

Parish Church of St Peter South Weald

Annual Report
and
Financial Statements
of the
Parochial Church Council

for the year ended 31st December 2025

Registered charity no. 1127815



The Vicarage
Wigley Bush Lane
South Weald
Essex
CM14 5QP

Vicar
The Revd Justin Hutcherson
The Vicarage
Wigley Bush Lane
Essex
CM14 5QP

Bank:
CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent. ME19 4JQ

Independent Examiner:
Sally Laycock ACA

Contents	Page
Annual Report	1
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	
1 Accounting policies	5
2 Income and endowments	6
3 Expenditure	7
5 Fixed assets for use by the PCC	8
6 Fund details	8
7 Analysis of net assets by fund	9
8 Movement in unrestricted funds	9
9 Movement in restricted funds	9
10 Debtors	10
11 Creditors	10
12 Write-back of parish share	10
Independent Examiner's Report	11

Appendix

Information in this section is for reference only and does not form part of the independently examined annual report. All information in the Appendix is shown on an accruals basis unless otherwise stated.

Unrestricted fund estimates for coming year	A1
Friends of St Peter's account	A1
Patronal Festival account	A2

St Peter's Church, South Weald

Annual Report of the Parochial Church Council for the Year Ended 31 December 2025

Administrative information: St Peter's Church is situated in Weald Road, South Weald, Brentwood. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, Wigley Bush Lane, South Weald, Brentwood CM14 5QP. The Parochial Church Council (PCC) is a charity registered with the Charity Commission. PCC members who have served from 1 January of this year until the date this report was approved are:

Ex Officio Members

The Revd Justin Hutcherson	Vicar	Chris Luck	Diocesan Synod
Aileen Tyler	Churchwarden	Michael Bitschiné	Deanery Synod
Will Russell	" (to APCM 25)	Kerry Oldfield	"
Adrian Latchu	" (from APCM 25)	Sheila Hornsby	"

Co-opted: Andrew Hill to APCM 25. Simon Tyler from APCM 25.

Elected Members:

Louise Bowyer	to APCM 25	Lucy Falzon	
Michael Brisley	"	Chrissy Gelderbloem	
Celia Burrell	"	Neil Hornsby	
Ruth Carter	"	Lydia Bagguley	from APCM 25
Erica Taylor-Staley	"	Amelia Bass	"
Simon Tyler	"	Andrew Hill	"
Liz Bennett		Sarah Hogarth	"
Gill Bitschiné		Anthony James	"
Adrian Clark		Jordain Wain	"
Helen Conlon			

Structure, governance and management: Members of the PCC are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. PCC members are responsible for making decisions on all matters of general concern and importance to the parish. Given its wide responsibilities, the PCC has a number of committees, each dealing with a particular aspect of parish life. These committees, which look at worship, education, outreach, pastoral, environmental, finance and premises, are all responsible to the PCC and report back regularly with minutes of their meetings being received by the PCC members and discussed as necessary. The full PCC met six times during the year in the Belli Centre with an average attendance of 76%.

Objectives and activities: The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- worship, prayer, learning about the faith and mutual support in their Christian journeys;
- support of our church voluntary-aided primary school;
- provision of pastoral care for people living in the parish;
- missionary and outreach work.

Achievements and performance: 2025 was Justin's first full year as our Vicar and it was a busy year for him working between the two churches of St Peter's and St George's, building on the work he started in late 2024. In May, a Bishop Pastoral Order was issued confirming that a plurality had been created between the benefice of Saint George the Martyr, Brentwood and the benefice of South Weald.

Worship: As part of its six-year cycle, the electoral roll was completely revised. It was reported at the April APCM that there were 164 people on the new electoral roll, 100 live outside the parish (61%).

The beginning of Advent saw changes to our service patterns, the main one being that the BCP Holy Communion is now held on the 1st and 3rd Sunday of the month; the 9.30 Parish Communion remain a weekly service. Major services such as at Easter and Christmas were shared between the two churches and will alternate each year. Festival communions on weekday evenings were introduced in line with the Church of England calendar of principal feasts. Those falling Monday - Wednesday will be at St Peter's and those on Thursday - Saturday at St George's. A new Saturday morning initiative called *Dad's Breakfast* that focused particularly on men's fellowship was introduced as well as Vicarage Teas on the 5th Sunday to invited guests.

St Peter's did not have its own vestments but had been using a set on loan from Tottenham and it was agreed that these would be purchased.

Pastoral: *Living Stones* was the theme of the June Patronal Festival weekend. £11,660 was raised to be shared equally between the church and school funds. Other events taking place during the year included an Autumn Craft Event which proved very popular with pumpkin decorating and various activities, a Harvest Lunch and a Supper Quiz.

St Peter's Church Facebook continued to be used to update people on what was happening, together with the parish website. Justin introduced the *South Weald Word* a monthly newsletter issued electronically.

The charity supported in 2025 was *SNAP*, a local charity who work with parents to provide support to families whose children have additional needs or disabilities. There were also collections of food and toiletries for the Food Hub at St George's.

Environment: We continue to support the environment by using environmentally friendly products, recycling and reusing wherever possible and encouraging wildlife into our churchyard, including having a regularly filled bird feeder in the churchyard. The congregation are given weekly eco-tips in the pew sheet. A number of swift boxes were installed inside the south-facing window of the bell chamber of the church tower. To encourage them to nest there, a recording of swift calls was played during May and June.

Fabric: To facilitate our work in the parish, it is important that we maintain the fabric of the Church of St Peter with various repairs to the church's fabric and ongoing maintenance of the Belli Centre being undertaken. The PCC has approved the church roof replacement and the long process of getting approval for the work continued during the year. A major fund-raising exercise will be needed in due course.

The Verger's Cottage went onto the market around the middle of the year and there have been several viewings. Part of the boundary wall collapsed between the Extension Graveyard and one of the bungalows, the owner has taken action to repair the wall.

Safeguarding The PCC has adopted the House of Bishops Safeguarding Policy Statement and is working to implement the supporting policies and practice guidance.

Financial Review

Total receipts on the general fund were £124,048 and are detailed in the financial statements (see note 8). £129,028 was spend to provide the Christian ministry from St Peter's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy.

The net result for the year was an excess of expenditure over income of £4,980 and adding the surplus balance brought forward at the beginning of the year, the surplus balance carried forward at 31 December for the general fund was £62,809.

It is PCC policy to maintain a balance on unrestricted funds (if possible), which equates to approximately four months' unrestricted payments, to cover emergency situations that may arise from time to time. The surplus balance on the general fund at the year-end did match this target.

Approved by the PCC on March 2026 ^{25th}
and signed on its behalf by the Rev'd Justin Hutcherson



Statement of Financial Activities

For the year ended 31 December 2025

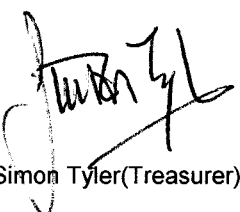
	Note	Unres- tricted Funds £	Res- tricted Funds £	Endow- ment Funds £	TOTAL FUNDS	
					2025 £	2024 £
INCOME AND ENDOWMENTS						
Donations and Legacies	2(a)	88,082	1,019	0	89,101	109,121
Other trading activities	2(b)	18,224	9,597	0	27,821	43,085
Income from Church activities	2(c)	5,535	552	0	6,087	7,966
Income from investments	2(d)	11,677	0	0	11,677	13,218
TOTAL INCOME AND ENDOWMENTS		123,518	11,168	0	134,686	173,390
EXPENDITURE						
Expenditure on Raising funds	3(a)	3,570	3,086	0	6,656	16,627
Expenditure on Church activities	3(b)	125,954	8,348	0	134,302	125,228
TOTAL EXPENDITURE		129,524	11,434	0	140,958	141,855
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(6,006)	(266)	0	(6,272)	31,535
NET GAINS (LOSS) ON INVESTMENTS		0	(103)	(671)	(774)	1,255
NET INCOME/(EXPENDITURE)		(6,006)	(369)	(671)	(7,046)	32,790
WRITE-BACK OF PARISH SHARE	12	0	0	0	0	0
NET MOVEMENT IN FUNDS		(6,006)	(369)	(671)	(7,046)	32,790
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		111,549	455,311	24,921	591,781	558,992
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		105,543	454,942	24,250	584,735	591,781

Balance Sheet

At 31 December 2025

	<u>Note</u>	<u>2025</u> £	<u>2024</u> £
FIXED ASSETS			
Tangible fixed assets	5(a)	400,000	400,000
Investment assets	5(b)	<u>32,300</u>	<u>33,074</u>
		<u>432,300</u>	<u>433,074</u>
CURRENT ASSETS			
Debtors	10	8,980	8,474
Cash at bank and in hand		<u>145,045</u>	<u>151,209</u>
		<u>154,025</u>	<u>159,683</u>
CREDITORS			
AMOUNTS FALLING DUE WITHIN ONE YEAR	11	1,590	974
NET CURRENT ASSETS		<u>152,435</u>	<u>158,709</u>
NET ASSETS		<u>584,735</u>	<u>591,782</u>
FUNDS			
Unrestricted	6	105,543	111,549
Restricted		454,942	455,311
Endowment		<u>24,250</u>	<u>24,921</u>
		<u>584,735</u>	<u>591,781</u>

Approved by the Parochial Church Council on25/3/2026
and signed on its behalf by


Simon Tyler (Treasurer)

Notes to the Financial Statements
For the year ended 31 December 2025

1 ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

FUNDS

The general funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

CURRENCY PRESENTATION

The financial statements are prepared in £-sterling, which is the PCC's currency of the jurisdiction of its administration.

INCOME AND ENDOWMENTS

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain. The PCC's share of the net funds raised by the Patronal Festival has been included in these financial statements.

Other income

Rental income from the letting of church premises is recognised on an accruals basis.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December each year.

EXPENSES

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation to the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31st December would be provided for in the accounts as an operational (though not legal) liability and would be shown as a creditor in the balance sheet after deducting any part of this liability that is deemed to be no longer payable by the PCC.

FIXED ASSETS

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s10(2)(a) and (c) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 are capitalised and depreciated in the accounts over their anticipated useful economic lives on a straight-line basis. All expenditure incurred in the year on consecrated or beneficed buildings, capital items under £1,000 or on the repair or replacement of movable church furnishings is written off.

Notes to the Financial Statements (continued)

For the year ended 31 December 2025

2 INCOME AND ENDOWMENTS

	Unres- tricted Funds	Res- tricted Funds	TOTAL FUNDS	
	£	£	2025 £	2024 £
2(a) <i>Donations and Legacies</i>				
Planned giving	57,912	0	57,912	62,445
Tax recoverable upon planned giving	13,005	0	13,005	15,049
Other giving, including payroll giving	2,509	0	2,509	4,675
Collections at services	1,786	0	1,786	2,851
Donations	5,980	805	6,785	13,874
Tax recoverable other than upon planned giving	298	214	512	9,228
Legacies	6,592	0	6,592	1,000
	<u>88,082</u>	<u>1,019</u>	<u>89,101</u>	<u>109,121</u>
2(b) <i>Other trading activities</i>				
Patronal Festival weekend	8,252	8,252	16,504	32,757
Other fundraising	1,823	1,345	3,168	1,049
Friends of St Peter's	0	0	0	-5
Belli Centre lets	8,149	0	8,149	8,767
	<u>18,224</u>	<u>9,597</u>	<u>27,821</u>	<u>43,085</u>
2(c) <i>Income from church activities</i>				
PCC Statutory Fees	4,577	0	4,577	3,978
Fees for heating, video and surplus other fees, etc.	37	552	589	480
Magazine	0	0	0	0
Sales in church of votive candles, magazines, etc.	0	0	0	30
Service refreshments	622	0	622	952
Surplus on non-fundraising events	299	0	299	2,527
	<u>5,535</u>	<u>552</u>	<u>6,087</u>	<u>7,966</u>
2(d) <i>Income from investments</i>				
Dividends and interest	4,177	0	4,177	3,510
Verger's Cottage rent	7,500	0	7,500	9,708
	<u>11,677</u>	<u>0</u>	<u>11,677</u>	<u>13,218</u>
TOTAL INCOME AND ENDOWMENTS	<u>123,518</u>	<u>11,168</u>	<u>134,686</u>	<u>173,390</u>

Notes to the Financial Statements (continued)

For the year ended 31 December 2025

3 EXPENDITURE

	Note	Unres- tricted Funds	Res- tricted Funds	TOTAL FUNDS	
		£	£	2025 £	2024 £
3(a) <i>Expenditure on Raising funds</i>					
Envelopes		0	0	0	193
Patronal Festival		2,422	2,422	4,844	16,334
Other fundraising		1,148	664	1,812	100
		<u>3,570</u>	<u>3,086</u>	<u>6,656</u>	<u>16,627</u>
3(b) <i>Expenditure on Church activities</i>					
Diocesan parish share	1	67,702	0	67,702	63,488
Choir, organ and Director of Music		6,764	0	6,764	6,084
Cost of services		2,706	55	2,761	5,258
Sunbeams Parent and Toddler Group		0	0	0	1,927
Mission and training, inc. children's groups		2,021	670	2,691	875
Parish events		341	0	341	473
Charitable giving		6,555	0	6,555	5,291
Heating, lighting, insurance, cleaning, water		15,610	0	15,610	14,939
Maintenance and repairs		13,870	1,793	15,663	7,680
Working expenses of Incumbent		1,016	0	1,016	37
Vicarage - alarm, tractor mower, decor etc.		1,359	0	1,359	8,730
Verger's Cottage heating, lighting, insurance		3,746	0	3,746	367
Verger's Cottage repairs and maintenance		3,480	0	3,480	350
Administration		784	0	784	1,518
Magazine costs		0	0	0	0
Patronal Festival - school share of surplus		0	5,830	5,830	8,212
		<u>125,954</u>	<u>8,348</u>	<u>134,302</u>	<u>125,228</u>
TOTAL EXPENDITURE		<u>129,524</u>	<u>11,434</u>	<u>140,958</u>	<u>141,855</u>

1 The parish share for 2025 was £67,702 and this was paid in full.

Notes to the Financial Statements (continued)

For the year ended 31 December 2025

5 FIXED ASSETS FOR USE BY THE PCC

	Freehold land and buildings	Church equipment	Total	2024
	£	£	£	£
<i>5(a) Tangible fixed assets</i>				
At 1 January 2025	400,000	0	400,000	400,000
Revaluation	0	0	0	0
Additions or disposals	0	0	0	0
At 31 December 2025	400,000	0	400,000	400,000

The Verger's Cottage has been placed on the market with an asking price of £400,000.

<i>5(b) Investment fixed assets</i>	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	2024
Market value at 31 December 2025	£	£	£	£	£
BLK Charities UK Bond Fund	0	0	1,083	1,083	1,065
CDBF Funds	0	8,050	23,167	31,217	32,008
	0	8,050	24,250	32,300	33,074

6 FUND DETAILS

	Unrestricted/ Designated Funds	Restricted Funds	Endowment Funds	Total	2024
	£	£	£	£	£
General	62,810	0	0	62,810	67,789
Fabric	38,401	16,132	10,672	65,205	54,587
For the upkeep of the Church property					
Church Roof	0	10,000	0	10,000	10,000
Replacement of church roof					
Friends of St Peter's	0	3,391	0	3,391	12,921
For the conservation and development of the church building					
Belli Centre Maintenance	3,000	0	0	3,000	3,000
Belfry	0	10,941	0	10,941	10,941
Residue from 1988 appeal for bell restoration					
Churchyard	0	5,058	5,053	10,111	10,292
For upkeep of church graveyards					
Guild of Change Ringers	0	1,146	0	1,146	1,146
For costs relating to bells / ringers					
Tithe Chancel	0	8,050	8,525	16,575	16,785
For repairs to the Chancel					
Other	1,332	224	0	1,556	4,319
Verger's Cottage	0	400,000	0	400,000	400,000
	105,543	454,942	24,250	584,735	591,781

Notes to the Financial Statements (continued)

For the year ended 31 December 2025

7 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£
Fixed Assets for Church use	0	400,000	0	400,000
Investment Fixed Assets	0	8,050	24,250	32,300
Current Assets	107,756	46,268	0	154,024
Current Liabilities	(2,213)	624	0	(1,589)
Fund Balance	105,543	454,942	24,250	584,735

8 MOVEMENT IN UNRESTRICTED FUNDS

	General	Fabric	Other	Total
	£	£	£	£
Incoming resources	124,048	0	(531)	123,517
Resources expended	(129,028)	0	(495)	(129,523)
Surplus/(deficit) for the year	(4,980)	0	(1,026)	(6,006)
Write-back parish share	0	0	0	0
Balances at 1 January 2025	67,789	38,401	5,359	111,549
Balances at 31 December 2025	62,809	38,401	4,333	105,543

9 MOVEMENT IN RESTRICTED FUNDS

	Friends of St Peter's	Fabric fund	Other Funds	Total
	£	£	£	£
Incoming resources	2,039	11,000	-1,871	11,168
Resources expended	(569)	0	(10,865)	(11,434)
Surplus/(deficit) for the year	1,470	11,000	(12,736)	(266)
Balances at 1 January 2025	1,921	5,131	48,259	55,311
Revaluation of investments	0	0	-103	-103
Balances at 31 December 2025	3,391	16,131	35,420	54,942
Fixed Assets for Church use				400,000
Total restricted funds at 31 December 2025				<u>454,942</u>

Notes to the Financial Statements (continued)**For the year ended 31 December 2025****10 DEBTORS**

	2025	2024
	£	£
Income tax recoverable	3,769	1,264
Grants	0	0
Other	5,211	7,210
	<u>8,980</u>	<u>8,474</u>

11 CREDITORS

	2025	2024
	£	£
AMOUNTS FALLING DUE WITHIN ONE YEAR		
Parish Share due current year	0	0
Parish Share due prior years	0	0
Other creditors	1,590	974
Deferred income	0	0
	<u>1,590</u>	<u>974</u>

12 WRITE-BACK OF PARISH SHARE

In 2025 £- relating to the Parish Share owed from previous years was written back (2024 - £-).



Section A

Independent Examiner's Report

Report to the trustees

Parish Church of St Peter South Weald

On accounts for the year
ended

2025

Charity no
(if any)

1127815

Set out on pages

1-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and
basis of report

As the charity's trustees, 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 all 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 in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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:

22/03/2025

Name:

Sally Laycock

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

ICAEW

Address:

1 South Weald Rd, Brentwood, Essex, CM14 4QZ, UK

Unrestricted fund estimates for coming year

		Estimated 2026 Unrestricted Funds £	Actual 2025 Unrestricted Funds £
INCOME AND ENDOWMENTS			
Donations and Legacies	2(a)	93,000	88,082
Other trading activities	2(b)	22,000	18,224
Income from Church activities	2(c)	8,000	5,535
Income from investments	2(d)	4,000	11,677
TOTAL INCOME AND ENDOWMENTS		<u>127,000</u>	<u>123,518</u>
EXPENDITURE			
Expenditure on Raising funds	3(a)	4,000	3,570
Expenditure on Church activities	3(b)	123,000	125,954
TOTAL EXPENDITURE		<u>127,000</u>	<u>129,524</u>
NET INCOME/(EXPENDITURE)		0	(6,006)
NET GAINS ON INVESTMENTS		0	0
NET MOVEMENT IN FUNDS		<u>0</u>	<u>(6,006)</u>

Friends of St Peter's Account

	2025	2024
INCOME		
Subscriptions	805	805
Events	1,020	0
Income tax recoverable	194	209
Other	20	161
	<u>2,039</u>	<u>1,175</u>
EXPENDITURE		
Donations	0	11,166
Events	569	0
	<u>569</u>	<u>11,166</u>
SURPLUS/ (DEFECIT) OF INCOME OVER EXPENDITURE	<u>1,470</u>	<u>(9,991)</u>
Total reserves at 1 January	1,921	11,912
TOTAL RESERVES AT 31 DECEMBER	<u>3,391</u>	<u>1,921</u>
comprising		
Cash balance at 31 December	2,741	1,464
Amount due in Gift Aid	651	457
	<u>3,391</u>	<u>1,921</u>

Barry Knight, Treasurer