	2020-	Janet Florence (PCC Secretary)
	2023-26	Stephen Beckett
	2023-26	Tim Butt
	2025-28	Jane Byrne (Treasurer)
		Jakki Styles
		Judith Wargent (Fabric Officer)
	2025-28	Joanna Clark (Benefice Safeguarding Officer)

Although not members, the following are involved in various St Peter's PCC responsibilities:

Parish Administrator	Jamie Colbert
Communications	Tina Camp
Finance Assistant	Paula Clark
Bell Tower Captain	Janet Edwards (until Feb 2026)
Parish Safeguarding Representative	Joanna Clark
Pastoral Care Team leader	Sarah Glossop
Independent Examiner	Richard Fox until end 2025 now Neil Spooner

St Peter ad Vincula is part of the Coggeshall and United Parishes Benefice (CAUP)

Introduction

Judith Wargent on behalf of the PCC

During the period of vacancy at St Peter's, the Parochial Church Council (PCC) has taken on the important responsibility of preparing this introduction to the Annual Report. The unwavering commitment and hard work shown by everyone involved have been crucial in ensuring the ongoing provision of services and support for our church community throughout this time of transition.

Continuity of Services

The continued success of our parish would not have been possible without the dedication of Reverend John and Brian, our Licensed Lay Minister (LLM). Their steadfast leadership has ensured that weekly services at St Peter's reliably provide spiritual nourishment to our congregation. The benefice ministry team, including Reverend Tayrina, has worked diligently to maintain weekly Eucharist services somewhere within the benefice. We are particularly grateful that at St Peter's, the Eucharist is celebrated on three Sundays out of every four.

Alongside these principal services, St Peter's continues to offer a variety of opportunities for worship and fellowship. These include a monthly Thursday morning lay-led service, a monthly Thursday prayer meeting, weekly Wednesday prayer meetings, monthly Little Seeds sessions on Mondays, and children's activities during the Eucharist on the third Sunday of each month. Together, these initiatives are clear signs that the Holy Spirit is actively calling us and guiding our worship.

Transitions – Change and Opportunity

This past year has brought about several important changes within our church family. In May, we said farewell to Rev'd Heike, who had cared for our congregation over the previous four years, and we sent her with our best wishes as she began her new ministry at St Stephen's in Norwich. Later, in October, we also bid goodbye to Rev'd Melanie as she departed for her installation in her new parish in the Diocese of Newcastle, far to the north. And throughout, we pray constantly that the Holy Spirit will guide our next new vicar towards us.

Family Service

Our Family Service, held on the first Sunday of each month, continues to prosper and evolve. Worship music is led by Matyas, while Jane and Hilary organise creative craft activities for the children. Insightful discussions on the day's scripture are facilitated by various members of the Family Service team. On average, around forty adults and ten children attend the Family Service each month, demonstrating its ongoing growth and significance within our community.

Flower Festival and Open Gardens

Last year's annual Flower Festival marked the final event organised by Judy and Janet, who, after many years of devoted service, are now passing the baton to a new team—though it is difficult to imagine them stepping away entirely. The festival, complemented by excellent lunches and teas provided by Vanessa, Pam and team, remains a major attraction for visitors and continues to generate essential income for the church each year.

Regrettably, the Open Gardens event—a significant fundraising activity for St Peter's—did not take place last year due to various circumstances. However, with the support of a new team alongside Verity and Jo, the event is scheduled to return this June.

Together, these two events have typically contributed around £20,000 annually to the general fund. However, many others also work quietly behind the scenes to maintain and support our finances: the Cosy Kitchen team, started by Julia, the ever-popular cards, started by Millie and continued by Julia, the men's coffee morning, the expanding concert programme now overseen by Val, and Memory on a Star. These groups, including Knit and Natter, extend warm hospitality to our community and embody the welcoming spirit of friendship which we embrace.

Volunteers and Behind-the-Scenes Support

An extensive team of volunteers, many of whom may not regularly attend church, nonetheless contribute their time and energy to creating a warm welcome for all who come to St Peter's. Their roles are myriad: flower arrangers, gardeners, cleaners, servers, readers, intercessors, menders and repairers (with special thanks to Derek and Brian!), rota planners, singers, musicians, money-counters, sacristans, safeguarders, eco-warriors (Audrey and Stephen), media technicians, bell ringers, and many more. We welcome our new Tower Captain Julia, who has a hard act to follow after Janet's retirement and we thank her for her many years of dedicated service. We hope that no one has been overlooked in our gratitude.

Office Team

Finally, we wish to extend our heartfelt thanks to our magnificent office team—Jamie, Paula and Tina—who are at the centre of our operations, ensuring that the administration of the church runs smoothly and efficiently.

Ministry Team

Brian Meads, LLM

During our continuing vacancy the Ministry Team at St Peter's is immensely grateful for all the wonderful support they have had from everybody, from servers, readers, our sacristan, choir, music team and IT desk etc. Please do forgive me if I have left anybody out; it is so difficult to make sure that everybody has been mentioned. This support has enabled us not only to maintain a regular schedule of services at St Peter's and at St Nicholas's Chapel; but also to provide those extra services that involve and bring into our buildings the wider Coggeshall Community as a whole – Remembrance, Advent, Christmas (Carols, Crib and Midnight), and hopefully looking forward Lent, Holy Week and Easter.

On a personal note, I would like to offer my particular thanks to our Family Service Team, Matyas, Jane, Hilary, Tim, Sandra and Vivek, without whom it would not have been possible to continue this distinctive form of worship throughout our vacancy. But above all, our whole church community must offer our heartfelt gratitude to Rev. John Richardson, who, in what he must have assumed would be a well-earned retirement, has been willing to commit himself to us on virtually a full-time basis and really has held the whole show together.

And this is not only for the normal and extra services I have already mentioned, but also for what in ecclesiastical terms are referred to somewhat laughably as the 'occasional offices', baptisms, weddings and funerals. 'Occasional' is not at all the right word here; these offices are frequent in a busy church and town such as ours, and take an immense amount of time and effort to conduct sensitively and well, and provide a vital spiritual service to our community. Thank you, John!

Braintree Deanery Synod

Martin Bevan

Braintree Deanery Synod is a council of church members drawn mainly from the clergy and congregations in each of the Deanery's parishes. It provides the communication link between congregations, the Diocese of Chelmsford and the Church of England nationally. During 2025-26, St Peter ad Vincula was represented in the House of Clergy by Rev'd Heike Prentice (Resigned May 2025), Rev'd Melanie Shillito (Resigned October 2025) and Rev'd Tayrina Ferguson and in the House of Laity by Mrs Heather Semken (Resigned May 2025), Mr Tom Taylor, Mrs Alison Barnes (Appointed May 2025) and Mr Martin Bevan; Martin Bevan serving as Treasurer. The Synod met three times, chaired jointly by the Area Dean, Rev'd Rod Reid, and the Joint Lay Chair, Canon John Turton.

Issues considered in 2025-26

The Synod has received updates throughout the year up until the time that Rev'd Dr Sara Batts Neale (General Synod link person for the Deanery) moved to her new Parish at Sawbridgeworth. Not surprisingly safeguarding continued to be a major topic of discussion and debate. These matters have been extensively reported in the press and on news channels.

Rev'd Melanie Shillito continued her chaplaincy work at Wethersfield Asylum Processing Centre and reported regularly on her work, up until October when she moved to take up her new appointment. Her role has been taken over by the Revd Katy Hacker Hughes, based in Chelmsford, who will be spending 1½ days a week on the task, of which ½ will be on site at Wethersfield.

The Area Dean has appointed a Strategic Co-ordinator, Lisa Gregson who took up her part time post in May 2025. This is currently funded for one year.

At both the June and October meetings there was extensive discussion about the difficulties encountered by many parishes in recruiting Church Wardens and the high level

of responsibility place on the role. The meeting wished to frame a motion that could be passed to the Diocesan Synod as a start to addressing the problem. The Coggeshall and United Parishes is far from unique in not being able to recruit formally appointed Wardens. Other issues considered by the Synod included:

- Updates to each meeting on environmental matters, with many Deanery Churches either working towards an Eco Church award or having already obtained one.
- Regular reports of proceedings at Diocesan Synod and General Synod, and updates on news and events from parishes across the Deanery.

The Lay Chair of the Deanery Synod, Canon John Turton, is finally retiring after 11 years in the role. Volunteers for this role are being sought.

Coggeshall Churches Together

Janice Burgess

Churches Together in Coggeshall no longer operates as it did in the past and the bank account has been closed. The remaining money was shared equally between St Bernard's, Christ Church and St Peter's. We do, however, continue to hold the service for the 'World Day of Prayer' which will be held at St Bernard's Catholic Church in March 2026. Posters will be displayed to advertise this event.

Also, the annual collection for Christian Aid is a shared activity along with Carol Singing around the tree on Christmas Eve. The recently formed Christian based Youth Club is up and running and trustees from our three local churches have been appointed. Hopefully we will be able to share more services and activities once we appoint a new vicar for St Peter's and the other churches in our benefice.

Media Desk

Derek Wilkins

The continuing clarity issues to the sound system have now been addressed and hopefully by the time you read this a replacement mixer desk (sound control desk) and the long-awaited new speakers will have been fitted, the old ones being some 40 years old. This, it is hoped, will rectify all the problems. Funding for this has been forthcoming from fundraising and specific donations which I thank everyone for their generosity. Like the church fabric, we rely strongly on donations and activities like concerts/festivals to not only raise the profile of St Peter's church but keep the doors open and welcoming.

We continue to stream Sunday morning services (with the exception of the family service) and, when requested, weddings and funerals. Thank you for the work our small team undertake but, with the limited number in our team, flexibility is an issue and we would welcome any new volunteers with an interest in media activities.

Knit and Natter Report

Valerie King

Once again we had a very good year at knit and natter. The numbers were very buoyant, and we produced a great number of garments. These were distributed to The Kingsland Church, the Seafarers at Felixstowe and the Neo Natal and Maternity Unit at Colchester Hospital. We are looking forward to another successful year and would welcome any newcomers. We also enjoyed a tea party in the summer and a Christmas Tea.

Safeguarding

Joanna Clark

Parish Safeguarding Representative/Officer

The care and protection of children, young people and adults who attend services and activities organised by our church, must be a priority for us all.

As a parish we follow guidance from both the National Church and Chelmsford Diocese.

We place a high priority on this part of our church responsibilities.

Safeguarding procedures and policies are reviewed annually and displayed in the church, on notice boards near the main door, around the church and on the web site. As Parish Safety Representative (PSR) I am so very grateful to everyone who undertakes DBS checks and safeguarding training.

The type of DBS check and training required by volunteers is dependent upon their role. I have access to Thirty-One Eight, an independent safeguarding service which supports the Chelmsford Diocese.

Our current safeguarding guidance includes

- Annual revisions of policy and practice
- Reporting to the PCC at each meeting
- Recruitment procedures for volunteers and any paid self-employed contractors, including application forms, relevant documentation, references etc.
- DBS checks and safeguarding training must be renewed every three years, records kept securely following data protection guidance.
- Annual plans and risk assessments for all activities within the church

Chelmsford Diocese has recently introduced new mandatory system for parishes to record and monitor safeguarding. It is a “dashboard” system which identifies areas for development, producing reports for the PCC. I have been using this for a few months and have introduced some changes to current documentation and additional guidance for volunteers.

It has been a very useful tool to use and will in time replace the current paper documents that we have created. It will inform our annual review of safeguarding with the aim of strengthening current procedures.

Following concerns over the Church of England’s response and management of allegations of abuse and calls for independent oversight of such matters, the National Church has been auditing safeguarding in every Diocese. Chelmsford Diocese is currently taking part in this with a report due to be published at the end of the year or early 2027, Our task as a church community, is to remain vigilant, report any concerns, whoever they are about, or worries relating to safeguarding matters in order for timely and appropriate action to be taken.

This is not an easy part of church life to navigate, and I am extremely fortunate to have a committed team of volunteers, who give up considerable amounts of time and a very supportive ministry team in this vitally important side of church life.

Please do speak to me about anything relating to safeguarding and thank you all for the care and support we give to each other make this church as safe, welcoming and supportive as possible.

St Peter’s Primary School and Pre-School

Brian Meads, DBE Foundation Governor

I make no apologies for starting my report this year with our School Vision.

‘As part of a church school family that grows together in compassion and kindness, we aspire to be the best that we can be. We flourish through the connections and relationships we nurture, guided by our Christian values. Our uniqueness is embraced; our

faith and beliefs guide us to be courageous enough to stand up for what is right, and bold enough to evoke change in our world, just as Jesus did.'

Under the continuing guidance of our Headteacher, Sam Wilding, and her deputy, Vanessa Sullivan, St Peter's has continued over the past year to be a happy, successful and Christian school, and its close relationship with the church has been maintained. This is exemplified by the weekly Wednesday 'Open the Bible' sessions, which the children delight in; fortnightly Thursday assemblies led by members of our Ministry Team; and school services in church for Easter, Harvest, Christmas and End of Year for Leavers. With Melanie Shillito having left for pastures new during the year, Tim Butt was appointed as PCC Foundation Governor, and is already making a significant contribution to the life of the school. I continue as Diocesan Board of Education (DBE) Governor, and my 4-year term expires in May 2026. The ex-officio incumbent's governorship is now vacant until an appointment is made.

The 7-yearly Statutory Inspection for Anglican and Methodist Schools (SIAMS) is due this academic year, 2025-26, but we have not yet been notified of when it will take place. We believe that we are well prepared for inspection, and that the inspectors will be satisfied with what they find; in particular with the Christian character of the school.

The initial plans for the proposed school expansion did not obtain planning consent. Revised plans are being developed and brought forward, but progress will probably not now be possible until 2026/7. The current school roll is 341.

James 2:18 'I will show you my faith by my actions'

Coggeshall Youth Project

Alie Barnes

Coggeshall Youth Project was fully rejuvenated in 2025. James Bardrick (previous Chair) transferred the charitable undertaking (assets etc) from the Coggeshall Prentice Youth Work Trust to the new CIO (Charitable Incorporated Organisation) Coggeshall Youth Project. Alie Barnes has become the Chair of the new trust and nine trustees (representing the three churches of Coggeshall) were swiftly in place. Much work was done through the spring and summer of 2025 to put policies and administrative requirements in place and, with the recruitment of a wider group of volunteers to add to the team, CYP Youth Café was launched. Youth Café meets every Tuesday evening in term time at Christ Church, for 11 – 14-year-olds. It offers indoor sports like badminton, table tennis, table football and pool; arts and crafts skills and activities, board games, a reflection corner; and is also simply a safe space for young people to meet and chat with their friends over hot chocolate and toast and toppings.

We are not in a financial position to employ a dedicated youth worker in Coggeshall at the moment, and various options are being explored for funding as we move forwards, but the current rota of joyful volunteers and skills "experts" is working brilliantly. The young people state that they really look forward to coming and they are clearly enjoying the interaction with the adult team. We reeeeeeally like the toast!

The intention to enable and encourage young people to explore the Bible and gain an understanding of Christian values and teachings is at the core of the youth project and this intention drives the ethos of safe space, equality and kindness shown to all who step through the door.

Braintree Area Foodbank

Joanna Clark

St Peter's has been supporting Braintree Foodbank for twelve years. The volunteers who I see regularly are very thankful for donations of items and financial support given by this church and community.

Since The Foodbank Network was founded in 2004 the Trussell Trust has helped communities to launch foodbanks nationwide. There are approximately 2,800 food banks operating in the United Kingdom including 1,711 Trussell Trust-affiliated food banks and 1,172 independent food banks. This number reflects a significant increase in food bank usage in the last twenty-two years.

The work of Braintree Area Foodbank is vital to the thousands of individuals and families who use their services.

Key statistics between April 2024 and March 2025:

- 11,866 emergency food parcels were given out.
- 4,484 of these went directly for children's food
- 50% of clients who were given foodbank access were first-timers users, mainly due to changes in circumstances that were happening in their lives
- 1,540 households were supported with food parcels and referrals to other agencies
- 84% of homeless clients were male
- 77% of singles visiting more than once per month were male
- 70% of vouchers to single households were male

Without the regular volunteers, food and cash donations these families and individuals could not be supported. The work of sorting donations and packing items for distribution is vital, however the offer of advice and signposting to other services is also a very important part of the service provided.

The volunteering role is open to anyone; the Braintree Food Bank website posts details as to what one must do to become a volunteer. Donations are taken on the first Tuesday of each month to Braintree. The food bank trolley is at the back of our church near the font. If the trolley is very full, donations are removed and taken to the Braintree Food Bank. We are very grateful to those members of our church and the wider community who take items and volunteer on a regular basis for those we may never know but who are the most in need. Thank you

Church Flowers

Judy Crawford and Janet Florence

Thanks to our talented and dedicated Church Flower Team, beautiful flowers continue to be arranged in church throughout the year. We have a two weekly rota for regular church flowers, but often do more than that to decorate the church for festivals, weddings, funerals and other special occasions. Whilst trying to maintain our high standards, we are mindful of being very careful with expenses. With a slightly reduced number of arrangements compared with previous years and our policy of mixing artificial flowers in amongst fresh flowers and foliage we manage to keep the cost within sensible bounds. Our flower arrangers are very generous but are encouraged to claim expenses if they wish within reasonable limits. Most of the foliage comes from our gardens. We are always looking for new flower arrangers to join the team and would be delighted to hear from anyone who might be interested in joining us.

The Link Magazine

Val Lewis (Link Editor)

Firstly, I must thank everyone involved with the production and distribution of The Link, those who kindly contribute, John Gospage and those who faithfully deliver, Kathy our very helpful printer and many more.

John would be glad to hear from anyone who is willing to help organise copies for delivery and also having lost a volunteer due to retirement, someone to help with a delivery round. Thank you to those who advertise with us. This helps to pay for production costs. Contributions are all very welcome and also helpful comments and snippets of information which can keep us up to date. Very best wishes for 2026.

Fabric Report

Judith Wargent (Fabric Officer)

During 2025, at both St Peter's and St Nicholas Chapel, only essential maintenance works have been carried out, along with some slight cosmetic work (painting, woodwork maintenance) carried out by members of the church. It is planned that work on the external masonry of St Peter, deferred from last year, will start in Spring now that the mason has recovered his health; this is in accordance with QI requirements.

Little Seeds

Jane Richardson and Susan Elliott

Little Seeds for babies, toddlers and pre-school children with their grown-ups continues to meet each first Monday of the month (or second when there is a bank holiday) at St Peter ad Vincula Church in the children's corner from 2.00 – 3.00pm. We start by singing all together 'Jesus Loves (each child's name)' "Yes he does," accompanied on the guitar which the children really love, making them all feel really special. We then read a children's story and link the story into a Christian theme; for example, 'Giraffe's Can't Dance' focussed our minds on the gifts and talents given to us by God and 'The Tiny Seed' inspired us to talk about how God wants us to grow in faith. After the story we have craft time linked to the story; this year we have made koalas, giraffes, crowns, hearts, fruit baskets and lots more. We then have refreshments linked to the story for everyone followed by games and singing and we close with a children's prayer. It is such a blessing to welcome the children and their parents, carers and grandparents to Little Seeds and we look forward sharing the love of Jesus with everyone each month.

10 O'Clock Club

Jane Richardson

In the Autumn we re-started the 10 O'clock Club for children and their families during the Sunday Communion Service as a temporary measure during the Parish Vacancy. We meet upstairs in the choir vestry and share a bible story linked to a recent gospel reading and then enjoy a craft session together when the children can take their craftwork home to remind them of the bible story. We join the congregation for the first part of the service and re-join just before Communion so all ages are together. This has been well supported and the congregation have enjoyed seeing the children's crafts after the Communion.

Men's Coffee Morning

Malcolm Dowden

The Wednesday morning Men's Coffee Club at St Peter's is going from strength to strength, with an average of 18 of us each Wednesday gathering for a chat over a mug of coffee, a biscuit and the occasional slice of cake. During the year we have raised funds for the church by running a stall at the Coggeshall Jumble Trail, we ran the raffle stall at the Macmillan coffee morning and 17 of us enjoyed Christmas lunch at a local restaurant.

St Peter's Welcomers

Derek North

Our beautiful church continues to attract visitors from all over the country and world wide, with people from America and the Isle of Wight during 2025.

Comments include how friendly the people are and how nice it is to have the church open. Of course, if a friendly face is here to welcome them that is a bonus also.

If you are able to be a friendly face even for an hour then please see me.

Sunday Welcomers, Readers and Intercessors

Helen Wilkins

A huge thank you to those of you who have continued or taken on these roles since I inherited this rota.

We now have a regular team of Sunday welcomers who take on these duties once a month, along with others who are happy to volunteer for the additional services around the main church festivals.

While we have a good number of people willing to read from the Bible, the role of intercessor is not so popular, and I would welcome more volunteers.

If anyone is interested in taking on any of these roles, please contact me. I will be delighted to talk to you.

Reflection and Prayer

Jean North and Janice Burges

This is an opportunity to come together once a month to pray for our Church, it's members, our Community and in fact anything you feel you might need prayer for. It is very informal and we meet on the second Thursday of the month at 10am for half an hour or so. We all need prayer and this is a wonderful opportunity to bring it all to our Lord.

Thursday Lay-Led Service

Jean North

We are so thankful to Margaret Gibson for her organisational skills in setting this up some years ago and keeping it going. She only relinquished this just before Christmas. We all missed the regular weekly Communion service.

This short non-Eucharistic service, lay-led mostly, takes place in St Catherine's Chapel at 10am every third Thursday, of the month, aimed at giving everyone an opportunity to come together for prayers and readings. Occasionally it is a Communion service, which is always most welcome midweek. Refreshments are always available afterwards and all are most welcome.

Open Gardens

Verity Barclay

Although we had hoped to hold the Open Gardens Event in the summer, unfortunately it was not possible for various reasons. Instead, we planned to have a plant stall at the Summer Festival which was due to be held on the Rec in mid-June. But this sadly also had to be cancelled due to bad weather. As we had already gathered plants kindly donated by Olivers and Poplar Nurseries we decided to hold an impromptu plant give away in the Church porch and ask for donations to be made. All the plants disappeared and hopefully some money was raised. The gardeners of Coggeshall, having had a year off, have very kindly agreed that they will open again and so we are planning for Sunday 7th June 2026.

Coggeshall Flower Festival 2025 'Water of Life'

Judy Crawford and Janet Florence

We think we can proudly say that this year's 36th Flower Festival was a great success with over 1500 people attending from far and wide. The theme this year was 'Water of Life' and huge thanks are due to all those who helped in so many ways. We had 32 flower arrangers working this year, using their skill and artistry to create wonderful displays. However, none of this happens without generous help with publicity, sponsorship, finances, donations and all the practical help. Many thanks also to our stewards, the refreshment Team, the Preserves and Produce and Card Stalls and those involved in delighting us with beautiful music. It was a huge community event that our visitors from near and far thoroughly enjoyed. We are absolutely delighted that, despite rising costs, a profit of around £10,500 was raised for St Peter's. Thank you all so much!

Saint Nicholas Chapel

Jakki Styles

From March to December, regular monthly services were held at the chapel, led by John Richardson and Brian Meads. We were especially pleased to welcome a good congregation of around 70 people to the traditional Service of Nine Lessons and Carols, led by Brian Meads, followed by a time of fellowship with mince pies and mulled wine. The chapel then entered its winter closure and will reopen in May.

We are grateful to John Roebuck for once again organising the Sunday afternoon openings during July and August. These occasions welcomed many visitors, whose generous donations to the Bonton Fund continue to support the care and upkeep of this

much-loved chapel. Our heartfelt thanks go to all who gave their time to steward and support these afternoons.

It was a joy to celebrate a wedding in the chapel this year. The couple had been part of our worshipping community and were able to enjoy their reception in the neighbouring field on a beautiful day.

We also pause to remember with sadness the death of Cedric Mullis, a faithful worshipper at St Nicholas' Chapel, who attended regularly with his wife, Betty.

We give our sincere thanks to all parishioners who quietly and faithfully care for the chapel through cleaning and maintenance. Your commitment ensures that the chapel remains a welcoming and prayerful place for all.

St, Peter's Bellringers

Janet Edwards

2025 was a fairly quiet year for us. We came to practice each Wednesday and rang for service each Sunday, although if I remember rightly, there was one Sunday when we didn't have enough ringers to ring. This is balanced out by the number of times we have had visitors who swell our numbers and, on these occasions, we have been able to ring all ten of our bells. Our maintenance team tell me that the bells and fittings are in good order. Sadly, only one couple wanted the bells for their wedding, and the total number of weddings was down a considerable amount. Our less experienced ringers are making good progress and have attended courses held by the Essex Association of Change Ringers. The Association use our bells each year for their ringing course, held over three days near Easter and there have been several one-day ringing courses held throughout the year – all on bells which have their clappers tied so that no sound is heard outside. In the ringing room, the sound is made on a computer which enables the learners to hear their bells. One of our members was made a member of the Essex Association at their January meeting. We hoped to showcase what we do and let people 'have a go' at a mobile belfry at Coggeshall Summer Fair and music festival on the recreation ground in the summer. Unfortunately, due to the bad weather forecast, the event was cancelled. There have been a few peals attempted this year, some successfully. They take almost four hours to complete, and we are restricted to four peals each year. We are very aware that some people do not like the sound of bells and we try to hold them in the months between October and April when fewer people will be out in their gardens or have their windows open. We also advertise them on the village Facebook page. This will be my last report as tower captain as I am stepping down in February. I want to thank everyone for the support they have given me.

Open The Bible

Stephen Beckett

Open The Bible is now in its twelfth year of presenting bible stories to the children and staff of St. Peter's School. Performing up to thirty stories a year is a big commitment for our small team but the reward in seeing the positive response of the children, especially their singing of the Lord's Prayer with such enthusiasm, makes it a joy.

The children are always keen to be involved in the story; we generally get a few to take part each time. We have been thrilled to welcome two new members to our team, a great encouragement.

We would like anyone else to join us. It is great fun for us and an honour to share God's word with the children.

Memory on a Star

Kate Burmby on behalf of the Coggeshall Star Team

2025/26 saw another successful year for the Memory on a star. Celebrating our 10th year, we once again sold all the stars in one morning in the church. This year, thanks to wonderful volunteers, we were able to offer tea, coffee and mince pies and we were joined by Revd Tayrina Ferguson, who offered support and comfort to those who needed it. This was a lovely addition to the morning. Money raised went to The Coggeshall Festival, to Coggeshall in Bloom and once again we were able to give a generous donation to the church.

Our thanks go once again to all at St Peter's for their ongoing support to the Coggeshall stars, which has become a much-loved tradition in the Coggeshall community.

Concerts at St Peter ad Vincula

Val May

There were seven free concerts in 2025, held on the first Thursday of each month between April and October inclusive. With profits from the sale of pre-concert lunches and very generous donations from attendees, after payment to the performers, a good amount of money was generated for the church. This year, it was a pleasure to welcome back hirers of the church, The Colchester Chamber Choir, Roman River, West Bergholt Concert Band and The Foresters Brass Band.

Looking forward to 2026, I am really happy to say that all performers are already booked for the free concert programme, and we have three hire bookings from outside groups. I have really enjoyed my first year organising the concerts, meeting people, and welcoming them in to such a lovely church.

Church Library Report

Audrey Beckett

I have been thinking that our Christian Book Library is "out of sight, out of mind," behind the organ. Even I forget it's there! and my loans have reduced recently. It is such a blessing of a resource. The Bible commentaries are helpful when we encounter bits in the Bible we don't understand. The "how to" books, on prayer and our Christian journey, biographies and stories are so uplifting, encouraging and help us learn and grow in faith. We believe that the books need a new, more visible home, and we would welcome ideas with regards to this. In the meantime, do use the library and enjoy it.

Eco Church

Audrey and Stephen Beckett

As a Silver award Eco Church members of our congregation encourage each other to live out their faith in a more green and sustainable way. The focus areas of the Arocha project include Teaching and Worship, Church Building and Land, Global engagement, Community involvement and Lifestyle. To achieve the Gold award would be very challenging and would certainly need extra help in some areas, especially for Community involvement.

Choir and Music Report

Matyas Bacso

In 2025 our focus remained on worshipping the Lord, while maintaining the highest possible standard of music. In previous years we discovered that pieces arranged for this particular choir, adapted to our set-up and abilities, worked really well, so we continued to do this. We regularly refreshed the repertoire of the choir, maintaining a balance between traditional hymns and more contemporary songs. Many of these we expanded harmonically to three parts. We also introduced a brand-new mass setting 'Worship the Lamb', and the congregation did really well learning it! We entered into interregnum in June. Fortunately, this has not affected the choir or the music too much overall, although the frequency of the family services has had to be reduced from weekly to once a month only. At the 'traditional' services we carried on using the organ mainly, with the addition of the piano during communion and before the service. While during the family services, the guitar, cajon and tambourine set up proved to be effective. I am very pleased that my son, Peter, now regularly joins me at the family services to play the bongo drums. We love worshipping our Lord through uplifting music, and it is also very exciting to see and experience our growth in faith within the choir and the congregation.

Cosy Kitchen

Julia Ibbotson

After the initial idea of forming a warm hub for the village in 2022, the Cosy Kitchen has gone from strength to strength. We are now beginning our 4th year, and still going strong, with a regular group of visitors, including their well-behaved dogs.

I am very pleased to say that Cosy Kitchen has done exactly what I envisaged from the start. It is a warm and cosy place to meet and make friends while enjoying hot food and drink. Many thanks go out to the marvellous team of volunteers who turn up every week, come rain or shine, not only to make and serve the delicious bacon rolls and coffee, but also to chat and make everyone welcome.

I firmly believe that Cosy Kitchen is meeting a need in the community and making a difference to the lives of those who join in.

Recycled Greetings Cards

Julia Ibbotson

There are so many really lovely cards that just get used once, so at St Peter's we like to give them another go round. We have been recycling cards for years now and it has been a brilliant way to reuse any greetings cards given to the church.

The cards are cut, remounted and packaged, then displayed in the church for purchase at only a pound each. The cards are not wasted and the money raised goes to the church. Incredibly, last year the sale of recycled cards raised an amazing £2,200!

I recycle all types of greeting cards (except Christmas) so consequently have a huge range of recycled cards for any occasion to choose from. If you have any cards that you would like to donate, please put them in a bag beside the display unit for me to collect, then keep an eye out for your card to reappear, born again!

Thank you for your donations!

Pastoral Care Team

Sarah Glossop

The pastoral care team continue to strive to make home visits to those in need of support, company and friendship. We have also been actively sending “Get Well” cards to those we comfort in our community. We welcome new volunteers and requests for pastoral visits.

ST PETER AD VINCULA CHURCH, COGGESHALL, PCC

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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Registered Charity number 1126947

St Peter ad Vincula Coggeshall

Report on the annual accounts for the year ended 31 December 2025

Taken as a whole 2025 has not been a good year for the Church finances. Overall the General Fund fell by over £39,000 to a deficit of £8,371. Of this fall £6,500 should more accurately have been reflected in 2024, the late reclaim by the Diocese of the December 2024 Parish Share being the difference.

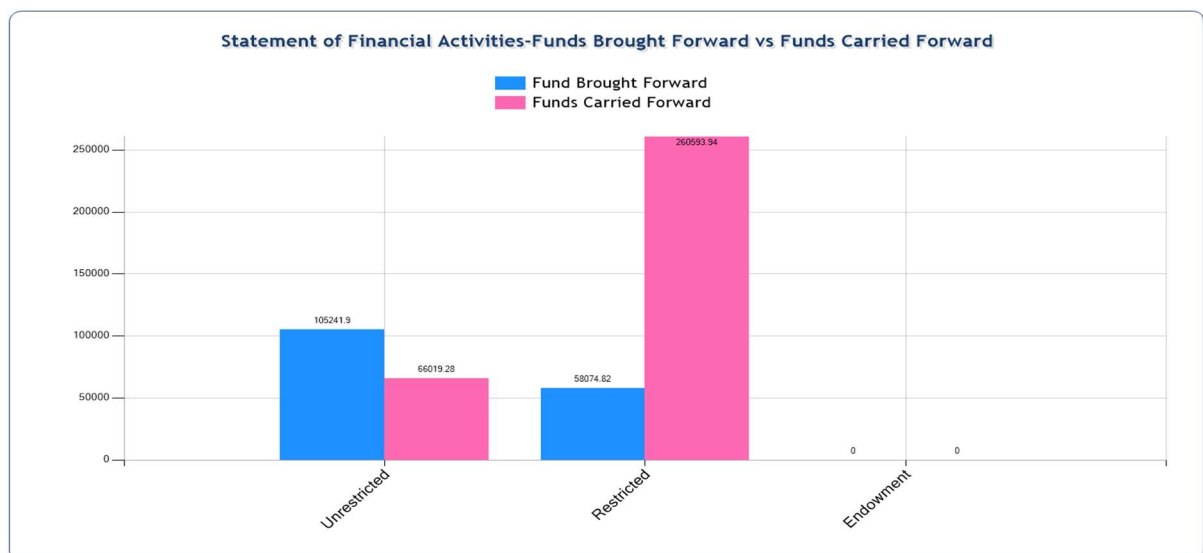
The year end figures are distorted by the receipt of the very generous legacy from the estate of the late Jack Thornton. This was received late in December 2025 and was awaiting transfer from the current to deposit accounts at the year end.

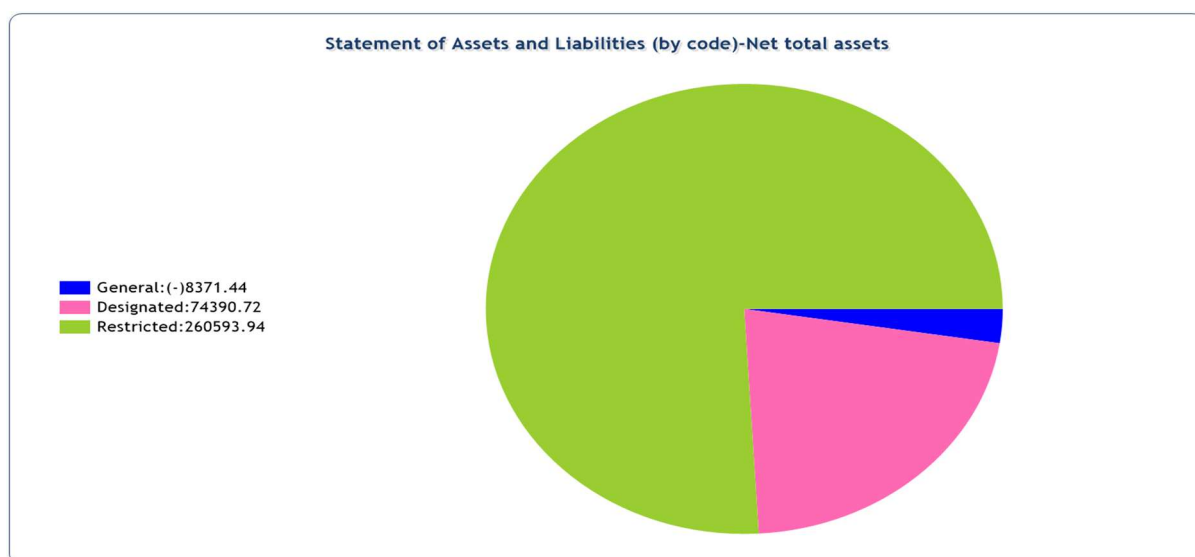
A very successful Flower Festival netted £8,944 (2024 £4286) but this was offset by a general fall in giving by the congregation. The absence of Open Gardens exacerbated this decrease.

Expenses, excluding salaries, were broadly similar to last year, despite inflationary pressures, and great credit for this must go to Judith Wargent and the staff for strict financial control. In the absence of incumbent or regular Church Wardens there has been a considerable increase in the cost of employing staff, partially to cover the vacancies.

The overlying fact is that we are asset rich, in terms of restricted and designated funds but are very weak in terms of the General Fund that deals with the regular running of the Church. We have been haemorrhaging General Funds at the rate of £3,000 per month which has resulted in a year end deficit on the General Fund, i.e. the fund that runs our day to day activities, of **£8,371**.

The following two graphs show the disparity between restricted income and funds and the unrestricted General Fund.





Having paid our full Parish Share to the Diocese for very many decades, in consultation with the Archdeacon and Diocese the PCC has decided to restrict our contribution for the forthcoming months in order to allow the General Fund to recover.

To provide effective management in the absence of an incumbent and Church Wardens, a Finance team is meeting weekly to review matters and provide a management overview to the full PCC which is in its turn meeting monthly.

Looking forward into 2026 the PCC intend to launch fund raising initiatives and to maximise income from the use of our wonderful Church. These will include moving our regular giving onto the Parish Giving Scheme platform.

Janet Florence, PCC Secretary

Jane Byrne, PCC Treasurer

Martin Bevan, Finance Officer



Section A

Independent Examiner's Report

Report to the trustees/
members of

St Peter and Vincula Church, Coggeshall

On accounts for the year
ended

31st December 2025

Charity no
(if any)

1126947

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

03.02.2026

Name:

NEIL SPOONER

Relevant professional
qualification(s) or body
(if any):

FCCA

Address:

Wentworth House, West Square

Maldon

Essex. CM9 6HD

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

St. Peter ad Vincula
Statement of Financial Activities
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	69,600.45	198,294.67	-	267,895.12	90,356.91
Income from charitable activities	10,307.35	-	-	10,307.35	8,722.32
Other trading activities	15,608.93	26.20	-	15,635.13	11,316.86
Investments	5,469.26	-	-	5,469.26	7,328.87
Other income	1,801.78	300.00	-	2,101.78	17,088.45
Total income	102,787.77	198,620.87	-	301,408.64	134,813.41
Expenditure on:					
Raising funds	7,169.11	53.00	-	7,222.11	7,078.72
Expenditure on charitable activities	115,597.22	1,114.92	-	116,712.14	115,388.98
Other expenditure	19,944.57	-	-	19,944.57	10,110.38
Total expenditure	142,710.90	1,167.92	-	143,878.82	132,578.08
Net income / (expenditure) resources before transfer	(39,923.13)	197,452.95	-	157,529.82	2,235.33
Transfers:					
Gross transfers between funds - in	230.00	230.00	-	460.00	-
Gross transfers between funds - out	(230.00)	(230.00)	-	(460.00)	-
Other recognised gains / losses					
Gains/losses on investment assets	700.51	5,066.17	-	5,766.68	38.59
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(39,222.62)	202,519.12	-	163,296.50	2,273.92
Reconciliation of funds					
Total funds brought forward	105,241.90	58,074.82	-	163,316.72	161,042.80
Total funds carried forward	66,019.28	260,593.94	-	326,613.22	163,316.72

St. Peter ad Vincula

Balance Sheet detailed

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
6430: M&G Charifund 0024007166	36,904.38	31,453.98
6431: M&G Charibond 0024018654	-	34,525.94
6435: CCLA CBF Investment Fund 608002002S	8,568.54	8,925.36
6440: Charities Properties Fund 60121503	55,842.64	55,121.55
Total Fixed assets	101,315.56	130,026.83
Current assets		
6501: Bardays PCC Current Account	199,530.01	24,955.59
6505: Bardays PCC Fees Account	10,338.10	7,031.00
6510: CCLA (CBF) deposit account	15,429.55	1,303.30
6590: Cash in hand	-	-
Z05: Accounts Receivable	-	-
Total Current assets	225,297.66	33,289.89
Liabilities		
Z04: Accounts Payable	-	-
Total Liabilities	-	-
Net Asset surplus (deficit)	326,613.22	163,316.72
Reserves		
Excess/(deficit) to date	157,529.82	(898.31)
Z01: Starting balances	163,316.72	164,176.44
Z02: Gains/(losses) on investment assets	5,766.68	38.59
Total Reserves	326,613.22	163,316.72

Represented by Funds

General (Unrestricted)	(8,371.44)	31,551.69
Designated	74,390.72	73,690.21
Restricted	260,593.94	58,074.82
Total	326,613.22	163,316.72

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments from:						
Donations and legacies						
0101 - Gift Aid - Bank	37,192.50	-	-	-	37,192.50	42,767.50
0110 - Gift Aid - Envelopes	3,942.71	-	395.00	-	4,337.71	5,158.82
0201 - Other planned giving	985.77	-	241.50	-	1,227.27	13,739.42
0301 - Loose plate collections	5,002.11	-	1,103.36	-	6,105.47	3,533.25
0410 - Giving through church boxes	1,241.14	-	-	-	1,241.14	631.51
0415 - Online Giving	6,072.04	-	-	-	6,072.04	7,740.92
0550 - Donations appeals etc	896.63	-	-	-	896.63	240.00
0601 - Tax recoverable on Gift Aid	10,462.18	-	-	-	10,462.18	11,228.86
0701 - Legacies	2,443.29	-	196,554.81	-	198,998.10	2,500.00
0901 - Other funds generated	1,362.08	-	-	-	1,362.08	2,816.63
Donations and legacies Totals	69,600.45	-	198,294.67	-	267,895.12	90,356.91
Income from charitable activities						
1101 - Fees for weddings and funerals	-	-	-	-	-	567.00
1230 - Church hire - objectives	-	-	-	-	-	100.00
1240 - Church hire - fund raising	2,829.85	-	-	-	2,829.85	936.00
1260 - Parish magazine sales & advertising	1,534.40	-	-	-	1,534.40	1,648.82
1290 - Fees Income Weddings	4,046.00	-	-	-	4,046.00	2,040.00
1295 - Fees Income Funerals	1,897.10	-	-	-	1,897.10	3,430.50
Income from charitable activities Totals	10,307.35	-	-	-	10,307.35	8,722.32
Other trading activities						
0902 - Flower Festival	14,026.23	-	-	-	14,026.23	9,066.12
0910 - Sales of cards	1,558.71	-	-	-	1,558.71	2,200.44
1210 - Bookstall sales to promote objectives	20.49	-	2.20	-	22.69	49.80
1220 - Bookstall sales - fund raising	3.50	-	24.00	-	27.50	0.50
Other trading activities Totals	15,608.93	-	26.20	-	15,635.13	11,316.86
Investments						
1001 - Dividends	5,343.01	-	-	-	5,343.01	7,328.87
1020 - Bank and building society interest	126.25	-	-	-	126.25	-
Investments Totals	5,469.26	-	-	-	5,469.26	7,328.87
Other income						
1250 - Broadband income	600.00	-	-	-	600.00	600.00
1270 - Other Income	773.26	-	300.00	-	1,073.26	12,202.45
1310 - Insurance claims	-	-	-	-	-	4,286.00
2054 - Votive candles / flowers	428.52	-	-	-	428.52	-
Other income Totals	1,801.78	-	300.00	-	2,101.78	17,088.45
Income and endowments Grand totals	102,787.77	-	198,620.87	-	301,408.64	134,813.41

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Expenditure on:						
Raising funds						
1701 - Fees paid to fund raisers	-	-	-	-	-	290.98
1730 - Fundraising costs	1,156.94	-	53.00	-	1,209.94	1,295.97
1731 - Flower festival expenses	5,081.89	-	-	-	5,081.89	4,779.77
2502 - Cost of cards, mugs and teatowels etc	930.28	-	-	-	930.28	712.00
Raising funds Totals	7,169.11	-	53.00	-	7,222.11	7,078.72
Expenditure on charitable activities						
1750 - Fees Expenses Coggeshall PCC	4.98	-	-	-	4.98	1,262.00
1801 - Giving to missionary societies	155.00	-	-	-	155.00	905.00
1850 - Home mission	50.31	-	-	-	50.31	191.89
1901 - Diocesan quota (Parish Share)	90,116.60	-	-	-	90,116.60	60,599.22
1902 - Quota contribution from Stisted and Bradwell	(10,819.68)	-	-	-	(10,819.68)	-
1903 - Quota contribution Cressing and Tye Green	(5,890.54)	-	-	-	(5,890.54)	-
2060 - Honorarium	200.00	-	-	-	200.00	1,720.00
2101 - Working expenses of incumbent	65.00	-	-	-	65.00	214.00
2130 - Parsonage house expenses	282.95	-	-	-	282.95	336.00
2201 - Parish training and mission	-	-	-	-	-	421.01
2301 - Church running - insurance	8,578.44	-	1,114.92	-	9,693.36	9,000.43
2305 - Church running - Roof Alarm	1,411.20	-	-	-	1,411.20	1,365.60
2306 - Church running - Fire	848.70	-	-	-	848.70	1,012.49
2310 - Church office - telephone	1,461.12	-	-	-	1,461.12	1,402.63
2320 - Choirmaster, organ and music	7,229.88	-	-	-	7,229.88	8,445.90
2329 - Property repairs - vicarage	220.00	-	-	-	220.00	-
2330 - Property repairs - general maintenance	400.00	-	-	-	400.00	3,060.00
2331 - Cleaning	624.00	-	-	-	624.00	1,203.92
2340 - Upkeep of services	1,455.10	-	-	-	1,455.10	1,638.93
2341 - Flowers	1,665.00	-	-	-	1,665.00	1,810.08
2345 - Upkeep of Family Services	-	-	-	-	-	45.75
2360 - Office Administration	2,059.32	-	-	-	2,059.32	2,059.01
2361 - Website	379.80	-	-	-	379.80	670.84
2370 - Visiting speakers / locums	70.00	-	-	-	70.00	-
2401 - Church running - electric	3,416.89	-	-	-	3,416.89	3,378.87
2410 - Church running - gas	7,849.70	-	-	-	7,849.70	10,171.45
2420 - Church running - water	453.37	-	-	-	453.37	224.20
2440 - Church running - heating and lighting	500.16	-	-	-	500.16	499.96
2501 - Magazine expenses	2,809.92	-	-	-	2,809.92	2,775.78
2510 - Bookstall costs	-	-	-	-	-	868.02
2601 - Governance costs examination/audit fee	-	-	-	-	-	106.00
Expenditure on charitable activities Totals	115,597.22	-	1,114.92	-	116,712.14	115,388.98
Other expenditure						
2001 - Salary of Vicar's PA	-	-	-	-	-	1,785.00
2050 - Salary of parish administrator	7,053.50	-	-	-	7,053.50	4,651.88
2051 - Salary of Finance Assistant	5,940.00	-	-	-	5,940.00	-
2052 - Salary of Social Media Assistant	5,190.00	-	-	-	5,190.00	3,193.50
2053 - IT / Audio Visual Equipment	662.07	-	-	-	662.07	480.00
2110 - Vacancy expenses - advertising etc	1,099.00	-	-	-	1,099.00	-

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Other expenditure Totals	19,944.57	-	-	-	19,944.57	10,110.38
Expenditure Grand totals	142,710.90	-	1,167.92	-	143,878.82	132,578.08



St Peter ad Vincula, Coggeshall 2025-2026



St. Peter ad Vincula

Balance Sheet detailed

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
6430: M&G Charifund 0024007166	£36,904.38	£31,453.98
6431: M&G Charibond 0024018654	-	£34,525.94
6435: CCLA CBF Investment Fund 608002002S	£8,568.54	£8,925.36
6440: Charities Properties Fund 60121503	£55,842.64	£55,121.55
Total Fixed assets	£101,315.56	£130,026.83
Current assets		
6501: Barclays PCC Current Account	£199,530.01	£24,955.59
6505: Barclays PCC Fees Account	£10,338.10	£7,031.00
6510: CCLA (CBF) deposit account	£15,429.55	£1,303.30
6590: Cash in hand	-	-
Z05: Accounts Receivable	-	-
Total Current assets	£225,297.66	£33,289.89
Liabilities		
Z04: Accounts Payable	-	-
Total Liabilities	-	-
Net Asset surplus (deficit)	£326,613.22	£163,316.72
Reserves		
Excess/(deficit) to date	£157,529.82	£2,235.33
Z01: Starting balances	£163,316.72	£161,042.80
Z02: Gains/(losses) on investment assets	£5,766.68	£38.59
Total Reserves	£326,613.22	£163,316.72

Represented by Funds

General (Unrestricted)	(£8,371.44)	£31,551.69
Designated	£74,390.72	£73,690.21
Restricted	£260,593.94	£58,074.82
Total	£326,613.22	£163,316.72

St. Peter ad Vincula
Statement of Financial Activities
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	£69,600.45	£198,294.67	-	£267,895.12	£90,356.91
Income from charitable activities	£10,307.35	-	-	£10,307.35	£8,722.32
Other trading activities	£15,608.93	£26.20	-	£15,635.13	£11,316.86
Investments	£5,469.26	-	-	£5,469.26	£7,328.87
Other income	£1,801.78	£300.00	-	£2,101.78	£17,088.45
Total income	£102,787.77	£198,620.87	-	£301,408.64	£134,813.41
Payments					
Raising funds	£7,169.11	£53.00	-	£7,222.11	£7,078.72
Expenditure on charitable activities	£115,597.22	£1,114.92	-	£116,712.14	£115,388.98
Other expenditure	£19,944.57	-	-	£19,944.57	£10,110.38
Total expenditure	£142,710.90	£1,167.92	-	£143,878.82	£132,578.08
Net income / (expenditure) resources before transfer	(£39,923.13)	£197,452.95	-	£157,529.82	£2,235.33
Transfers:					
Gross transfers between funds - in	£230.00	£230.00	-	£460.00	-
Gross transfers between funds - out	(£230.00)	(£230.00)	-	(£460.00)	-
Other recognised gains / losses					
Gains/losses on investment assets	£700.51	£5,066.17	-	£5,766.68	£38.59
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(£39,222.62)	£202,519.12	-	£163,296.50	£2,273.92
Reconciliation of funds					
Total funds brought forward	£105,241.90	£58,074.82	-	£163,316.72	£161,042.80
Total funds carried forward	£66,019.28	£260,593.94	-	£326,613.22	£163,316.72

St. Peter ad Vincula

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Receipts						
Donations and legacies						
0101 - Gift Aid - Bank	£37,192.50	-	-	-	£37,192.50	£42,767.50
0105 - Parish Giving Scheme	-	-	-	-	-	-
0110 - Gift Aid - Envelopes	£3,942.71	-	£395.00	-	£4,337.71	£5,158.82
0201 - Other planned giving	£985.77	-	£241.50	-	£1,227.27	£13,739.42
0301 - Loose plate collections	£5,002.11	-	£1,103.36	-	£6,105.47	£3,533.25
0401 - Regular gift days	-	-	-	-	-	-
0410 - Giving through church boxes	£1,241.14	-	-	-	£1,241.14	£631.51
0415 - Online Giving	£6,072.04	-	-	-	£6,072.04	£7,740.92
0501 - One-off Gift Aid gifts	-	-	-	-	-	-
0550 - Donations appeals etc	£896.63	-	-	-	£896.63	£240.00
0601 - Tax recoverable on Gift Aid	£10,462.18	-	-	-	£10,462.18	£11,228.86
0701 - Legacies	£2,443.29	-	£196,554.81	-	£198,998.10	£2,500.00
0801 - Recurring grants	-	-	-	-	-	-
08A1 - Non-recurring one-off grants	-	-	-	-	-	-
0901 - Other funds generated	£1,362.08	-	-	-	£1,362.08	£2,816.63
2055 - St. Nicolas Gift Aid Envelopes	-	-	-	-	-	-
2056 - St. Nicolas loose plate collections	-	-	-	-	-	-
Donations and legacies Totals	£69,600.45	-	£198,294.67	-	£267,895.12	£90,356.91
Income from charitable activities						
1101 - Fees for weddings and funerals	-	-	-	-	-	£567.00
1230 - Church hire - objectives	-	-	-	-	-	£100.00
1240 - Church hire - Concerts / Fund raising	£2,829.85	-	-	-	£2,829.85	£936.00
1260 - Parish magazine sales & advertising	£1,534.40	-	-	-	£1,534.40	£1,648.82
1290 - Fees Income Weddings	£4,046.00	-	-	-	£4,046.00	£2,040.00
1295 - Fees Income Funerals	£1,897.10	-	-	-	£1,897.10	£3,430.50
Income from charitable activities Totals	£10,307.35	-	-	-	£10,307.35	£8,722.32
Other trading activities						
0902 - Flower Festival	£14,026.23	-	-	-	£14,026.23	£9,066.12
0903 - Open Gardens	-	-	-	-	-	-
0910 - Sales of cards	£1,558.71	-	-	-	£1,558.71	£2,200.44
1210 - Bookstall sales to promote objectives	£20.49	-	£2.20	-	£22.69	£49.80
1220 - Bookstall sales - fund raising	£3.50	-	£24.00	-	£27.50	£0.50
Other trading activities Totals	£15,608.93	-	£26.20	-	£15,635.13	£11,316.86
Investments						
1001 - Dividends	£5,343.01	-	-	-	£5,343.01	£7,328.87
1020 - Bank and building society interest	£126.25	-	-	-	£126.25	-
1030 - Rent from lands or buildings	-	-	-	-	-	-
Investments Totals	£5,469.26	-	-	-	£5,469.26	£7,328.87

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Other income						
1250 - Broadband income	£600.00	-	-	-	£600.00	£600.00
1270 - Other Income	£773.26	-	£300.00	-	£1,073.26	£12,202.45
1280 - Fees for Vicar's PA	-	-	-	-	-	-
1310 - Insurance claims	-	-	-	-	-	£4,286.00
1320 - Surplus - sales of fixed assets	-	-	-	-	-	-
2054 - Votive candles / flowers	£428.52	-	-	-	£428.52	-
Other income Totals	£1,801.78	-	£300.00	-	£2,101.78	£17,088.45
Receipts Grand totals	£102,787.77	-	£198,620.87	-	£301,408.64	£134,813.41

Payments

Raising funds

1701 - Fees paid to fund raisers	-	-	-	-	-	£290.98
1710 - Costs of applying for grants	-	-	-	-	-	-
1720 - Costs of stewardship campaign	-	-	-	-	-	-
1730 - Fundraising costs	£1,156.94	-	£53.00	-	£1,209.94	£1,295.97
1731 - Flower festival expenses	£5,081.89	-	-	-	£5,081.89	£4,779.77
1740 - Investment management costs	-	-	-	-	-	-
2502 - Cost of cards, mugs and teatowels etc	£930.28	-	-	-	£930.28	£712.00
Raising funds Totals	£7,169.11	-	£53.00	-	£7,222.11	£7,078.72

Expenditure on charitable activities

1750 - Fees Expenses Coggeshall PCC	£4.98	-	-	-	£4.98	£1,262.00
1801 - Giving to missionary societies	£155.00	-	-	-	£155.00	£905.00
1830 - Giving - relief and development agencies	-	-	-	-	-	-
1850 - Home mission	£50.31	-	-	-	£50.31	£191.89
1854 - Relief for the Elderly	-	-	-	-	-	-
1855 - Coggeshall Youth Project Donations	-	-	-	-	-	-
1870 - Secular charities	-	-	-	-	-	-
1901 - Diocesan quota (Parish Share)	£90,116.60	-	-	-	£90,116.60	£60,599.22
1902 - Quota contribution from Stisted and Bradwell	(£10,819.68)	-	-	-	(£10,819.68)	-
1903 - Quota contribution Cressing and Tye Green	(£5,890.54)	-	-	-	(£5,890.54)	-
2060 - Honorarium	£200.00	-	-	-	£200.00	£1,720.00
2101 - Working expenses of incumbent	£65.00	-	-	-	£65.00	£214.00
2120 - Council tax	-	-	-	-	-	-
2130 - Parsonage house expenses	£282.95	-	-	-	£282.95	£336.00
2140 - Water rates - vicarage	-	-	-	-	-	-
2145 - Parsonage - water	-	-	-	-	-	-
2150 - Vicar's telephone	-	-	-	-	-	-
2170 - Education	-	-	-	-	-	-
2201 - Parish training and mission	-	-	-	-	-	£421.01
2301 - Church running - insurance	£8,578.44	-	£1,114.92	-	£9,693.36	£9,000.43
2305 - Church running - Roof Alarm	£1,411.20	-	-	-	£1,411.20	£1,365.60
2306 - Church running - Fire	£848.70	-	-	-	£848.70	£1,012.49
2310 - Church office - telephone	£1,461.12	-	-	-	£1,461.12	£1,402.63
2320 - Choirmaster, organ and music	£7,229.88	-	-	-	£7,229.88	£8,445.90
2329 - Property repairs - vicarage	£220.00	-	-	-	£220.00	-
2330 - Property repairs - general maintenance	£400.00	-	-	-	£400.00	£3,060.00

	General	Designated	Restricted	Endowment	This year	Total Last year
2331 - Cleaning	£624.00	-	-	-	£624.00	£1,203.92
2340 - Upkeep of services	£1,455.10	-	-	-	£1,455.10	£1,638.93
2341 - Flowers	£1,665.00	-	-	-	£1,665.00	£1,810.08
2345 - Upkeep of Family Services	-	-	-	-	-	£45.75
2350 - Upkeep of churchyard	-	-	-	-	-	-
2360 - Office Administration	£2,059.32	-	-	-	£2,059.32	£2,059.01
2361 - Website	£379.80	-	-	-	£379.80	£670.84
2370 - Visiting speakers / locums	£70.00	-	-	-	£70.00	-
2401 - Church running - electric	£3,416.89	-	-	-	£3,416.89	£3,378.87
2410 - Church running - gas	£7,849.70	-	-	-	£7,849.70	£10,171.45
2420 - Church running - water	£453.37	-	-	-	£453.37	£224.20
2430 - Church running - oil	-	-	-	-	-	-
2440 - Church running - heating and lighting	£500.16	-	-	-	£500.16	£499.96
2501 - Magazine expenses	£2,809.92	-	-	-	£2,809.92	£2,775.78
2510 - Bookstall costs	-	-	-	-	-	£868.02
2520 - Hall running - oil	-	-	-	-	-	-
2530 - Hall running - electricity	-	-	-	-	-	-
2540 - Hall running - gas	-	-	-	-	-	-
2550 - Hall running - insurance	-	-	-	-	-	-
2560 - Hall running - maintenance	-	-	-	-	-	-
2570 - Hall running - telephone	-	-	-	-	-	-
2580 - Hall running - water	-	-	-	-	-	-
2590 - Hall running - heating and lighting	-	-	-	-	-	-
2601 - Governance costs examination/audit fee	-	-	-	-	-	£106.00
2701 - Church major repairs - structure	-	-	-	-	-	-
2710 - Church major repairs - installation	-	-	-	-	-	-
2720 - Church interior and exterior decorating	-	-	-	-	-	-
2801 - Hall + major repairs - structure	-	-	-	-	-	-
2820 - Hall + major repairs - installation	-	-	-	-	-	-
2830 - Hall + interior and exterior decorating	-	-	-	-	-	-
2840 - Other PCC property upkeep	-	-	-	-	-	-
2901 - New building parsonage house	-	-	-	-	-	-
2910 - New building house for curate	-	-	-	-	-	-
2920 - New building Church	-	-	-	-	-	-
2930 - New building Hall	-	-	-	-	-	-
Expenditure on charitable activities Totals	£115,597.22	-	£1,114.92	-	£116,712.14	£115,388.98
Other expenditure						
2001 - Salary of Vicar's PA	-	-	-	-	-	£1,785.00
2050 - Salary of parish administrator	£7,053.50	-	-	-	£7,053.50	£4,651.88
2051 - Salary of Finance Assistant	£5,940.00	-	-	-	£5,940.00	-
2052 - Salary of Social Media Assistant	£5,190.00	-	-	-	£5,190.00	£3,193.50
2053 - IT / Audio Visual Equipment	£662.07	-	-	-	£662.07	£480.00
2110 - Vacancy expenses - advertising etc	£1,099.00	-	-	-	£1,099.00	-
Other expenditure Totals	£19,944.57	-	-	-	£19,944.57	£10,110.38
Payments Grand totals	£142,710.90	-	£1,167.92	-	£143,878.82	£132,578.08



Section A

Independent Examiner's Report

Report to the trustees/
members of

St Peter and Vincula Church, Coggeshall

On accounts for the year
ended

31st December 2025

Charity no
(if any)

1126947

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

03.02.2026

Name:

NEIL SPOONER

Relevant professional
qualification(s) or body
(if any):

FCCA

Address:

Wentworth House, West Square

Maldon

Essex. CM9 6HD

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.