

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY THE VIRGIN, PRITTLEWELL

England & Wales · Charity number 1131704

Details

Other names ST. MARY'S PCC, PRITTLEWELL

Status Registered

Legal form Previously excepted

Registered 2009-09-18

Register [View on the Charity Commission register](#)

Contact

Address St. Marys Centre
Hill Road
Southend-On-Sea
SS2 6JT

Phone 01702466471

Email stmaryprittlewell@gmail.com

Website <http://www.stmarysprittlewell.co.uk>

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular parish worship open to all. Provision of sacred space for personal prayer/contemplation. Pastoral work: visiting sick/bereaved, funerals, baptisms, weddings. Promoting Christian faith through church school, group study/quiet days. Provision of halls space at affordable cost for community activities. Fundraising to support local centre for homeless people, hospices and overseas mission.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** General Charitable Purposes, Overseas Aid/famine Relief, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£249,378	£300,461	-	-
2024-12-31	£249,790	£347,231	-	-
2023-12-31	£601,075	£412,423	£2,140,299	2
2022-12-31	£766,812	£330,417	£1,951,647	2
2021-12-31	£463,716	£283,310	-	-

Trustees

Name	Role	Appointed
Rev Paul Douglas Mackay	Chair	2016-01-30
Alfie Ballinger		2026-03-29
Beverly Jane Loughborough BSc Hons		2025-04-06
Esther Kuria		2024-04-21
John Goodwin Blackford Tipping		2019-04-28
Keith Turner		2017-04-30
Natalie Cashell MA Ed		2025-04-06
Nicholas Harvey		2025-04-06
PETER SLOMAN		
Raymond Ballinger		2026-03-29
Rev JACQUALINE LINDOE		2016-06-30
Richard James Anderson		2024-04-21
Sophie Ellisa Emma Scopes		2026-03-29
TERESA PHYLLIS CHURCH		

Accounts



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the Parish of St Mary the Virgin
Prittlewell**

Registered Charity Number 1131704

for the year ended 31 December 2025

Incumbent:
The Reverend Paul Mackay

The Vicarage
489 Victoria Avenue
Southend on Sea
Essex
SS2 6NL

CONTENTS

	Page Nos
Trustees' Report for the Year Ended 31 December 2025	3 - 9
Statement of Financial Activities for the year ended 31 December 2025	10
Statement of Financial Activities for the year ended 31 December 2024	11
Balance Sheet as at 31 December 2025	12
Notes forming part of the financial statements	13 - 25
Independent Examiner's Report	26

St Mary the Virgin Prittlewell Parochial Church Council

Name and Address

The Parochial Church Council of the
Ecclesiastical Parish of St Mary the Virgin, Prittlewell
East Street
Prittlewell
Southend on Sea
SS2 6LQ

Website

<https://www.stmarysprittlewell.co.uk>

Legal Status

The Parochial Church Council (PCC) is registered as a charity with the Charity Commission for England and Wales under charity registration number 1131704 and is a Body Corporate under the "Parochial Church Councils (Powers) Measure 1956".

Current Accounts

Santander UK plc
Bridle Road, Bootle
Merseyside
G1R 0AA

Unity Trust Bank
4 Brindley Place
Birmingham
B1 2JB

Lawyers

Winckworth Sherwood
Arbor
255 Blackfriars Road
London
SE1 9AX

Deposit Account

CCLA Investment Management Ltd
The CBF Church of England Funds
80 Cheapside
London
EC2V 6DZ

Architect

Purcell (retired 15 July 2025)
St Mary's Hall
Rawstorn Road
Colchester
CO3 3JH

Roger Barrell (appointed 23 October 2025)
Quinlan Terry
Old Exchange, High Street
Dedham, Colchester
CO7 6HA

Independent Examiner

Richard Feather F.C.C.A.
140 Rawreth Avenue
Rayleigh
SS6 9RR

Administrative Information

St Mary's Church is situated in Prittlewell, Southend-on-Sea. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Mary's Centre, Hill Road, Southend-on-Sea SS2 6JT

PCC members and Charity Trustees

Those who served at any time from 1st January 2025 until the date this report was approved are:

Incumbent:	Rev Paul Mackay	Chair
Associate Priest:	Rev Jacky Lindoe	
Churchwardens (2):	Mr Keith Turner Mr John Tipping	Vice-chair
Representatives on the Deanery Synod (3):	Mrs Teresa Church Mr Peter Sloman Mr John Tipping (PCC Treasurer)	
Elected members (9):	Mr Richard Anderson Mr Philip Briant Mrs Natalie Cashell (elected 6 April 2025) Mrs Daunelle Green Mr Nicholas Harvey (elected 6 April 2025) Mr Robert Harvey (retired 6 April 2025) Mrs Lynne Hickie (retired 6 April 2025) Mrs Patricia Johnson (retired 6 April 2025) Dr Christiane Korsten (retired 6 April 2025) Mrs Beverly Loughborough (elected 6 April 2025) (Safeguarding Officer with effect from 1 October 2025) Mrs Esther Kuria Mr Gavin Montella (resigned 4 December 2025) *Mr Sebastien McArthur (elected 6 April 2025)	
In attendance at meetings:	*Miss Lois Blakey (Children & Families Worker and Safeguarding Officer) (resigned 30 September 2025) *Mrs Sue Mackay (PCC Secretary, Church Electoral Roll Officer and Data Protection Officer)	
	*Not a Charity Trustee	

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The Trustees paid due regard to guidance issued by the Charity Commission for England and Wales in deciding what activities the Charity should undertake.

It is confirmed that, in carrying out the charity's activities, the Trustees have had regard to the Charity's Commission guidance on public benefit.

Achievements and Performance

The aims and objectives of St Mary the Virgin Church, Prittlewell, and members of the Christian community there, include:

Regular public worship;
Provision of accessible public sacred space for prayer and reflection;
The promotion and teaching of Christianity;
Engagement with the local community;
Provision of pastoral care and support;
Work with local schools, in particular St Mary's Church of England Primary School, and with uniformed organisations;
Support of other charities at home and abroad.

These aims and objectives are fulfilled normally in the following ways (see below).

The following is given as an outline of our 'normal' regular activities and incorporates some of the changes throughout the year.

When able, the largely Norman church of St Mary the Virgin is open to the public for both the conduct of acts of worship and to provide a still and beautiful place for reflection, prayer and exploration. When possible, groups from local schools, historical societies, uniformed organisations and community groups, as well as individuals, were able to visit the church by appointment.

Acts of worship are normally conducted each Sunday morning every week, and at various times on other days of the week, as well as numerous occasional offices (baptisms, marriages and funerals).

Support is given to those attending worship/visiting the church with physical or mental disabilities. Large print service books, and disabled toilet facilities are provided.

A well-established Saturday morning bell-ringing school is normally held in the church tower, teaching many people of mixed ages the skills of campanology, being drawn from a wide area.

The churchyard provides people with a green space in a busy built-up area which we ensure is well maintained and cared for, we have 'experimented' with a 'wild meadow' area in order to promote a 'natural environment' for animals and plant life.

Pastoral care initiatives are overseen by both clergy and laity amongst the people of the community, comprising friendship visits, bereavement support, marriage preparation and guidance, care for the sick and dying, and administration of the sacraments to the housebound and ill.

Social events are organised and offered to members of the congregation and wider community.

Work with young people included visits of clergy and our Children and Families Worker to local schools and the facilitating of school visits to the Church. Acts of worship were conducted for St Mary's Primary School, and teaching which spanned religious, historical, social and moral issues was delivered. A number of members of the congregation supported the Church of England Primary School of St Mary's as Governors. Uniformed Groups (Rainbows, Brownies, Beavers, Cubs and Scouts) were visited, and church hall meeting space was provided at a minimum (peppercorn) rate these church-sponsored groups. The Children and Families Worker runs our Junior Church which has grown in popularity and has organised a number of youth themed events during the year in the church and grounds and at the school and 'offsite'.

We have recommenced some limited charitable giving and supporting fundraising events. We were also able to provide financial support to many organisations and charities, including the Children's Society, HARP (a local homelessness project), Fairhavens/Little Havens Hospices and the Church Mission Society. In September for the fourth time, the church was open as part of the National Heritage Open Days, which was well attended and supported by the local museum service. Tinned goods were collected at Harvest Festival and gifts at a special December Service, which were then donated to HARP and the Queen Victoria Seamen's Rest at Tilbury Docks.

The church's environmental policy continued to provide a framework against which to consider the environmental impact of our activities. The church is an affiliated member of the Fair Trade Foundation and uses fair trade products when offering refreshments and is a living wage employer.

In the parish both Lent and Advent courses and or materials, provided teaching and opportunities for discussion on religious themes and we held a 24 Hours of Prayer event both in the church and facilitated people to do this in their own homes. Bible Study notes are made available to those members of the congregation who would wish to receive them.

Good links were maintained with the neighbouring Royal Naval Association (the incumbent is their chaplain), and the Mayor's office, with the Mayor (the incumbent was appointed mayor's chaplain for the year from May 2020), and the local MP, attending a number of events and services during the year.

Our Memorial Garden for the interment of ashes continues to be used and is seen to be a valued part of the churchyard.

Current Priorities and Future Developments

Following the 2018 quinquennial report, a schedule of repairs and maintenance was drawn up. A further report was received in 2023 and the schedule is being revised and updated accordingly. Some of the needed works to the roof were undertaken. The use of the church for 'public' concerts is something we are looking to develop further as following internal alterations to the church building. We continue to welcome new users to the church centre. In the coming year we look to furthering our involvement with local community organisations.

Financial review

In 2025 the total income from all sources was £249,378 (£249,790 – 2024) The Listed Places of Worship VAT scheme whereby VAT may be reclaimed on certain qualifying expenditure is extremely valuable.

- Income from commercial property rents continues to be valuable. A lease was signed by the Trustees during the year in respect of 59/61 Broadway and it is expected that income will be generated in late 2026;
- St Mary's Centre continues to generate a good source of income as well as provide a place for community based activities. Income from the Guild Hall fell from £4,795 in 2024 to £1,375 in 2025. The Trustees intend to appoint a Centre Manager who will have the task of increasing such income;
- Gift aid continues to be a valuable source of income;
- The Listed Places of Worship VAT scheme proved valuable during the year by receiving grants in the sum of £4,482 (£4,430 – 2024) in respect of VAT incurred on qualifying expenditure
- As always, the Trustees are grateful to our Church family who give freely and regularly during the year through the giving schemes.

Revenue expenditure in 2025 amounted to £300,461 (£347,231 - 2024).

- The Parish Share payable to the Chelmsford Diocesan Board of Finance was £42,422. The Trustees paid this in full adding an additional amount of £7,578 to bring the total to £50,000 showing the parish's commitment to diocesan ministry and other costs;
- Salary costs amounted to £39,843 (£48,038 – 2024) as our employees provide valuable support to mission and ministry in their respective spheres;

Going Concern

The Trustees have reviewed the financial projections and current position of the balance sheet and noted that the Ameris Trust (an associated charity) has guaranteed the interest free outstanding loan of £85,000 not to require repayment before 1 January 2031. Given this financial support, the Trustees conclude that there is no material uncertainty about the charity's ability to continue as a going concern and consider it will be able to meet its financial obligations for at least the next 12 months. Accordingly, the accounts have been prepared on a going concern basis.

Reserves policy

Periodically the PCC reviews its unrestricted reserves. The balances held in designated Funds are reviewed, aiming to make the best possible use of Charity money. Monies under PCC control are used in compliance with the objects of the PCC, and with current guidance from the Charity Commission for England and Wales on using Charitable Funds. Restricted reserves are only used in compliance with the stated wishes of the donors.

It is the Trustees intend to hold reserves sufficient for 12 months expenditure. Currently the General Fund is £74,470 in debit due to significant investment in mission and ministry and capital works. However, the Trustees consider that the Charity is a going concern as it has received irrevocable finance guarantees from an associated charity as stated above.

Risk management

Potential adversities may be categorised according to their combined risk/impact potential. Those with a high risk but low impact are set at one end of the scale, with low risk/high impact at the opposite end. Both parameters are important and both risk and impact should be minimised.

Financial risks are a reduction in income and/or an increase in costs. Both have the potential to have a major impact on the capacity of St Mary's Church to continue all her present activities and functions.

Over 2025 unrestricted non-investment income has remained more or less stable. The Parish is fortunate in having a number of income strands which are independent of congregational giving.

It is difficult to assess what the impact would be of a significant decrease in congregational giving without quantifying the decrease. The risk of any decrease is probably correctly judged as medium (given the current financial state of the UK) and the impact it would have can only be judged as high. The Trustees are well aware of the need to raise funds from elsewhere as well.

The Trustees are aware of the danger inherent in having organisational knowledge (of how to run the component parts of the church) residing in a limited number of people. The Trustees are actively seeking to reduce the risk (high to medium at present) by popularising the 'every member ministry' concept, and by increasing transparency and openness.

Physical risks, to people, are judged low, but would have a high impact if they materialised. St Mary's carries an appropriate level of insurance for both public, employees and volunteers. Other risks are also recognised: the protection of children and vulnerable adults is taken seriously, and St Mary's complies with the relevant Diocesan Policies. The PCC is working towards lower risk/impact potential, not just financial, but across all areas.

Structure Governance and Management

The method of appointment for Parochial Church Council members is set out in the Church Representation Rules. The PCC looks after the general running of the Church and oversees the finances.

St Mary's PCC consists of the Vicar, 1 Associate Minister/Priest, 2 Churchwardens, 3 Deanery Synod Representatives, and 9 elected Lay Members. The Deanery Synod Representatives, (in addition to their general PCC responsibilities) attend meetings with clergy and PCC representatives from other churches, to help to support and further the mission of the Anglican churches within the Southend Deanery and the wider Diocese. All members must be nominated and elected at the Annual Parochial Church Meeting (APCM) before they can serve on the PCC, except the Vicar, ex officio members and any members subsequently co-opted.

Parochial Church Councillors are elected annually and the terms of office are staggered. They serve for a period of three years and may then seek re-election for a further three-year period. After six consecutive years they are required to stand down for at least one year before seeking re-election. Churchwardens are elected annually. Deanery Synod Representatives are elected for three years at a time. The PCC Secretary and the Treasurer are appointed from within the PCC or from the general church membership.

All Parochial Church Councillors are required to be on the Church electoral roll and should be communicant members of the Church of England. Members of the congregation are encouraged to stand for election to the PCC.

The PCC operates through its committees and working groups which meet between full meetings of the PCC. St Mary's has the following:

Standing Committee - This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the PCC. It is responsible for the properties in the Parish Property Portfolio.

Pastoral Care – Headed up by the Associate Minister, this group, when able, attends to visiting housebound or sick parishioners in their homes or in hospital, including taking Communion.

Church Attendance

There are 108 parishioners on the Church Electoral Roll (2024: 116), of whom 47 are not resident in the Parish (2024: 71).

Safeguarding of Children and Vulnerable Adults

Miss Lois Blakey acted as the parish's Safeguarding Officer, Until the autumn of 2025 when Mrs Beverley Loughborough took over that role. The PCC annually agrees to adopt the Church of England's Safeguarding policy and other policies relevant to Safeguarding. And has complied with the duty imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016. In addition, the PCC has complied with its "duty to comply" with the House of Bishops' guidance in relation to safeguarding.

The PCC takes very seriously its responsibilities under various safeguarding legislation and safeguarding is included as an item on each PCC agenda.



Approved by the Parochial Church Council as Trustees on 11 March 2026 and signed on their behalf by The Rev'd Paul Mackay (PCC Chair).

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2025

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2025	2024
		Fund	Funds	Funds	2025	2024
		£	£	£	£	£
	Note					
Voluntary income	3a	66,592	30,610	6,777	103,979	130,003
Activities for generating funds	3b	4,344	-	1,211	5,555	955
Church activities	3c	14,197	-	-	14,197	19,578
Income from investments	3d	120,952	-	213	121,165	94,824
Other income	3e	4,482	-	-	4,482	4,430
TOTAL INCOME		210,567	30,610	8,201	249,378	249,790
<u>EXPENDITURE</u>						
Raising funds	4a	-	-	288	288	-
Church Activities	4b	249,358	50,503	312	300,173	347,231
Governance Costs	4c	-	-	-	-	-
		249,358	50,503	600	300,461	347,231
NET INCOME/(EXPENDITURE)						
BEFORE INVESTMENT GAINS		(38,791)	(19,893)	7,601	(51,083)	(97,441)
NET GAIN ON INVESTMENTS		-	-	-	-	-
NET INCOME/(EXPENDITURE)		(38,791)	(19,893)	7,601	(51,083)	(97,441)
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		(38,791)	(19,893)	7,601	(51,083)	(97,441)
Total funds brought forward		(35,679)	2,063,330	15,207	2,042,858	2,140,299
Total funds carried forward		(74,470)	2,043,437	22,808	1,991,775	2,042,858

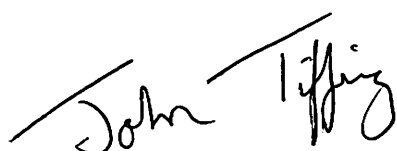
STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2024

		Unrestricted Funds		Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
		General Fund £	Designated Funds £			
	Note					
Voluntary income	3a	90,003	40,000	-	130,003	261,700
Activities for generating funds	3b	955	-	-	955	1,156
Church activities	3c	19,578	-	-	19,578	15,829
Income from investments	3d	83,415	11,409	-	94,824	302,777
Other income	3e	4,430	-	-	4,430	19,613
TOTAL INCOME		198,381	51,409	-	249,790	601,075
<u>EXPENDITURE</u>						
Church Activities	4a	249,803	97,080	348	347,231	409,123
Governance Costs	4b	-	-	-	-	3,300
		249,803	97,080	348	347,231	412,423
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(51,422)	(45,671)	(348)	(97,441)	188,652
NET GAIN ON INVESTMENTS		-	-	-	-	-
NET INCOME/(EXPENDITURE)		(51,422)	(45,671)	(348)	(97,441)	188,652
TRANSFERS BETWEEN FUNDS		300	(300)	-	-	-
NET MOVEMENT IN FUNDS		(51,122)	(45,971)	(348)	(97,441)	188,652
Total funds brought forward		15,443	2,109,301	15,555	2,140,299	1,951,647
Total funds carried forward		(35,679)	2,063,330	15,207	2,042,858	2,140,299

BALANCE SHEET AS AT 31ST DECEMBER 2025

		2025 £	2024 £
	Note		
FIXED ASSETS			
Tangible	5	821,795	840,771
Investments	6	1,221,642	1,221,642
CURRENT ASSETS			
Stock	7	-	-
Debtors and Prepayments	8	2,799	11,344
Cash at bank and in hand		50,014	50,284
		52,813	61,628
LIABILITIES			
Creditors - amounts falling due within one year	9	19,475	81,183
Creditors - amounts falling due in more than one year	9	85,000	-
NET CURRENT ASSETS/ (LIABILITIES)		<u>(51,662)</u>	<u>(19,555)</u>
TOTAL ASSETS		<u>1,991,775</u>	<u>2,042,858</u>
LESS CURRENT LIABILITIES			
TOTAL NET ASSETS		<u>1,991,775</u>	<u>2,042,858</u>
PARISH FUNDS			
Unrestricted - General		(74,470)	(35,679)
Unrestricted - Property		1,996,702	1,996,702
Unrestricted - Designated		-	917
Unrestricted - Equipment Reserve		46,735	65,711
Restricted		22,808	15,207
		<u>1,991,775</u>	<u>2,042,858</u>



Approved by the Parochial Church Council as Trustees on 11 March 2026 and signed on their behalf
by John Tipping F.C.C.A. (Honorary Treasurer)

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1. Basis of Preparation

Basis of Accounting

- The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice' (SORP) as amended for bulletin 1 & 2 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019 and the "Church Accounting Regulations 2006".
- "The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn."
- As outlined in the "Going concern status" disclosure in the Trustees' Annual Report, the Trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern in light of the current cost of living crisis due to continued support from our major funding partners.

2. Principal Accounting Policies

Incoming resources

- Incoming resources are included in the Statement of Financial Activities when the PCC has entitlement to the benefit of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.
- Gift aid receivable is included in income when there is a valid declaration from the donor, is included in the period to which the relevant donation is received and is treated as an addition to the same fund as the additional income.
- Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date.
- Grants and specific donations are included in the SOFA when any preconditions preventing their use by the PCC have been met.
- The income from charitable activities is accounted for gross of associated costs.
- Rental income from letting is accounted for when due.
- Investment income is included when receivable.

Income by fund type was as follows:

2025		2024		2025	2024	2025	2024
Unrestricted		Unrestricted		Restricted	Restricted	Total	Total
General	Designated	General	Designated				
£	£	£	£	£	£	£	£
210,567	30,610	198,381	51,409	8,201	-	249,378	249,790

Resources expended

- Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.
- Grants payable are payments made to third parties in the furtherance of the PCC's objects. These are recognized in the accounts when a commitment has been made externally and there are no preconditions still to be met for entitlement to the grant that remain within the control of the PCC.
- Governance costs include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice on governance or constitutional matters.

Fixed assets

Consecrated land and buildings and movable Church furnishings

- Consecrated and beneficed property is excluded from the accounts by Section 11 (2) of the Charities Act 2011. No value is placed on movable Church furnishings that may be considered inalienable or historic assets held by the churchwardens on special trust for the PCC and/or which may not be disposed of without grant of a faculty. The cost and complexity of obtaining a value for such assets is regarded as disproportionate to the benefit likely to be derived by users of these accounts. All expenditure incurred during the year on consecrated or benefice buildings and movable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.
- The net book value of St. Mary's Hall and the Guild Hall are based on an independent valuation carried out in October 1997. Recent capital expenditure on refurbishing and enhancing the Guild Hall has increased the balance sheet valuation.
- No depreciation is provided against land and buildings held for investment or charitable trading purposes.

Other fixtures, fittings and office equipment

- Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired, as is expenditure relating to repair, replacement or renewal of existing assets. Items capitalised are depreciated on a straight line basis over five years.

Investments

- The properties in Broadway were a legacy received in 2017 and valued as at 31 December 2017. The balance sheet includes capital improvements made to 59/61 Broadway during 2024.
- Freehold properties held for investment or charitable trading purposes are included in the balance sheet at the amount determined by independent valuation carried out in October 1997.

Debtors and Prepayments

- Debtors are initially included at the settlement amount due and are subsequently measured at the cash or other consideration due.

Creditors

- Creditors are included at the settlement amount due.

Support costs

- The SORP requires support costs such as administration, postage, telephone, depreciation etc to be allocated to the relevant activity cost category they support. The Trustees do not consider it cost beneficial to set up systems to allocate such costs and accordingly have shown such support costs separately under charitable activities.

3. Income and Endowments

	General Fund £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
3a Voluntary income					
Planned Giving	25,628	-	-	25,628	24,044
Service Collections	4,788	-	-	4,788	6,265
Donations	8,187	-	6,754	14,941	4,166
Gift Aid Tax recovered	7,599	-	23	7,622	7,236
Legacies	-	-	-	-	5,292
Grants	20,390	30,610	-	51,000	83,000
	<u>66,592</u>	<u>30,610</u>	<u>6,777</u>	<u>103,979</u>	<u>130,003</u>
3b Activities for generating funds					
Christmas Bazaar	-	-	1,211	1,211	55
Social Events	4,344	-	-	4,344	900
	<u>4,344</u>	<u>-</u>	<u>1,211</u>	<u>5,555</u>	<u>955</u>
3c Church Activities					
Sunday coffee	1,795	-	-	1,795	1,918
Wedding fees	2,344	-	-	2,344	2,746
Funeral fees	1,223	-	-	1,223	1,388
Card and Book sales	-	-	-	-	818
Votive Candle sales	307	-	-	307	345
St Mary's Hall income	7,044	-	-	7,044	7,414
Guild Hall income	1,375	-	-	1,375	4,795
Spiritual growth	109	-	-	109	154
Charitable activities	-	-	-	-	-
	<u>14,197</u>	<u>-</u>	<u>-</u>	<u>14,197</u>	<u>19,578</u>
3d Income from investments					
Interest	346	-	213	559	13,005
Rent	120,606	-	-	120,606	81,819
	<u>120,952</u>	<u>-</u>	<u>213</u>	<u>121,165</u>	<u>94,824</u>
3e Other income					
Listed places of worship grant scheme	4,482	-	-	4,482	4,430
	<u>4,482</u>	<u>-</u>	<u>-</u>	<u>4,482</u>	<u>4,430</u>
TOTAL INCOME	<u>210,567</u>	<u>30,610</u>	<u>8,201</u>	<u>249,378</u>	<u>249,790</u>

4. Resources Expended

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
4a Raising Funds					
Christmas Bazaar	-	-	288	288	-
	-	-	288	288	-
4b Church Activities					
Social Events	2,943	-	-	2,943	46
Missionary and Charitable giving	1,557	-	-	1,557	400
Diocesan parish share	50,000	-	-	50,000	50,000
Salaries	13,005	26,838	-	39,843	48,038
Organist fees and expenses	120	-	-	120	4,476
Vicarage expenses	1,133	-	-	1,133	389
Sundry administrative costs	457	-	-	457	321
Incumbent expenses	3,396	-	-	3,396	3,917
Assistant clergy expenses	-	-	-	-	246
Children and Family Worker expenses	-	4,689	-	4,689	4,493
Spiritual growth	810	-	-	810	403
Bad debts	-	-	-	-	420
Churchyard	17,892	-	-	17,892	54,782
Church Fire Monitoring & Maintenance	6,465	-	-	6,465	4,137
Church - Insurance	7,240	-	-	7,240	7,018
Church - Telephone & Broadband	7,732	-	-	7,732	980
Organ / Piano - Tuning & Repairs	646	-	-	646	1,232
Church Music - General Costs	865	-	-	865	871
Church - Routine Repairs & Renewals	10,589	-	312	10,901	14,197
Church - Cleaning	5,088	-	-	5,088	3,053
Church - Other Operating Expenses	15,153	-	-	15,153	13,173
Church - refuse collection	4,893	-	-	4,893	3,827
Upkeep of Services	3,218	-	-	3,218	5,858
Office & Computing	5,618	-	-	5,618	4,864
Printing & Stationery	1,061	-	-	1,061	1,540
Photocopier Costs	1,229	-	-	1,229	905
Church - Electricity	5,955	-	-	5,955	5,838
Church - Gas	2,052	-	-	2,052	3,029
Church - Water & Sewerage	206	-	-	206	38
Publications & Books	124	-	-	124	118
Bank fees	392	-	-	392	298
St Mary's Centre Caretaker	174	-	-	174	48
St Mary's Hall Fire Monitoring/Maintenance	1,454	-	-	1,454	1,212
St. Mary's Hall - Electricity	1,906	-	-	1,906	1,990
St. Mary's Hall Gas	1,949	-	-	1,949	2,060
St. Mary's Hall - Water & Sewerage	650	-	-	650	409
St. Mary's Hall - Insurance	1,370	-	-	1,370	1,215
St. Mary's Hall - Cleaning	1,913	-	-	1,913	2,677
St. Mary's Hall - Routine Repairs etc	12,076	-	-	12,076	13,934
St Mary's Hall - Telecoms	738	-	-	738	588
St Mary's Hall - Security	62	-	-	62	2,659

4. Resources Expended (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Guild Hall - Gas	969	-	-	969	1,303
Guild Hall - Electricity	1,508	-	-	1,508	1,001
Guild Hall - Water & Sewerage	52	-	-	52	328
Guild Hall - Insurance	1,370	-	-	1,370	1,215
Guild Hall - Cleaning	820	-	-	820	1,147
Guild Hall - Routine Repairs etc	6,491	-	-	6,491	2,376
Tickfield - Property management costs	-	-	-	-	27
Commercial Property expenses	31,741	-	-	31,741	40,706
Sunday coffee supplies	1,409	-	-	1,409	1,490
Other professional fees - PCC property	-	-	-	-	124
Security Systems	7,120	-	-	7,120	4,966
Depreciation	-	18,976	-	18,976	18,168
Legal fees	5,695	-	-	5,695	8,681
Architect's fees	52	-	-	52	-
	<u>249,358</u>	<u>50,503</u>	<u>312</u>	<u>300,173</u>	<u>347,231</u>
Governance Costs					
Independent Examination fees	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL RESOURCES EXPENDED	<u>249,358</u>	<u>50,503</u>	<u>600</u>	<u>300,461</u>	<u>347,231</u>

5. Tangible Fixed Assets

	Halls £	Equipment £	Total £
Cost 1 January 2025	775,060	94,812	869,872
Additions	-	-	-
Cost 31 December 2025	<u>775,060</u>	<u>94,812</u>	<u>869,872</u>
Accumulated Depreciation 1 January 2025	-	(29,101)	(29,101)
Depreciation charge	-	(18,976)	(18,976)
Accumulated Depreciation 31 December 2025	<u>-</u>	<u>(48,077)</u>	<u>(48,077)</u>
Net Book Value 31 December 2024	<u>631,217</u>	<u>65,711</u>	<u>696,928</u>
Net Book Value 31 December 2025	<u>775,060</u>	<u>46,735</u>	<u>821,795</u>

The net book value of St. Mary's Hall, the Guild Hall are based on an independent valuation carried out in October 1997. Recent capital expenditure on refurbishing and enhancing the Guild Hall have increased the balance sheet valuation.

The equipment relates to a photocopier purchased in December 2021 and new audio and visual equipment for the church building in 2022 and 2023 and during 2023 includes a replacement computer, staging for the church, soft play and sensory equipment for St Mary's Centre. In 2024 new chairs for St Mary's Centre were purchased. Depreciation is charged on a straight line basis to as to write the cost off over a five year period. The amount of depreciation charged in 2025 was £18,976. (2024 - £18,168)

6. Investments

	Value as at 01-Jan-25 £	Value as at 31-Dec-25 £
86-88 Broadway	450,000	450,000
59-61 Broadway	771,642	771,642
	<u>1,221,642</u>	<u>1,221,642</u>

The properties in Broadway were a legacy received in 2017 and valued as at 31st December 2017. Recent capital expenditure on refurbishing and enhancing 59/61 Broadway have increased the balance sheet valuation

7. Stock

No Stock was held at year end. (2024 - £Nil)

8. Debtors and Prepayments

	2025 £	2024 £
Trade Debtors	621	9,590
Other Debtors	2,178	1,754
	<u>2,799</u>	<u>11,344</u>

9. Liabilities

	2025 £	2024 £
Accruals & Creditors due within one year	19,475	81,183
Creditors due within more than one year	85,000	-
	<u>104,475</u>	<u>81,183</u>

The £85,000 is an interest free loan from the Ameris Trust, an associated charity.

10. Trustee expenses

- Expenses of £1,787 (2024 - £2,385) were reimbursed by the charity to two Trustees (2024 – two Trustees) covering office operating costs, travelling and similar costs.

11. Trustee remuneration

- No remuneration was charged in the accounts in respect of services supplied to the charity during the year by any Trustee (2024 - £nil)

12. Related Party transactions

- Mrs Sue Mackay was paid £3,703 (2024 - £5,239) for her services as PCC secretary and for giving other secretarial support to the Incumbent;
- Mrs Christina Turner was paid £9,302 (2024 - £8,294) for administration services in the parish office;
- The PCC is managing trustee of the “Prittlewell Church of England school Charity” (PCEsc) commonly known as the “Ameris Trust”. The Trust:
 - provided an interest free loan to the Charity during the previous year in the sum of £85,000;
 - made a grant of £30,610 towards the cost of employing the Children and Families Worker;
 - made a grant of £20,390 towards the charity’s general running costs
- Mr John Tipping is a Trustee of the Chelmsford Diocesan Board of Finance (registered charity number 249505, company number 00137029). The Trustees made a payment to the Board during the year of £50,000 in respect of Parish Share (2024 - £50,000).
- Ms Nicola Taylor was paid £174 in respect of caretaking services provided for St Mary’s Centre during the time her partner, Mr Gavin Montella, was a Trustee, which was until his resignation on 4 December 2025.
- During the year the Trustees donated £6,710 (2024 - £5,955) to the charity for the purposes of supporting the charity’s activities.

13. Staff Costs

- The average number of employees during the year was two with a full time equivalent figure of 1.3 (2024 – 1.4). No employees received employee benefits of more than £60,000.

	2025 £	2024 £
Salaries	34,867	41,397
Pension costs	1,273	1,486

The Charity is a participator in the Church of England Pensions Board scheme.

14. Summary of Assets by Fund

	Unrestricted funds £	Designated funds £	Restricted funds £	TOTAL £	2024 £
Tangible Fixed Assets		821,795		821,795	840,771
Investments		1,221,642		1,221,642	1,221,642
Current Assets	30,005		22,808	52,813	50,284
Amounts falling due within one year	(19,475)			(19,475)	(69,839)
Amounts falling due after one year	(85,000)			(85,000)	-
	(74,470)	2,043,437	22,808	1,991,775	2,042,858

15. Fund Accounting

- **Unrestricted funds** comprise those funds which the Trustees are free to use in accordance with the charitable objects. The General fund can be used for ordinary purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Designated funds have been created for the following purposes:

Children & Families Work

This fund relates to the salary and expenses of the Children and Families worker.

Equipment Reserve

This fund relates to equipment which has been capitalised and will be written off over a number of years.

Properties

This represents the various properties shown in the balance sheet under tangible fixed assets and investment properties of which the PCC is managing trustee and the Chelmsford Diocesan Board of Finance is custodian trustee.

- **Restricted funds** comprise of funds raised for and their use restricted to a specific purpose or donations subject to imposed donor conditions. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Main Roof Repairs and Heal Roof Repairs

These funds are held to cover the costs of any maintenance and repairs to the church roofs.

Organ Fund

This fund is for the maintenance of the Church organ

Church Windows Repairs Fund

This fund is to cover the cost of repairs to all church windows, principally stained glass.

16. Governance costs

No fees charge has been made in the accounts for the independent examination (£Nil - 2024). The work has been carried out on an honorary basis by a retired Chartered Certified Accountant.

17. PCESC called the PRITTLEWELL AMERIS TRUST since July 2014

This is the Prittlewell Church of England School Charity. The Managing Trustee of 'Ameris' is the Parochial Church Council of St Mary the Virgin, Prittlewell. PCESC maintains its own current and deposit accounts and may give Grants to the PCC at the discretion of the Trustees, in accordance with the aims and objectives of the 'Ameris Trust'.

16.Movement of funds

2025

Fund name	Balances brought forward £ 1/1/2025	Incoming Resources £	Outgoing Resources £	Transfers £	Balances Carried Forward £ 31/12/2025
Unrestricted Funds					
General	(35,679)	210,567	(249,358)	-	(74,470)
Designated – <i>Children & Families Work</i>	917	30,610	(31,527)	-	-
Designated – <i>Equipment Reserve</i>	65,711	-	(18,976))	8,077	46,735
Designated – <i>Properties</i>	1,996,702	-	-	295,185	1,996,702
Total Unrestricted Funds	2,027,651	241,177	(299,861)	-	1,968,967
Restricted Funds					
Main Roof Repairs	1,542	-	(312)	-	1,230
Heal Roof repairs	13,665	114	-	-	13,779
Organ Fund	-	5,063	-	-	5,063
Church Windows Repairs Fund	-	3,024	(288)	-	2,736
Total Restricted Funds	15,207	8,201	(600)	-	22,808
Total Funds	2,042,858	249,378	(300,461)	-	1,991,775

Fund name	Balances brought forward £ 1/1/2024	Incoming Resources £	Outgoing Resources £	Transfers £	Balances Carried Forward £ 31/12/2024
Unrestricted Funds					
General	15,443	198,381	(249,803)	300	(35,679)
Designated – <i>Children & Families Work</i>	-	40,000	(39,083)	-	917
Designated – <i>Equipment Reserve</i>	75,802	-	(18,168)	8,077	65,711
Designated – <i>Properties</i>	1,701,517	-	-	295,185	1,996,702
Designated – <i>Tickfield</i>	331,982	11,409	(39,829)	(303,562)	-
Total Unrestricted Funds	2,124,744	249,700	(346,883)	-	2,027,651
Restricted Funds					
Main Roof Repairs	1,890	-	(348)	-	1,542
Heal Roof repairs	13,665	-	-	-	13,665
Total Restricted Funds	15,555	-	(348)	-	15,207
Total Funds	2,140,299	249,790	(347,231)	-	2,042,858

Independent Examiner's Report to the Trustees of the Parochial Church Council of St Mary the Virgin Prittlewell

I report to the trustees on my examination of the financial statements of the Parochial Church Council of St Mary the Virgin Prittlewell ('the charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

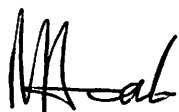
An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.



Richard Feather F.C.C.A.
140 Rawreth Lane
Rayleigh
Essex
SS6 9RR

12 March 2026

Accounts



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the Parish of St Mary the Virgin
Prittlewell**

Registered Charity Number 1131704

for the year ended 31 December 2024

Incumbent:
The Reverend Paul Mackay

The Vicarage
489 Victoria Avenue
Southend on Sea
Essex
SS2 6NL

CONTENTS

	Page Nos
Trustees' Report for the Year Ended 31 December 2024	3 - 9
Statement of Financial Activities for the year ended 31 December 2024	10
Statement of Financial Activities for the year ended 31 December 2023	11
Balance Sheet as at 31 December 2024	12
Notes forming part of the financial statements	13 - 25
Independent Examiner's Report	26

St Mary the Virgin Prittlewell Parochial Church Council

Name and Address

The Parochial Church Council of the
Ecclesiastical Parish of St Mary the Virgin, Prittlewell
East Street
Prittlewell
Southend on Sea
SS2 6LQ

Website

<https://www.stmarysprittlewell.co.uk>

Legal Status

The Parochial Church Council (PCC) is registered as a charity with the Charity Commission for England and Wales under charity registration number 1131704 and is a Body Corporate under the "Parochial Church Councils (Powers) Measure 1956".

Current Accounts

Santander UK plc
Bridle Road, Bootle
Merseyside
G1R 0AA

Unity Trust Bank
4 Brindley Place
Birmingham
B1 2JB

Lawyers

Winckworth Sherwood
Arbor
255 Blackfriars Road
London
SE1 9AX

BTMK Solicitors
19 Clifftown Road
Southend-on-sea
SS1 1AB

Deposit Account

CCLA Investment Management Ltd
The CBF Church of England Funds
80 Cheapside
London
EC2V 6DZ

Architect

Purcell
St Mary's Hall
Rawstorn Road
Colchester
CO3 3JH

Independent Examiner

Rickard Luckin Limited
Chartered Accountants
1st Floor
County House
100 New London Road
Chelmsford
CM2 0RG

Administrative Information

St Mary's Church is situated in Prittlewell, Southend-on-Sea. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Mary's Centre, Hill Road, Southend-on-Sea SS2 6JT

PCC members and Charity Trustees

Those who served at any time from 1st January 2024 until the date this report was approved are:

Incumbent:	Rev Paul Mackay	Chair
Associate Priest:	Rev Jacky Lindoe	
Churchwardens (2):	Mr Keith Turner Mr John Tipping	Vice-chair
Representatives on the Deanery Synod (3):	Mrs Teresa Church Mr Peter Sloman Mr John Tipping (PCC Treasurer)	
Elected members (9):	Mr Richard Anderson (elected 21 April 2024) Mr Philip Briant Mrs Marianne Fowle (retired 21 April 2024) Mrs Daunelle Green Mr Robert Harvey Mrs Lynne Hickie Mrs Patricia Johnson Dr Christiane Korsten Mrs Esther Kuria (elected 21 April 2024) Mr Gavin Montella (elected 21 April 2024) Mrs Melanie van Looy (retired 21 April 2024) Miss Wendy Perry (retired 21 April 2024)	
In attendance at meetings:	Miss Lois Blakey (Children & Families Worker and Safeguarding Officer) Mrs Sue Mackay (PCC Secretary, Church Electoral Roll Officer and Data Protection Officer)	

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The Trustees paid due regard to guidance issued by the Charity Commission for England and Wales in deciding what activities the Charity should undertake.

It is confirmed that, in carrying out the charity's activities, the Trustees have had regard to the Charity's Commission guidance on public benefit.

Achievements and Performance

The aims and objectives of St Mary the Virgin Church, Prittlewell, and members of the Christian community there, include:

Regular public worship;
Provision of accessible public sacred space for prayer and reflection;
The promotion and teaching of Christianity;
Engagement with the local community;
Provision of pastoral care and support;
Work with local schools, in particular St Mary's Church of England Primary School, and with uniformed organisations;
Support of other charities at home and abroad.

These aims and objectives are fulfilled normally in the following ways (see below), however there was some continued 'fallout' of the global pandemic during 2021/22. Some weddings and baptisms were postponed, from 2021/22 until 2023. Then in October of 2022 the church building was closed for public worship (which continued in the church hall) whilst some re-ordering of the chancel end of the nave commenced. This involved (following the granting of Faculty) the removing of 6 pews and the raised floor they were fixed to leading to excavation work and the inability to use the church. It was hoped that the church would be useable by Advent 2022 but due to archaeological 'finds' and revaluating the works to reinstate the 'new' floor installation, worship through Advent remained in St Mary's Hall. We were able to return to the church on Easter Day 2023. Since then our congregation has returned to its previous levels of numbers.

The following is given as an outline of our 'normal' regular activities and incorporates some of the changes throughout the year.

When able, the largely Norman church of St Mary the Virgin is open to the public for both the conduct of acts of worship and to provide a still and beautiful place for reflection, prayer and exploration. When possible, groups from local schools, historical societies, uniformed organisations and community groups, as well as individuals, were able to visit the church by appointment.

Acts of worship are normally conducted each Sunday morning every week, and at various times on other days of the week, as well as numerous occasional offices (marriages, baptisms and funerals).

Support is given to those attending worship/visiting the church with physical or mental disabilities. Large print service books, and disabled toilet facilities are provided.

A well-established Saturday morning bell-ringing school is normally held in the church tower, teaching many people of mixed ages the skills of campanology, being drawn from a wide area.

The churchyard provides people with a green space in a busy built-up area which we ensure is well maintained and cared for, we have 'experimented' with a 'wild meadow' area in order to promote a 'natural environment' for animals and plant life.

Pastoral care initiatives are overseen by both clergy and laity amongst the people of the community, comprising friendship visits, bereavement support, marriage preparation and guidance, care for the sick and dying, and administration of the sacraments to the housebound and ill.

Social events are organised and offered to members of the congregation and wider community.

Work with young people included visits of clergy and our Children and Families Worker to local schools and the facilitating of school visits to the Church. Acts of worship were conducted for St Mary's Primary School, and teaching which spanned religious, historical, social and moral issues was delivered. A number of members of the congregation supported the Church of England Primary School of St Mary's as Governors. Uniformed Groups (Rainbows, Brownies, Beavers, Cubs and Scouts) were visited, and church hall meeting space was provided free of charge for these church-sponsored groups. The Children and Families Worker runs our Junior Church which has grown in popularity and has organised a number of youth themed events during the year in the church and grounds and at the school.

We have recommenced some limited charitable giving and supporting fundraising events. We were also able to provide financial support to many organisations and charities, including the Children's Society, HARP (a local homelessness project), Fairhavens/Little Havens Hospices and the Church Mission Society. In September for the third time, the church was open as part of the National Heritage Open Days, which was well attended and supported by the local museum service. Tinned goods were collected at Harvest Festival and gifts at a special December Service, which were then donated to HARP and the Queen Victoria Seamen's Rest at Tilbury Docks.

The church's environmental policy continued to provide a framework against which to consider the environmental impact of our activities. The church is an affiliated member of the Fair Trade Foundation and uses fair trade products when offering refreshments and is a living wage employer.

In the parish both Lent and Advent courses and or materials, provided teaching and opportunities for discussion on religious themes and we held a 24 Hours of Prayer event both in the church and facilitated people to do this in their own homes. Bible Study notes are made available to those members of the congregation who would wish to receive them.

Good links were maintained with the neighbouring Royal Naval Association (the incumbent is their chaplain), and the Mayor's office, with the Mayor (the incumbent was appointed mayor's chaplain for the year from May 2020), and the local MP, attending a number of events and services during the year.

Our Memorial Garden for the interment of ashes continues to be used and is seen to be a valued part of the churchyard.

Current Priorities and Future Developments

Following the 2018 quinquennial report, a schedule of repairs and maintenance was drawn up. A further report was received in 2023 and the schedule is being revised and updated accordingly. Some of the needed works to the roof were undertaken. As already mentioned internal alterations to the church building have been completed, so that it may become a more flexible space for worship and other activities and meetings. During the year extensive works were carried out to the Guildhall and driveway of our centre. We continue to welcome new users to the church centre. In the coming year we look to furthering our involvement with local community organisations.

Financial review

In 2024 the total income from all sources was £249,790 (£601,075 – 2023 which included a legacy of £5,292. The Listed Places of Worship VAT scheme whereby VAT may be reclaimed on certain qualifying expenditure is extremely valuable.

- Income from commercial property rents continues to be valuable but one tenant has failed to pay for the third year running. The Trustees have now regained possession. Capital work is being carried on this property to refurbish the first floor flat for letting and negotiations are ongoing with a prospective tenant for the shop below;
- Income from halls has increased slightly over the previous year. Significant capital work was undertaken to refurbish the Guild Hall in 2024;
- Gift aid continues to be a valuable source of income;
- As always, the Trustees are grateful to our Church family who give freely and regularly during the year through the giving schemes.

Revenue expenditure in 2024 amounted to £347,231 (£412,423 - 2024). There was capital expenditure as follows:

This capital investment demonstrates the Trustees' commitment to the ongoing mission and ministry work of the charity.

- The Parish Share payable to the Chelmsford Diocesan Board of Finance was £45,161. The Trustees paid this in full adding an additional amount of £4,839 to bring the total to £50,000 showing the parish's commitment to diocesan ministry and other costs;
- Salary costs amounted to £48,038 (£47,565 – 2023) as our employees provide valuable support to mission and ministry in their respective spheres;

Reserves policy

Periodically the PCC reviews its unrestricted reserves. The balances held in designated Funds are reviewed, aiming to make the best possible use of Charity money. Monies under PCC control are used in compliance with the objects of the PCC, and with current guidance from the Charity Commission for England and Wales on using Charitable Funds. Restricted reserves are only used in compliance with the stated wishes of the donors.

It is the Trustees intend to hold reserves sufficient for 12 months expenditure. Currently the General Fund is £35,679 in debit due to significant investment in mission and ministry and capital works.

However, the Trustees consider that the Charity is a going concern as it has received irrevocable finance guarantees from an associated charity.

Risk management

Potential adversities may be categorised according to their combined risk/impact potential. Those with a high risk but low impact are set at one end of the scale, with low risk/high impact at the opposite end. Both parameters are important and both risk and impact should be minimised.

Financial risks are a reduction in income and/or an increase in costs. Both have the potential to have a major impact on the capacity of St Mary's Church to continue all her present activities and functions.

Over 2024 unrestricted non-investment income has remained more or less stable. The Parish is fortunate in having a number of income strands which are independent of congregational giving.

It is difficult to assess what the impact would be of a significant decrease in congregational giving without quantifying the decrease. The risk of any decrease is probably correctly judged as medium (given the current financial state of the UK) and the impact it would have can only be judged as high. The Trustees are well aware of the need to raise funds from elsewhere as well.

The Trustees are aware of the danger inherent in having organisational knowledge (of how to run the component parts of the church) residing in a limited number of people. The Trustees are actively seeking to reduce the risk (high to medium at present) by popularising the 'every member ministry' concept, and by increasing transparency and openness.

Physical risks, to people, are judged low, but would have a high impact if they materialised. St Mary's carries an appropriate level of insurance for both public, employees and volunteers. Other risks are also recognised: the protection of children and vulnerable adults is taken seriously, and St Mary's complies with the relevant Diocesan Policies. The PCC is working towards lower risk/impact potential, not just financial, but across all areas.

Structure Governance and Management

The method of appointment for Parochial Church Council members is set out in the Church Representation Rules. The PCC looks after the general running of the Church and oversees the finances.

St Mary's PCC consists of the Vicar, 1 Associate Minister/Priest, 2 Churchwardens, 3 Deanery Synod Representatives, and 9 elected Lay Members. The Deanery Synod Representatives, (in addition to their general PCC responsibilities) attend meetings with clergy and PCC representatives from other churches, to help to support and further the mission of the Anglican churches within the Southend Deanery and the wider Diocese. All members must be nominated and elected at the Annual Parochial Church Meeting (APCM) before they can serve on the PCC, except the Vicar, ex officio members and any members subsequently co-opted.

Parochial Church Councillors are elected annually and the terms of office are staggered. They serve for a period of three years and may then seek re-election for a further three-year period. After six consecutive years they are required to stand down for at least one year before seeking re-election. Churchwardens are elected annually. Deanery Synod Representatives are elected for three years at a time. The PCC Secretary and the Treasurer are appointed from within the PCC or from the general church membership.

All Parochial Church Councillors are required to be on the Church electoral roll and should be communicant members of the Church of England. Members of the congregation are encouraged to stand for election to the PCC.

The PCC operates through its committees and working groups which meet between full meetings of the PCC. St Mary's has the following:

Standing Committee - This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the PCC. It is responsible for the properties in the Parish Property Portfolio.

Pastoral Care – Headed up by the Associate Minister, this group, when able, attends to visiting housebound or sick parishioners in their homes or in hospital, including taking Communion.

Church Attendance

There are 116 parishioners on the Church Electoral Roll (2023: 110), of whom 71 are not resident in the Parish (2023: 65).

Safeguarding of Children and Vulnerable Adults

Miss Lois Blakey acts as the parish's Safeguarding Officer. The PCC annually agrees to adopt the Church of England's Safeguarding policy and other policies relevant to Safeguarding. And has complied with the duty under section 5 the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016.

The PCC takes very seriously its responsibilities under various safeguarding legislation. This year all of the PCC members undertook the Church of England's Basic Awareness Safeguarding training online.



Approved by the Parochial Church Council as Trustees on 19 March 2025 and signed on their behalf by The Rev'd Paul Mackay (PCC Chair).

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2024

		Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
		General	Designated			
		Fund	Funds			
		£	£		£	£
	Note					
Voluntary income	3a	90,003	40,000	-	130,003	261,700
Activities for generating funds	3b	955	-	-	955	1,156
Church activities	3c	19,578	-	-	19,578	15,829
Income from investments	3d	83,415	11,409	-	94,824	302,777
Other income	3e	4,430	-	-	4,430	19,613
TOTAL INCOME		198,381	51,409	-	249,790	601,075
<u>EXPENDITURE</u>						
Church Activities	4a	249,803	97,080	348	347,231	409,123
Governance Costs	4b	-	-	-	-	3,300
		249,803	97,080	348	347,231	412,423
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(51,422)	(45,671)	(348)	(97,441)	188,652
NET GAIN ON INVESTMENTS		-	-	-	-	-
NET INCOME/(EXPENDITURE)		(51,422)	(45,671)	(348)	(97,441)	188,652
TRANSFERS BETWEEN FUNDS		300	(300)	-	-	-
NET MOVEMENT IN FUNDS		(51,122)	(45,971)	(348)	(97,441)	188,652
Total funds brought forward		15,443	2,109,301	15,555	2,140,299	1,951,647
Total funds carried forward		(35,679)	2,063,330	15,207	2,042,858	2,140,299

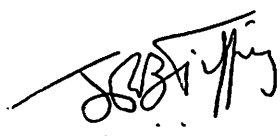
STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2023

		Unrestricted Funds		Restricted Funds	TOTAL 2023	TOTAL 2022
		General Fund	Designated Funds			
		£	£	£	£	£
	Note					
Voluntary income	3a	189,968	59,232	12,500	261,700	583,217
Activities for generating funds	3b	1,156	-	-	1,156	1,066
Church activities	3c	15,829	-	-	15,829	18,573
Income from investments	3d	84,679	218,098	-	302,777	159,864
Other income	3e	3,267	16,346	-	19,613	4,092
TOTAL INCOME		294,899	293,676	12,500	601,075	766,812
EXPENDITURE						
Church Activities	4a	288,674	106,498	13,951	409,123	328,277
Governance Costs	4b	3,300	-	-	3,300	2,140
		291,974	106,498	13,951	412,423	330,417
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		2,925	187,178	(1,451)	188,652	436,395
NET GAIN ON INVESTMENTS		-	-	-	-	-
NET INCOME/(EXPENDITURE)		2,925	187,178	(1,451)	188,652	436,395
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		2,925	187,178	(1,451)	188,652	436,395
Total funds brought forward		12,518	1,922,123	17,006	1,951,647	1,515,252
Total funds carried forward		15,443	2,109,301	15,555	2,140,299	1,951,647

BALANCE SHEET AS AT 31ST DECEMBER 2024

	NOTE	2024 £	2023 £
FIXED ASSETS			
Tangible	5	840,771	707,019
Investments	6	1,221,642	1,070,300
CURRENT ASSETS			
Stock	7	-	-
Debtors and Prepayments	8	11,344	6,666
Cash at bank and in hand		50,284	382,056
		61,628	388,722
LIABILITIES			
Creditors - amounts falling due within one year	9	81,183	25,742
NET CURRENT ASSETS/(LIABILITIES)		(19,555)	362,980
TOTAL ASSETS		2,042,858	2,140,299
LESS CURRENT LIABILITIES			
TOTAL NET ASSETS		2,042,858	2,140,299
PARISH FUNDS			
Unrestricted - General		(35,679)	15,443
Unrestricted - Property		1,996,702	1,701,517
Unrestricted - Designated		917	331,983
Unrestricted - Equipment Reserve		65,711	75,802
Restricted		15,207	15,554
		2,042,858	2,140,299



Approved by the Parochial Church Council as Trustees on 19 March 2025 and signed on their behalf by John Tipping F.C.C.A. (Honorary Treasurer)

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. Basis of Preparation

Basis of Accounting

- The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice' (SORP) as amended for bulletin 1 & 2 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019 and the "Church Accounting Regulations 2006".
- "The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn."
- The Trustees consider that notwithstanding a deficit balance on the General Fund and given guarantees of finance from the Ameris Trust (a related charity) there are no material uncertainties about the PCC's ability to continue and accordingly the accounts have been prepared on a going concern basis.

2. Principal Accounting Policies

Incoming resources

- Incoming resources are included in the Statement of Financial Activities when the PCC has entitlement to the benefit of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.
- Gift aid receivable is included in income when there is a valid declaration from the donor, is included in the period to which the relevant donation is received and is treated as an addition to the same fund as the additional income.
- Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date.
- Grants and specific donations are included in the SOFA when any preconditions preventing their use by the PCC have been met.
- The income from charitable activities is accounted for gross of associated costs.
- Rental income from letting is accounted for when due.
- Investment income is included when receivable.

Income by fund type was as follows:

2024		2023		2024	2023	2024	2023
Unrestricted		Unrestricted		Restricted	Restricted	Total	Total
General	Designated	General	Designated				
£	£	£	£	£	£	£	£
198,381	51,409	294,899	293,676	-	12,500	249,790	601,075

Resources expended

- Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.
- Grants payable are payments made to third parties in the furtherance of the PCC's objects. These are recognized in the accounts when a commitment has been made externally and there are no preconditions still to be met for entitlement to the grant that remain within the control of the PCC.
- Governance costs include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice on governance or constitutional matters.

Fixed assets

Consecrated land and buildings and movable Church furnishings

- Consecrated and beneficed property is excluded from the accounts by Section 11 (2) of the Charities Act 2011. No value is placed on movable Church furnishings that may be considered inalienable or historic assets held by the churchwardens on special trust for the PCC and/or which may not be disposed of without grant of a faculty. The cost and complexity of obtaining a value for such assets is regarded as disproportionate to the benefit likely to be derived by users of these accounts. All expenditure incurred during the year on consecrated or benefice buildings and movable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.
- The net book value of St. Mary's Hall and the Guild Hall are based on an independent valuation carried out in October 1997. Recent capital expenditure on refurbishing and enhancing the Guild Hall has increased the balance sheet valuation.
- No depreciation is provided against land and buildings held for investment or charitable trading purposes.

Other fixtures, fittings and office equipment

- Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired, as is expenditure relating to repair, replacement or renewal of existing assets. Items capitalised are depreciated on a straight line basis over five years.

Investments

- The properties in Broadway were a legacy received in 2017 and valued as at 31 December 2017. The balance sheet includes capital improvements made to 59/61 Broadway during the year.
- Freehold properties held for investment or charitable trading purposes are included in the balance sheet at the amount determined by independent valuation carried out in October 1997.

Debtors and Prepayments

- Debtors are initially included at the settlement amount due and are subsequently measured at the cash or other consideration due.

Creditors

- Creditors are included at the settlement amount due.

Support costs

- The SORP requires support costs such as administration, postage, telephone, depreciation etc to be allocated to the relevant activity cost category they support. The Trustees do not consider it cost beneficial to set up systems to allocate such costs and accordingly have shown such support costs separately under charitable activities.

3. Income and Endowments

	General Fund £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
3a Voluntary income					
Planned Giving	24,044	-	-	24,044	25,733
Service Collections	6,265	-	-	6,265	5,950
Donations	4,166	-	-	4,166	17,475
Gift Aid Tax recovered	7,236	-	-	7,236	7,845
Legacies	5,292	-	-	5,292	99,697
Grants	43,000	40,000	-	83,000	105,000
	<u>90,003</u>	<u>40,000</u>	<u>-</u>	<u>130,003</u>	<u>261,700</u>
3b Activities for generating funds					
Fairtrade Sales	55	-	-	55	5
Social Events	900	-	-	900	1,151
	<u>955</u>	<u>-</u>	<u>-</u>	<u>955</u>	<u>1,156</u>
3c Church Activities					
Sunday coffee	1,918	-	-	1,918	1,505
Wedding fees	2,746	-	-	2,746	1,710
Funeral fees	1,388	-	-	1,388	296
Card and Book sales	818	-	-	818	
Votive Candle sales	345	-	-	345	61
St Mary's Hall income	7,414	-	-	7,414	8,350
Guild Hall income	4,795	-	-	4,795	3,450
Spiritual growth	154	-	-	154	457
	<u>19,578</u>	<u>-</u>	<u>-</u>	<u>19,578</u>	<u>15,829</u>
3d Income from investment					
Sale proceeds 27 Tickfield Avenue	-	-	-	-	215,582
Interest	1,596	11,409	-	13,005	2,520
Rent	81,819	-	-	81,819	84,675
	<u>83,415</u>	<u>11,409</u>	<u>-</u>	<u>94,824</u>	<u>302,777</u>
3e Other income					
Listed places of worship grant scheme	4,430	-	-	4,430	19,613
	<u>4,430</u>	<u>-</u>	<u>-</u>	<u>4,430</u>	<u>19,613</u>
TOTAL INCOME	<u>198,381</u>	<u>51,409</u>	<u>-</u>	<u>249,790</u>	<u>601,075</u>

4. Resources Expended

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
4a Church Activities					
Social Events	46	-	-	46	915
Missionary and Charitable giving	400	-	-	400	248
Diocesan parish share	50,000	-	-	50,000	50,000
Salaries and admin support to the Vicar	13,449	34,589	-	48,038	47,565
Payroll costs	-	-	-	-	33
Organist fees and expenses	4,476	-	-	4,476	3,222
Vicarage expenses	389	-	-	389	457
Sundry administrative costs	321	-	-	321	316
Incumbent expenses	3,917	-	-	3,917	4,282
Assistant clergy expenses	246	-	-	246	-
Children and Family Worker expenses	-	4,493	-	4,493	2,772
Spiritual growth	403	-	-	403	1,485
Bad debts	420	-	-	420	2,381
Churchyard	16,436	38,346	-	54,782	14,333
Fire detection system installation	-	-	-	-	-
Church Fire Monitoring & Maintenance	4,137	-	-	4,137	4,126
Church re-ordering project	-	-	-	-	84,593
Church - Insurance	7,018	-	-	7,018	6,624
Church - Telephone & Broadband	980	-	-	980	838
Organ / Piano - Tuning & Repairs	1,232	-	-	1,232	1,191
Church Music - General Costs	871	-	-	871	837
Church - Routine Repairs & Renewals	13,849	-	348	14,197	11,625
Church - Cleaning	3,053	-	-	3,053	2,240
Church - Other Operating Expenses	13,173	-	-	13,173	19,638
Church - refuse collection	3,827	-	-	3,827	4,995
Upkeep of Services	5,858	-	-	5,858	13,463
Office & Computing	4,864	-	-	4,864	4,315
Printing & Stationery	1,540	-	-	1,540	1,534
Photocopier Costs	905	-	-	905	923
Church - Electricity	5,838	-	-	5,838	5,539
Church - Gas	3,029	-	-	3,029	1,050
Church - Water & Sewerage	38	-	-	38	77
Publications & Books	118	-	-	118	118
Bank fees	298	-	-	298	356
Loan interest	-	-	-	-	1,855
St Mary's Centre Caretaker	48	-	-	48	-
St Mary's Hall Fire Monitoring and Maintenance	1,212	-	-	1,212	-
St. Mary's Hall – Electricity	1,990	-	-	1,990	1,422
St. Mary's Hall Gas	2,060	-	-	2,060	2,050
St. Mary's Hall - Water & Sewerage	409	-	-	409	252
St. Mary's Hall – Insurance	1,215	-	-	1,215	1,160

4. Resources Expended (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
St. Mary's Hall - Cleaning	2,677	-	-	2,677	2,629
St. Mary's Hall - Routine Repairs etc	13,934	-	-	13,934	27,397
St Mary's Hall - Telecoms	588	-	-	588	651
St Mary's Hall - Redevelopment	-	-	-	-	12,500
St Mary's Hall - Security	2,659	-	-	2,659	-
Guild Hall - Gas	1,303	-	-	1,303	1,649
Guild Hall - Electricity	1,001	-	-	1,001	564
Guild Hall - Water & Sewerage	328	-	-	328	77
Guild Hall - Insurance	1,215	-	-	1,215	1,160
Guild Hall - Cleaning	1,147	-	-	1,147	1,220
Guild Hall - Routine Repairs etc	2,376	-	-	2,376	8,352
Tickfield - Insurance	-	-	-	-	745
Tickfield - Repairs & Maintenance	-	-	-	-	2,806
Tickfield - Property management costs	27	-	-	27	176
Tickfiels – Sale expenses	-	-	-	-	9,113
Commercial Property expenses	39,222	1,484	-	40,706	18,865
Sunday coffee supplies	1,490	-	-	1,490	1,853
Other professional fees - other PCC property	124	-	-	124	-
Security Systems	4,966	-	-	4,966	7,264
Depreciation	-	18,168	-	18,168	8,675
Legal fees	8,681	-	-	8,681	4,597
	<u>249,803</u>	<u>97,080</u>	<u>348</u>	<u>347,231</u>	<u>409,123</u>
4b Governance Costs					
Independent Examination fees	-	-	-	-	3,300
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,300</u>
TOTAL RESOURCES EXPENDED	<u>249,803</u>	<u>97,080</u>	<u>348</u>	<u>347,231</u>	<u>412,423</u>

5. Tangible Fixed Assets

	Halls £	Equipment £	Total £
Cost 1 January 2024	631,217	86,735	717,952
Additions	143,843	8,077	151,920
Cost 31 December 2024	<u>775,060</u>	<u>94,812</u>	<u>869,872</u>
Accumulated Depreciation 1 January 2024	-	(10,933)	(10,933)
Depreciation charge	-	(18,168)	(18,168)
Accumulated Depreciation 31 December 2024	<u>-</u>	<u>(29,101)</u>	<u>(29,101)</u>
Net Book Value 31 December 2023	<u>631,217</u>	<u>75,802</u>	<u>707,019</u>
Net Book Value 31 December 2024	<u>775,060</u>	<u>65,711</u>	<u>840,771</u>

The net book value of St. Mary's Hall, the Guild Hall are based on an independent valuation carried out in October 1997. Recent capital expenditure on refurbishing and enhancing the Guild Hall have increased the balance sheet valuation. The freehold of 69 Glenwood Avenue was sold for £1,000, yielding an investment gain of £700.

The equipment relates to a new photocopier purchased in December 2021 and new audio and visual equipment for the church building in 2022 and 2023 and during 2023 includes a replacement computer, staging for the church, soft play and sensory equipment for St Mary's Centre. The addition of £8,077 in 2024 related to new chairs for St Mary's Centre. Depreciation is charged on a straight line basis to as to write the cost off over a five year period. The amount of depreciation charged in 2024 was £18,168.

6. Investments

	Value as at 01-Jan-24 £	Value as at 31-Dec-24 £
69 Glenwood Avenue	300	-
86-88 Broadway	450,000	450,000
59-61 Broadway	620,000	771,642
	<u>1,070,300</u>	<u>1,221,642</u>

The properties in Broadway were a legacy received in 2017 and valued as at 31st December 2017. Recent capital expenditure on refurbishing and enhancing 59/61 Broadway have increased the balance sheet valuation

7. Stock

No Stock was held at year end. (2023 - £Nil)

8. Debtors and Prepayments

	2,024 £	2,023 £
Trade Debtors	9,590	485
Other Debtors	1,754	5,181
Prepayments	-	1,000
	<u>11,344</u>	<u>6,666</u>

9. Liabilities

	2024 £	2023 £
Accruals & Creditors due within one year	<u>81,183</u>	<u>25,742</u>

The £81,183 includes an interest free loan from the Ameris Trust, an associated charity.

10. Trustee expenses

- Expenses of £2,385 (2023 - £2,336) were reimbursed by the charity to two Trustees (2023 – two Trustees) covering office operating costs, travelling and similar costs.

11. Trustee remuneration

- No remuneration was charged in the accounts in respect of services supplied to the charity during the year by any Trustee (2023 - £3,222)

12. Related Party transactions

- Mrs Sue Mackay was paid £5,239 (2023 - £7,248) for her services as PCC secretary and for giving other secretarial support to the Incumbent;
- Mrs Christina Turner was paid £8,294 (2023 - £7,538) for administration services in the parish office;
- The PCC is managing trustee of the “Prittlewell Church of England school Charity” (PCEC) commonly known as the “Ameris Trust”. The Trust:
 - provided an interest free loan to the Charity during the previous year in the sum of £9,000;
 - made a grant of £40,000 towards the cost of employing the Children and Families Worker;
 - made a grant of £43,000 towards the charity’s general running costs
- Mr John Tipping is a Trustee of the Chelmsford Diocesan Board of Finance (registered charity number 249505, company number 00137029). The Trustees made a payment during the year of £50,000 in respect of Parish Share (2023 - £50,000) to the Board.
- During the year the Trustees donated £5,955 (2023 - £6,387) to the charity for the purposes of supporting the charity’s activities.

13. Staff Costs

- The average number of employees during the year was two with a full time equivalent figure of 1.4 (2022 – 1.4). No employees received employee benefits of more than £60,000.

	2024 £	2023 £
Salaries	41,397	38,912
Pension costs	1,486	1,405
	42,883	40,317

The Charity is a participator in the Church of England Pensions Board scheme.

14. Summary of Assets by Fund

	Unrestricted funds £	Designated funds £	Restricted funds £	TOTAL £	2023 £
Tangible Fixed Assets	-	840,771	-	840,771	707,019
Investments	-	1,221,642	-	1,221,642	1,070,300
Current Assets	34,160	917	15,207	50,284	388,722
Amounts falling due within one year	(69,839)	-	-	(69,839)	(25,742)
	(35,679)	2,063,330	15,207	2,042,858	2,140,299

15. Fund Accounting

- **Unrestricted funds** comprise those funds which the Trustees are free to use in accordance with the charitable objects. The General fund can be used for ordinary purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Designated funds have been created for the following purposes:

Children & Family Work

This fund relates to the salary and expenses of the Children and Families worker.

Equipment Reserve

This fund relates to equipment which has been capitalised and will be written off over a number of years.

Properties

This represents the various properties shown in the balance sheet under tangible fixed assets and investment properties of which the PCC is managing trustee and the Chelmsford Diocesan Board of Finance is custodian trustee.

Tickfield Fund

The Tickfield fund represents the net sale proceeds of 27 Tickfield Avenue and has been used to fund special mission and ministry projects including the refurbishment of the Guild Hall.

- **Restricted funds** comprise of funds raised for and their use restricted to a specific purpose or donations subject to imposed donor conditions. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Main Roof Repairs and Heal Roof Repairs

These funds are held to cover the costs of any maintenance and repairs to the church roofs.

16. Movement of funds

2024

Fund name	Balances brought forward £ 1/1/2024	Incoming Resources £	Outgoing Resources £	Transfers £	Balances Carried Forward £ 31/12/2024
Unrestricted Funds					
General	15,443	198,381	(249,803)	300	(35,679)
Designated – <i>Children & Family Work</i>	-	40,000	(39,083)	-	917
Designated – <i>Equipment Reserve</i>	75,802	-	(18,168)	8,077	65,711
Designated – <i>Properties</i>	1,701,517	-	-	295,185	1,996,702
Designated – <i>Tickfield</i>	331,982	11,409	(39,829)	(303,562)	-
Total Unrestricted Funds	2,124,744	249,700	(346,883)	-	2,027,651
Restricted Funds					
Main Roof Repairs	1,890	-	(348)	-	1,542
Heal Roof repairs	13,665	-	-	-	13,665
Total Restricted Funds	15,555	-	(348)	-	15,207
Total Funds	2,140,299	249,790	(347,231)	-	2,042,858

2023

Fund name	Balances brought forward £ 1/1/2023	Incoming Resources £	Outgoing Resources £	Transfers £	Balances Carried Forward £ 31/12/2023
Unrestricted Funds					
General	12,518	294,899	(291,974)	-	15,443
Designated – <i>Una Heal Fund</i>	281,975	76,999	(88,710)	(270,264)	-
Designated – <i>Equipment Reserve</i>	20,327	-	(8,675)	64,150	75,802
Designated – <i>Properties</i>	1,619,821	-	-	81,696	1,701,517
Designated – <i>Tickfield</i>	-	216,677	(9,113)	124,418	331,982
Total Unrestricted Funds	1,934,641	588,575	(398,472)	-	2,124,744
Restricted Funds					
Main Roof Repairs	3,341	-	(1,451)	-	1,890
Heal Roof repairs	13,665	-	-	-	13,665
Hall Redevelopment Fund	-	12,500	(12,500)	-	-
Total Restricted Funds	17,006	12,500	(13,951)	-	15,555
Total Funds	1,951,647	601,075	(412,423)	-	2,140,299

17. Governance costs

No fees charge has been made in the accounts for the independent examination (£3,300 – 2023). The work has been carried out on an honorary basis by a retired Chartered Certified Accountant.

18.PCESC called the PRITTLEWELL AMERIS TRUST since July 2014

This is the Prittlewell Church of England School Charity. The Managing Trustee of 'Ameris' is the Parochial Church Council of St Mary the Virgin, Prittlewell. PCESC maintains its own current and deposit accounts and may give Grants to the PCC at the discretion of the Trustees, in accordance with the aims and objectives of the 'Ameris Trust'.

Independent Examiner's Report to the Trustees of the Parochial Church Council of St Mary the Virgin Prittlewell

I report to the trustees on my examination of the financial statements of the Parochial Church Council of St Mary the Virgin Prittlewell ('the charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

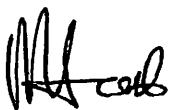
An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.



Richard Feather F.C.C.A.
140 Rawreth Lane
Rayleigh
Essex
SS6 9RR

20 March 2025

Accounts



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the Parish of St Mary the Virgin
Prittlewell**

Registered Charity Number 1131704

for the year ended 31 December 2023

Incumbent:
The Reverend Paul Mackay

The Vicarage
489 Victoria Avenue
Southend on Sea
Essex
SS2 6NL

CONTENTS

	Page Nos
Trustees' Report for the Year Ended 31 December 2023	3 - 9
Statement of Financial Activities for the year ended 31 December 2023	10
Statement of Financial Activities for the year ended 31 December 2022	11
Balance Sheet as at 31 December 2023	12
Statement of Cash Flows	13
Notes forming part of the financial statements	14 - 27
Independent Examiner's Report	28

St Mary the Virgin Prittlewell Parochial Church Council

Name and Address

The Parochial Church Council of the
Ecclesiastical Parish of St Mary the Virgin, Prittlewell
East Street
Prittlewell
Southend on Sea
SS2 6LQ

Website

<https://www.stmarysprittlewell.co.uk>

Legal Status

The Parochial Church Council (PCC) is registered as a charity with the Charity Commission for England and Wales under charity registration number 1131704 and is a Body Corporate under the "Parochial Church Councils (Powers) Measure 1956".

Current Accounts

Santander UK plc
Bridle Road, Bootle
Merseyside
G1R 0AA

Unity Trust Bank
4 Brindley Place
Birmingham
B1 2JB

Lawyers

Winckworth Sherwood
Arbor
255 Blackfriars Road
London
SE1 9AX

BTMK Solicitors
19 Clifftown Road
Southend-on-sea
SS1 1AB

Deposit Account

CCLA Investment Management Ltd
The CBF Church of England Funds
80 Cheapside
London
EC2V 6DZ

Architect

Purcell
St Mary's Hall
Rawstorn Road
Colchester
CO3 3JH

Independent Examiner

Rickard Luckin Limited
Chartered Accountants
1st Floor
County House
100 New London Road
Chelmsford
CM2 0RG

Administrative Information

St Mary's Church is situated in Prittlewell, Southend-on-Sea. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Mary's Centre, Hill Road, Southend-on-Sea SS2 6JT

PCC members and Charity Trustees

Those who served at any time from 1st January 2023 until the date this report was approved are:

Incumbent:	Rev Paul Mackay	Chair
Associate Priest:	Rev Jacky Lindoe	
Churchwardens (2):	Mr Keith Turner Mr John Tipping (elected 23 April 2023)	Vice-chair
Representatives on the Deanery Synod (3):	Mrs Teresa Church Mr Peter Sloman Mr John Tipping (PCC Treasurer)	
Elected members (9):	Mr Richard Anderson (retired 23 April 2023) Mr Philip Briant Mrs Marianne Fowle Mrs Daunelle Green (elected 23 April 2023) Mr Robert Harvey Mrs Lynne Hickie (elected 23 April 2023) Mrs Patricia Johnson Dr Christiane Korsten Mrs Melanie van Looy Miss Wendy Perry	
In attendance at meetings:	Miss Lois Blakey (Children & Families Worker) Mrs Sue Mackay (PCC Secretary)	

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The Trustees paid due regard to guidance issued by the Charity Commission for England and Wales in deciding what activities the Charity should undertake.

It is confirmed that, in carrying out the charity's activities, the Trustees have had regard to the Charity's Commission guidance on public benefit.

Achievements and Performance

The aims and objectives of St Mary the Virgin Church, Prittlewell, and members of the Christian community there, include:

Regular public worship;
Provision of accessible public sacred space for prayer and reflection;
The promotion and teaching of Christianity;
Engagement with the local community;
Provision of pastoral care and support;
Work with local schools, in particular St Mary's Church of England Primary School, and with uniformed organisations;
Support of other charities at home and abroad.

These aims and objectives are fulfilled normally in the following ways (see below), however there was some continued 'fallout' of the global pandemic during 2021/22. Some weddings and baptisms were postponed, from 2021/22 until 2023. Then in October of 2022 the church building was closed for public worship (which continued in the church hall) whilst some re-ordering of the chancel end of the nave commenced. This involved (following the granting of Faculty) the removing of 6 pews and the raised floor they were fixed to leading to excavation work and the inability to use the church. It was hoped that the church would be useable by Advent 2022 but due to archaeological 'finds' and revaluating the works to reinstate the 'new' floor installation, worship through Advent remained in St Mary's Hall. We were able to return to the church on Easter Day 2023.

The following is given as an outline of our 'normal' regular activities and incorporates some of the changes throughout the year.

When able, the largely Norman church of St Mary the Virgin is open to the public for both the conduct of acts of worship and to provide a still and beautiful place for reflection, prayer and exploration. When possible, groups from local schools, historical societies, uniformed organisations and community groups, as well as individuals, were able to visit the church by appointment.

Acts of worship are normally conducted each Sunday morning and evening every week, and at various times on other days of the week, as well as numerous occasional offices (marriages, baptisms and funerals).

Support is given to those attending worship/visiting the church with physical or mental disabilities. Large print service books, and disabled toilet facilities are provided.

A well-established Saturday morning bell-ringing school is normally held in the church tower, teaching many people of mixed ages the skills of campanology, being drawn from a wide area.

The churchyard provides people with a green space in a busy built-up area which we ensure is well maintained and cared for, we have 'experimented' with a 'wild meadow' area in order to promote a 'natural environment' for animals and plant life.

Pastoral care initiatives are overseen by both clergy and laity amongst the people of the community, comprising friendship visits, bereavement support, marriage preparation and guidance, care for the sick and dying, and administration of the sacraments to the housebound and ill.

Social events are organised and offered to members of the congregation and wider community.

Work with young people included visits of clergy and our Children and Families Worker to local schools and the facilitating of school visits to the Church. Acts of worship were conducted for St Mary's Primary School, and teaching which spanned religious, historical, social and moral issues was delivered. A number of members of the congregation supported the Church of England Primary School of St Mary's as Governors. Uniformed Groups (Rainbows, Brownies, Beavers, Cubs and Scouts) were visited, and church hall meeting space was provided free of charge for these church-sponsored groups. The Children and Families Worker runs our Junior Church which has grown in popularity and has organised a number of youth themed events during the year in the church and grounds and at the school.

We have recommenced some limited charitable giving and supporting fundraising events. We were however able to provide financial support to many organisations and charities, including the Children's Society, HARP (a local homelessness project), Fairhavens/Little Havens Hospices and the Church Mission Society. In September for the second time the church was open as part of the National Heritage Open Days, which was well attended and supported by the local museum service. Tinned goods were collected at Harvest Festival and toys at a special December Service, which were then donated to a local community groups.

The church's environmental policy continued to provide a framework against which to consider the environmental impact of our activities. The church is an affiliated member of the Fair Trade Foundation and uses fair trade products when offering refreshments and is a living wage employer.

In the parish both Lent and Advent courses provided teaching and opportunities for discussion on religious themes and we held a 24 Hours of Prayer event both in the church and facilitated people to do this in their own homes. Bible Study notes are made available to those members of the congregation who would wish to receive them.

Good links were maintained with the neighbouring Royal Naval Association (the incumbent is their chaplain), and the Mayor's office, with the Mayor (the incumbent was appointed mayors chaplain for the year from May 2020), and the local MP, attending a number of events and services during the year.

Our Memorial Garden for the interment of ashes continues to be used and is seen to be a valued part of the churchyard.

Current Priorities and Future Developments

Following the 2018 quinquennial report, a schedule of repairs and maintenance was drawn up. A further report was received in 2023 and the schedule is being revised and updated accordingly. Some

of the needed works to the roof were undertaken. As already mentioned internal alterations to the church building have been completed, so that it may become a more flexible space for worship and other activities and meetings. We hope to begin to look at reordering the west end of the church in 2024 and encouraging new users of our new church centre which forms the east end of St Mary' Hall.

Financial review

In 2023 the total income from all sources was £601,075 (£766,812 - 2022) of which £99,697 was from legacies. The Listed Places of Worship VAT scheme whereby VAT may be reclaimed on certain qualifying expenditure is extremely valuable.

- Income from commercial property rents continues to be valuable but one tenant has failed to pay for the second year running. The Trustees have commenced legal proceedings to regain possession of the property;
- Income from halls has remained flat for the year but a number of community groups are starting to use the refurbished community centre which will generate additional income;
- Gift aid continues to be a valuable source of income;
- As always, the Trustees are grateful to our Church family who give freely and regularly during the year through the giving schemes.

Revenue expenditure in 2023 amounted to £412,423 (£330,417 - 2022). There was capital expenditure as follows:

- refurbishing the west end of St Mary's hall - £161,696;
- additional sound equipment for the church - £5,990;
- furniture for St Mary's Centre - £9,481;
- Soft play and sensory room equipment - £31,582;
- Staging for the church - £12,992;
- Gates for St Mary's Centre - £3,012.

This capital investment demonstrates the Trustees' commitment to the ongoing mission and ministry work of the charity.

- The Parish Share payable to the Chelmsford Diocesan Board of Finance was £45,633. The Trustees paid this in full adding an additional amount of £4,367 to bring the total to £50,000 showing the parish's commitment to diocesan ministry and other costs;
- Salary costs amounted to £47,565 (£44,336 – 2022) as our employees provide valuable support to mission and ministry in their respective spheres;
- We continue to manage our costs carefully. A number of energy suppliers were due for contract renewal during the year and we used various energy brokers to secure good deals with regard to tariffs.
- With the sale of 27 Tickfield Avenue there are currently sufficient cash reserves and the Balance Sheet remains strong. The General Fund which is for the day to day running of the charity had a credit balance of £15,443 at year end. The total free unrestricted reserves at year end were £347,425. Of this amount £331,982 relates to the net proceeds of the sale of 27 Tickfield Avenue which the Trustees have designated as the "Tickfield" fund for future mission and ministry projects.

Reserves policy

Periodically the PCC reviews its unrestricted reserves. The balances held in designated Funds are reviewed, aiming to make the best possible use of Charity money. Monies under PCC control are used in compliance with the objects of the PCC, and with current guidance from the Charity Commission for England and Wales on using Charitable Funds. Restricted reserves are only used in compliance with the stated wishes of the donors.

The Trustees intend to hold reserves sufficient for 12 months expenditure. Currently with free reserves of £331,982 and annual expenditure projected to be £285,000, sufficient reserves are held to meet this policy.

Risk management

Potential adversities may be categorised according to their combined risk/impact potential. Those with a high risk but low impact are set at one end of the scale, with low risk/high impact at the opposite end. Both parameters are important and both risk and impact should be minimised.

Financial risks are a reduction in income and/or an increase in costs. Both have the potential to have a major impact on the capacity of St Mary's Church to continue all her present activities and functions.

Over 2023 unrestricted non-investment income has remained more or less stable. The Parish is fortunate in having a number of income strands which are independent of congregational giving.

It is difficult to assess what the impact would be of a significant decrease in congregational giving without quantifying the decrease. The risk of any decrease is probably correctly judged as medium (given the current financial state of the UK) and the impact it would have can only be judged as high. The Trustees are well aware of the need to raise funds from elsewhere as well.

The Trustees are aware of the danger inherent in having organisational knowledge (of how to run the component parts of the church) residing in a limited number of people. The Trustees are actively seeking to reduce the risk (high to medium at present) by popularising the 'every member ministry' concept, and by increasing transparency and openness.

Physical risks, to people, are judged low, but would have a high impact if they materialised. St Mary's carries an appropriate level of insurance for both public, employees and volunteers. Other risks are also recognised: the protection of children and vulnerable adults is taken seriously, and St Mary's complies with the relevant Diocesan Policies. The PCC is working towards lower risk/impact potential, not just financial, but across all areas.

Structure Governance and Management

The method of appointment for Parochial Church Council members is set out in the Church Representation Rules. The PCC looks after the general running of the Church and oversees the finances.

St Mary's PCC consists of the Vicar, 1 Associate Minister/Priest, 2 Churchwardens, 3 Deanery Synod Representatives, and 9 elected Lay Members. The Deanery Synod Representatives, (in addition to their general PCC responsibilities) attend meetings with clergy and PCC representatives from other churches, to help to support and further the mission of the Anglican churches within the Southend Deanery and the wider Diocese. All members must be nominated and elected at the Annual Parochial Church Meeting (APCM) before they can serve on the PCC, except the Vicar, ex officio members and any members subsequently co-opted.

Parochial Church Councillors are elected annually and the terms of office are staggered. They serve for a period of three years and may then seek re-election for a further three-year period. After six consecutive years they are required to stand down for at least one year before seeking re-election. Churchwardens are elected annually. Deanery Synod Representatives are elected for three years at a time. The PCC Secretary and the Treasurer are appointed from within the PCC or from the general church membership.

All Parochial Church Councillors are required to be on the Church electoral roll and should be communicant members of the Church of England. Members of the congregation are encouraged to stand for election to the PCC.

The PCC operates through its committees and working groups which meet between full meetings of the PCC. St Mary's has the following:

Standing Committee - This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the PCC. It is responsible for the properties in the Parish Property Portfolio.

Pastoral Care – Headed up by the Associate Minister, this group, when able, attends to visiting housebound or sick parishioners in their homes or in hospital, including taking Communion.

Church Attendance

There are 110 parishioners on the Church Electoral Roll (2022:110), of whom 65 are not resident in the Parish (2022: 63).

Safeguarding of Children and Vulnerable Adults

Miss Lois Blakey acts as the parish's Safeguarding Officer. The PCC annually agrees to adopt the Church of England's Safeguarding policy and other policies relevant to Safeguarding. And has complied with the duty under section 5 the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016.

The PCC takes very seriously its responsibilities under various safeguarding legislation. This year all of the PCC members undertook the Church of England's Basic Awareness Safeguarding training online.



Approved by the Parochial Church Council as Trustees on 20 March 2024 and signed on their behalf by The Rev'd Paul Mackay (PCC Chair).

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2023

		Unrestricted Funds		Restricted Funds	TOTAL 2023	TOTAL 2022
		General Fund	Designated Funds			
		£	£	£	£	£
	Note					
Voluntary income	3a	189,968	59,232	12,500	261,700	583,217
Activities for generating funds	3b	1,156	-	-	1,156	1,066
Church activities	3c	15,829	-	-	15,829	18,573
Income from investments	3d	84,679	218,098	-	302,777	159,864
Other income	3e	3,267	16,346	-	19,613	4,092
TOTAL INCOME		294,899	293,676	12,500	601,075	766,812
<u>EXPENDITURE</u>						
Church Activities	4a	288,674	106,498	13,951	409,123	328,277
Governance Costs	4b	3,300	-	-	3,300	2,140
		291,974	106,498	13,951	412,423	330,417
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		2,925	187,178	(1,451)	188,652	436,395
NET GAIN ON INVESTMENTS		-	-	-	-	-
NET INCOME/(EXPENDITURE)		2,925	187,178	(1,451)	188,652	436,395
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		2,925	187,178	(1,451)	188,652	436,395
Total funds brought forward		12,518	1,922,123	17,006	1,951,647	1,515,252
Total funds carried forward		15,443	2,109,301	15,555	2,140,299	1,951,647

For the year ending 31st December 2022

	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	2022
	Fund	Funds	Funds	2022
	£	£	£	£
Voluntary income	61,595	512,700	8,922	583,217
Activities for generating funds	1,066	-	-	1,066
Church activities	18,573	-	-	18,573
Income from investments	159,441	-	423	159,864
Other income	1,836	-	2,256	4,092
TOTAL INCOME	242,511	512,700	11,601	766,812
<u>EXPENDITURE</u>				
Raising funds	-	-	-	-
Church Activities	263,441	9,561	55,275	328,277
Governance Costs	2,140	-	-	2,140
	265,581	9,561	55,275	330,417
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(23,070)	503,139	(43,674)	436,395
NET GAIN ON INVESTMENTS	-	-	-	-
NET INCOME/(EXPENDITURE)	(23,070)	503,139	(43,674)	436,395
TRANSFERS BETWEEN FUNDS	-	163,045	(163,045)	-
NET MOVEMENT IN FUNDS	(23,070)	666,184	(206,719)	436,395
Total funds brought forward	35,588	1,255,939	223,725	1,515,252
Total funds carried forward	12,518	1,922,123	17,006	1,951,647

BALANCE SHEET AS AT 31ST DECEMBER 2023

		2023 £	2022 £
	Note		
FIXED ASSETS			
Tangible	5	707,019	489,848
Investments	6	1,070,300	1,150,300
CURRENT ASSETS			
Stock	7	-	30
Debtors and Prepayments	8	6,666	510,402
Cash at bank and in hand		382,056	68,977
LIABILITIES			
Creditors - amounts falling due within one year	9	25,742	267,910
NET CURRENT ASSETS/(LIABILITIES)		<u>362,980</u>	<u>311,499</u>
TOTAL ASSETS		<u>2,140,299</u>	<u>1,951,647</u>
LESS CURRENT LIABILITIES			
TOTAL NET ASSETS		<u><u>2,140,299</u></u>	<u><u>1,951,647</u></u>
PARISH FUNDS			
Unrestricted - General		15,443	12,518
Unrestricted - Property		1,701,517	1,619,821
Unrestricted - Designated		331,983	281,975
Unrestricted - Equipment Reserve		75,802	20,327
Restricted		15,554	17,006
		<u>2,140,299</u>	<u>1,951,647</u>



Approved by the Parochial Church Council as Trustees on 20 March 2024 and signed on their behalf by John Tipping F.C.C.A. (Honorary Treasurer)

STATEMENT OF CASH FLOWS

	2023 £	2022 £
<i>Cash flows from operating activities</i>		
Net cash flows from operating activities	243,343	220,641
<i>Cash flows from Investing activities</i>		
Purchase of tangible fixed assets	(270,264)	(386,467)
Proceeds from the sale of property	340,000	-
	<u>313,079</u>	<u>(165,826)</u>
Net increase in cash and cash equivalents	313,079	(165,826)
Cash and cash equivalents at 1 January	68,977	234,803
Cash and cash equivalents at 31 December	<u>382,056</u>	<u>68,977</u>

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

1. Basis of Preparation

Basis of Accounting

- The financial statements have been prepared in accordance with ‘Accounting and Reporting by Charities: Statement of Recommended Practice’ as amended for bulletin 1 & 2 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)’ and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019 and the “Church Accounting Regulations 2006”.
- “The financial statements have been prepared to give a ‘true and fair’ view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a ‘true and fair view’. This departure has involved following ‘Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)’ rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.”
- The Trustees consider that there are no material uncertainties about the PCC’s ability to continue and accordingly the accounts have been prepared on a going concern basis.

2. Principal Accounting Policies

Incoming resources

- Incoming resources are included in the Statement of Financial Activities when the PCC has entitlement to the benefit of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.
- Gift aid receivable is included in income when there is a valid declaration from the donor, is included in the period to which the relevant donation is received and is treated as an addition to the same fund as the additional income.
- Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date.
- Grants and specific donations are included in the SOFA when any preconditions preventing their use by the PCC have been met.
- The income from charitable activities is accounted for gross of associated costs.
- Rental income from letting is accounted for when due.
- Investment income is included when receivable.

Income by fund type was as follows:

2023		2022		2023	2022	2023	2022
Unrestricted		Unrestricted		Restricted	Restricted	Total	Total
General	Designated	General	Designated				
£	£	£	£	£	£	£	£
294,899	293,676	242,511	512,700	12,500	11,601	601,075	766,812

Resources expended

- Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.
- Grants payable are payments made to third parties in the furtherance of the PCC's objects. These are recognized in the accounts when a commitment has been made externally and there are no preconditions still to be met for entitlement to the grant that remain within the control of the PCC.
- Governance costs include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice on governance or constitutional matters.

Fixed assets

Consecrated land and buildings and movable Church furnishings

- Consecrated and beneficed property is excluded from the accounts by Section 11 (2) of the Charities Act 2011. No value is placed on movable Church furnishings that may be considered inalienable or historic assets held by the churchwardens on special trust for the PCC and/or which may not be disposed of without grant of a faculty. The cost and complexity of obtaining a value for such assets is regarded as disproportionate to the benefit likely to be derived by users of these accounts. All expenditure incurred during the year on consecrated or benefice buildings and movable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.
- The net book value of St. Mary's Hall, the Guild Hall and 69 Glenwood Avenue are based on an independent valuation carried out in October 1997. Recent capital expenditure on refurbishing and enhancing St Mary's Hall have increased the balance sheet valuation. The ground lease at 69 Glenwood Avenue relates to property originally acquired as accommodation for curates of the parish.
- No depreciation is provided against land and buildings held for investment or charitable trading purposes.

Other fixtures, fittings and office equipment

- Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired, as is expenditure relating to repair, replacement or renewal of existing assets. Items capitalised are depreciated on a straight line basis over five years.

Investments

- The freehold property at 27 Tickfield Avenue was also originally purchased as accommodation for a curate of the parish. The property has been occupied by a tenant for more than ten years, although she sadly died on 24th November 2022 and the Trustees decided to sell the property with completion on 16th November 2023.
- The properties in Broadway were a legacy received in 2017 and valued as at 31 December 2017.
- Freehold properties held for investment or charitable trading purposes are included in the balance sheet at the amount determined by independent valuation carried out in October 1997.

Debtors and Prepayments

- Debtors are initially included at the settlement amount due and are subsequently measured at the cash or other consideration due.

Creditors

- Creditors are included at the settlement amount due.

Support costs

- The SORP requires support costs such as administration, postage, telephone, depreciation etc to be allocated to the relevant activity cost category they support. The Trustees do not consider it cost beneficial to set up systems to allocate such costs and accordingly have shown such support costs separately under charitable activities.

3. Income and Endowments

	General Fund £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
a) Voluntary income					
Planned Giving	25,733	-	-	25,733	26,971
Service Collections	5,950	-	-	5,950	6,144
Donations	4,975	-	12,500	17,475	32,887
Gift Aid Tax recovered	7,845	-	-	7,845	7,601
Legacies	40,465	59,232	-	99,697	500,114
Grants	105,000	-	-	105,000	9,500
	<u>189,968</u>	<u>59,232</u>	<u>12,500</u>	<u>261,700</u>	<u>583,217</u>
b) Activities for generating funds					
Fairtrade Sales	5	-	-	5	399
Social Events	1,151	-	-	1,151	667
	<u>1,156</u>	<u>-</u>	<u>-</u>	<u>1,156</u>	<u>1,066</u>
c) Church Activities					
Sunday coffee	1,505	-	-	1,505	1,148
Wedding fees	1,710	-	-	1,710	1,215
Funeral fees	296	-	-	296	1,856
Card and Book sales	-	-	-	-	52
Votive Candle sales	61	-	-	61	224
St Mary's Hall income	8,350	-	-	8,350	8,234
Guild Hall income	3,450	-	-	3,450	5,540
Spiritual growth	457	-	-	457	304
	<u>15,829</u>	<u>-</u>	<u>-</u>	<u>15,829</u>	<u>18,573</u>
d) Income from investments					
Sale of 27 Tickfield Avenue	-	215,582	-	215,582	-
Interest	4	2,516	-	2,520	621
Rent	84,675	-	-	84,675	159,243
	<u>84,679</u>	<u>218,098</u>	<u>-</u>	<u>302,777</u>	<u>159,864</u>
e) Other income					
Listed places of worship grant scheme	3,267	16,346	-	19,613	4,092
	<u>3,267</u>	<u>16,346</u>	<u>-</u>	<u>19,613</u>	<u>4,092</u>
TOTAL INCOME	<u>294,899</u>	<u>293,676</u>	<u>12,500</u>	<u>601,075</u>	<u>766,812</u>

4. Resources Expended

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
a) Church Activities					
Social Events	665	250	-	915	67
Missionary and Charitable giving	248	-	-	248	200
Diocesan parish share	50,000	-	-	50,000	70,639
Salaries	47,565	-	-	47,565	44,336
Payroll costs	33	-	-	33	132
Organist fees and expenses	3,222	-	-	3,222	3,760
Vicarage expenses	457	-	-	457	253
Sundry administrative costs	316	-	-	316	574
Incumbent expenses	4,282	-	-	4,282	3,884
Assistant clergy expenses	-	-	-	-	10
Children and Family Worker expenses	2,772	-	-	2,772	3,499
Spiritual growth	1,485	-	-	1,485	839
Bad debts	2,381	-	-	2,381	54,630
Churchyard	11,945	2,388	-	14,333	21,185
Church Fire Monitoring & Maintenance	4,126	-	-	4,126	4,072
Church re-ordering project	17,531	67,062	-	84,593	4,316
Church - Insurance	6,624	-	-	6,624	6,592
Church - Telephone & Broadband	838	-	-	838	749
Organ / Piano - Tuning & Repairs	1,191	-	-	1,191	477
Church Music - General Costs	837	-	-	837	663
Church - Routine Repairs & Renewals	10,174	-	1,451	11,625	28,723
Church - Cleaning	2,240	-	-	2,240	2,598
Church - Other Operating Expenses	19,638	-	-	19,638	11,632
Church - refuse collection	4,995	-	-	4,995	3,833
Upkeep of Services	3,283	10,180	-	13,463	542
Office & Computing	4,315	-	-	4,315	4,025
Printing & Stationery	1,534	-	-	1,534	1,632
Photocopier Costs	923	-	-	923	832
Church – Electricity	5,539	-	-	5,539	2,633
Church – Gas	1,050	-	-	1,050	1,491
Church - Water & Sewerage	77	-	-	77	72
Church - Gas Service Costs	-	-	-	-	-
Publications & Books	118	-	-	118	95
Bank fees	356	-	-	356	329
Loan interest	331	1,524	-	1,855	1,648
Fairtrade Stall supplies	-	-	-	-	828

4. Resources Expended (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
St. Mary's Hall – Electricity	1,422	-	-	1,422	2,065
St. Mary's Hall Gas	2,050	-	-	2,050	242
St. Mary's Hall - Water & Sewerage	252	-	-	252	429
St. Mary's Hall - Insurance	1,160	-	-	1,160	1,039
St. Mary's Hall - Cleaning	2,629	-	-	2,629	1,555
St. Mary's Hall - Routine Repairs etc	25,323	2,074	-	27,397	2,460
St Mary's Hall - Telecoms	651	-	-	651	260
St Mary's Hall redevelopment	-	-	12,500	12,500	-
Guild Hall - Gas	1,649	-	-	1,649	1,413
Guild Hall - Electricity	564	-	-	564	436
Guild Hall - Water & Sewerage	77	-	-	77	72
Guild Hall - Insurance	1,160	-	-	1,160	1,039
Guild Hall - Cleaning	1,220	-	-	1,220	845
Guild Hall - Routine Repairs etc	3,120	5,232	-	8,352	3,721
Tickfield - Insurance	745	-	-	745	461
Tickfield - sale of property	-	9,113	-	9,113	-
Tickfield - Repairs & Maintenance	2,806	-	-	2,806	140
Tickfield - Property management costs	176	-	-	176	647
Commercial Property expenses	18,865	-	-	18,865	16,102
Sunday coffee supplies	1,853	-	-	1,853	549
Other Professional Fees - church	-	-	-	-	40
Other professional fees - other PCC property	-	-	-	-	18
Security Systems	7,264	-	-	7,264	6,676
Depreciation	-	8,675	-	8,675	2,258
Legal fees	4,597	-	-	4,597	4,020
	<u>288,674</u>	<u>106,498</u>	<u>13,951</u>	<u>409,123</u>	<u>328,277</u>
b) Governance Costs					
Independent Examination fees	3,300	-	-	3,300	2,140
	<u>3,300</u>	<u>-</u>	<u>-</u>	<u>3,300</u>	<u>2,140</u>
TOTAL RESOURCES EXPENDED	<u>291,974</u>	<u>106,498</u>	<u>13,951</u>	<u>412,423</u>	<u>330,417</u>

5. Tangible Fixed Assets

	Halls	Equipment	Total
	£	£	£
Cost 1 January 2023	469,521	22,585	492,106
Additions	161,696	64,150	225,846
Cost 31 December 2023	<u>631,217</u>	<u>86,735</u>	<u>717,952</u>
Accumulated Depreciation 1 January 2023	-	(2,258)	(2,258)
Depreciation charge	-	(8,675)	(8,675)
Accumulated Depreciation 31 December 2023	<u>-</u>	<u>(10,933)</u>	<u>(10,933)</u>
Net Book Value 31 December 2022	<u>469,521</u>	<u>20,327</u>	<u>489,848</u>
Net Book Value 31 December 2023	<u>631,217</u>	<u>75,802</u>	<u>707,019</u>

The net book value of St. Mary's Hall, the Guild Hall and 69 Glenwood Avenue are based on an independent valuation carried out in October 1997. Recent capital expenditure on refurbishing and enhancing St Mary's Hall have increased the balance sheet valuation. The ground lease at 69 Glenwood Avenue relates to property originally acquired as accommodation for curates of the parish.

The equipment relates to a new photocopier purchased in December 2021 and new audio and visual equipment for the church building in 2022 and 2023 and during 2023 includes a replacement computer, staging for the church, soft play and sensory equipment for St Mary's Centre. Depreciation is charged on a straight line basis to as to write the cost off over a five year period. The amount of depreciation charged in 2022 was £8,675.

6. Investments

	Value as at 1 Jan 2023 £	Value as at 31 Dec 2023 £
27 Tickfield Avenue	80,000	-
69 Glenwood Avenue	300	300
86-88 Broadway	450,000	450,000
59-61 Broadway	620,000	620,000
	1,150,300	1,070,300

The value of 69 Glenwood Avenue is based on an independent valuation carried out in October 1997. The ground lease at 69 Glenwood Avenue relates to property originally acquired as accommodation for curates of the parish.

The freehold property at 27 Tickfield Avenue was also originally purchased as accommodation for a curate of the parish. The property has been occupied by a tenant for more than ten years, although she sadly died on 24th November 2022 and the Trustees decided to sell the property with completion on 16th November 2023.

The properties in Broadway were a legacy received in 2017 and valued as at 31st December 2017.

7. Stock

No Stock was held at year end. (2022 - £30)

8. Debtors and Prepayments

	2023 £	2022 £
Trade Debtors	485	3,247
Other Debtors	5,181	507,155
Prepayments	1,000	-
	6,666	510,402

9. Liabilities

	2023 £	2022 £
Accruals & Creditors due within one year	25,742	267,910

10. Trustee expenses

- Expenses of £2,336 (2022 - £2,237) were reimbursed by the charity to two Trustees (2022 - three Trustees) covering office operating costs, travelling and similar costs.

11. Trustee remuneration

- Remuneration was charged in the accounts in respect of services supplied to the charity during the year to the following Trustee:

Mrs M van Looy (Organist and Director of Music) - £3,222 (2022 - £3,760)

12. Related Party transactions

- Mrs Sue Mackay was paid £7,248 (2022 - £6,245) for her services as PCC secretary and for giving other secretarial support to the Incumbent;
- Mrs Christina Turner was paid £7,538 (2022 - £6,935) for administration services in the parish office;
- Revd Jacky Lindoe provided a loan in the sum of £25,000 in 2022. This was repaid in full during 2023;
- The PCC is managing trustee of the "Prittlewell Church of England school Charity" (PCESC) commonly known as the "Ameris Trust". The Trust:
 - provided an interest free loan to the Charity during the previous year in the sum of £107,500 which was repaid in full in 2023;
 - made a grant of £35,000 towards the cost of employing the Children and Families Worker;
 - made a grant of £70,000 towards the charity's general running costs
- Mr John Tipping is a Trustee of the Chelmsford Diocesan Board of Finance (registered charity number 249505, company number 00137029) which provided a loan to the Charity in the sum of £50,000 in 2022 and which was repaid in full during 2023.
- During the year the Trustees donated £6,387 (2022 - £5,817) to the charity for the purposes of supporting the charity's activities.

13. Staff Costs

- The average number of employees during the year was two with a full time equivalent figure of 1.4 (2022 – 1.4). No employees received employee benefits of more than £60,000.

	2023 £	2022 £
Salaries	38,912	36,753
Pension costs	1,405	1,338
	40,317	38,091

The Charity is a participator in the Church of England Pensions Board scheme.

14. Summary of Assets by Fund

	Unrestricted funds £	Designated funds £	Restricted funds £	TOTAL £	2022 £
Tangible Fixed Assets	-	707,019	-	707,019	489,848
Investments	-	1,070,300	-	1,070,300	1,150,300
Current Assets	41,185	331,983	15,554	388,722	579,409
Amounts falling due within one year	(25,742)	-	-	(25,742)	(267,910)
	15,443	2,109,302	15,554	2,140,299	1,951,647

15. Fund Accounting

- **Unrestricted funds** comprise those funds which the Trustees are free to use in accordance with the charitable objects. The General fund can be used for ordinary purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Designated funds have been created for the following purposes:

Una Heal Fund

The Late Una Heal bequeathed the residuary legacy of her estate to the Charity. This fund is now fully expended. Transfers were made to other designated funds in respect of the capitalisation of certain expenditure during the year.

Equipment Reserve

This fund relates to equipment which has been capitalised and will be written off over a number of years.

Properties

This represents the various properties shown in the balance sheet under tangible fixed assets and investment properties of which the PCC is managing trustee and the Chelmsford Diocesan Board of Finance is custodian trustee.

Tickfield Fund

The Tickfield fund represents the net sale proceeds of 27 Tickfield Avenue and will be used to fund special mission and ministry projects.

- **Restricted funds** comprise of funds raised for and their use restricted to a specific purpose or donations subject to imposed donor conditions. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Main Roof Repairs and Heal Roof Repairs

These funds are held to cover the costs of any maintenance and repairs to the church roofs.

Hall Redevelopment Fund

Work was completed on the refurbishment of St Mary's Centre the year and this fund reflects specific donations etc received towards the project.

16. Movement of funds

2023

Fund name	Balances brought forward £ 1/1/2023	Incoming Resources £	Outgoing Resources £	Transfers £	Balances Carried Forward £ 31/12/2023
Unrestricted Funds					
General	12,518	294,899	(291,974)	-	15,443
Designated – <i>Una Heal Fund</i>	281,975	76,999	(88,710)	(270,264)	
Designated – <i>Equipment Reserve</i>	20,327	-	(8,675)	64,150	75,802
Designated – <i>Properties</i>	1,619,821	-	-	81,696	1,701,517
Designated – <i>Tickfield</i>	-	216,677	(9,113)	124,418	331,982
Total Unrestricted Funds	1,934,641	588,575	(398,472)	-	2,124,744
Restricted Funds					
Main Roof Repairs	3,341	-	(1,451)	-	1,890
Heal Roof repairs	13,665	-	-	-	13,665
Hall Redevelopment Fund	-	12,500	(12,500)	-	-
Total Restricted Funds	17,006	12,500	(13,951)	-	15,555
Total Funds	1,951,647	601,075	(412,423)	-	2,140,299

2022

Fund name	Balances brought forward £ 1/1/2022	Incoming Resources £	Outgoing Resources £	Transfers £	Balances Carried Forward £ 31/12/2022
Unrestricted Funds					
General	35,588	242,511	(265,581)	-	12,518
Designated – <i>Una Heal Fund</i>	-	500,000	(7,303)	(210,722)	281,975
Designated – <i>Equipment Reserve</i>	5,639	-	(2,258)	16,946	20,327
Designated – <i>Properties</i>	1,250,300	-	-	369,521	1,619,821
Designated – <i>Hall Redevelopment Fund</i>	-	12,700	-	(12,700)	-
Total Unrestricted Funds	1,291,527	755,211	(275,142)	163,045	1,934,641
Restricted Funds					
Main Roof Repairs	4,073	-	(723)	-	3,341
Heal Roof repairs	13,665	-	-	-	13,665
Hall Redevelopment Fund	-	8,000	-	(8,000)	-
Fabric Fund	92,046	3,331	(26,394)	(68,983)	-
Tony Swift Young Persons Fund	113,941	270	(28,149)	(86,062)	-
Total Restricted Funds	223,725	11,601	(55,275)	(163,045)	17,006
Total Funds	1,515,252	766,812	(330,417)	-	1,951,647

17. Governance costs

A charge in the accounts of £3,300 (£2,140 – 2022) has been made in respect of Independent Examination fees relating to the 2023 Report and Accounts.

18. PCESC called the PRITTLEWELL AMERIS TRUST since July 2014

This is the Prittlewell Church of England School Charity. The Managing Trustee of 'Ameris' is the Parochial Church Council of St Mary the Virgin, Prittlewell. PCESC maintains its own current and deposit accounts and may give Grants to the PCC at the discretion of the Trustees, in accordance with the aims and objectives of the 'Ameris Trust'.

19. Change in Net Debt

£'s	At 1 January 2023	Cashflows	At 31 December 2023
Cash at Bank	68,977	313,079	382,056
Loans falling due within one year	232,500	(232,500)	-

20. Cash Generated from operations

	2023 £	2022 £
Net cash income	188,652	436,395
Adjustments for:		
Depreciation	8,675	2,258
Loss/(profit) on sale of assets	(215,582)	-
Working capital adjustments		
Decrease/(increase) in debtors	503,736	(471,085)
(Decrease)/increase in creditors	(242,168)	252,800
Decrease in stock	30	273
Net cash flows from operating activities	243,343	220,641

Independent Examiner's Report to the Trustees of the Parochial Church Council of St Mary the Virgin Prittlewell

I report to the trustees on my examination of the financial statements of the Parochial Church Council of St Mary the Virgin Prittlewell ('the charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.



Janine Mansfield FCA
Rickard Luckin Limited
1st Floor
County House
100 New London Road
Chelmsford
Essex
CM2 0RG

Date 25/3/24

Accounts



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the Parish of St Mary the Virgin
Prittlewell**

Registered Charity Number 1131704

for the year ended 31 December 2022

Incumbent:
The Reverend Paul Mackay

The Vicarage
489 Victoria Avenue
Southend on Sea
Essex
SS2 6NL

CONTENTS

	Page Nos
Trustees' Report for the Year Ended 31 December 2022	3 - 10
Statement of Financial Activities for the year ended 31 December 2022	11
Balance Sheet as at 31 December 2022	12
Notes forming part of the financial statements	13 - 25
Independent Examiner's Report	26

St Mary the Virgin Prittlewell Parochial Church Council

Name and Address

The Parochial Church Council of the
Ecclesiastical Parish of St Mary the Virgin, Prittlewell
East Street
Prittlewell
Southend on Sea
SS2 6LQ

Website

<https://www.stmarysprittlewell.co.uk>

Legal Status

The Parochial Church Council (PCC) is registered as a charity with the Charity Commission for England and Wales under charity registration number 1131704 and is a Body Corporate under the “Parochial Church Councils (Powers) Measure 1956”.

Current Accounts

Santander UK plc
Bridle Road, Bootle
Merseyside
G1R 0AA

Unity Trust Bank
4 Brindley Place
Birmingham
B1 2JB

Lawyers

Winckworth Sherwood
Minerva House
5 Montagu Close
London
SE1 9BB

BTMK Solicitors
19 Clifftown Road
Southend-on-sea
SS1 1AB

Deposit Account

CCLA Investment Management Ltd
The CBF Church of England Funds
80 Cheapside
London
EC2V 6DZ

Architect

Purcell
St Mary's Hall
Rawstorn Road
Colchester
CO3 3JH

Independent Examiner

Rickard Luckin Limited
Chartered Accountants
1st Floor
County House
100 New London Road
Chelmsford
CM2 0RG

Administrative Information

St Mary's Church is situated in Prittlewell, Southend-on-Sea. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is East Street, Prittlewell, SS2 6LQ.

PCC members and Charity Trustees

Those who served at any time from 1st January 2022 until the date this report was approved are:

Incumbent:	Rev Paul Mackay	Chair
Associate Priest:	Rev Jacky Lindoe	
Churchwardens (2):	Mr Keith Turner One vacancy	Vice-chair
Representatives on the Deanery Synod (3):	Mrs Teresa Church Mr Peter Sloman Mr John Tipping (PCC Treasurer)	
Elected members (9):	Mr Richard Anderson Mr Philip Briant Mrs Marianne Fowle Mr Robert Harvey (re-elected 24/4/22) Mrs Patricia Johnson (re-elected 24/4/22) Dr Christiane Korsten (re-elected 24/4/22) Mrs Melanie van Looy Mrs Wendy Perry One vacancy	
In attendance at meetings:	Miss Lois Blakey (Children & Families Worker) Mrs Sue Mackay (PCC Secretary)	

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The Trustees paid due regard to guidance issued by the Charity Commission for England and Wales in deciding what activities the Charity should undertake.

It is confirmed that, in carrying out the charity's activities, the Trustees have had regard to the Charity's Commission guidance on public benefit.

Achievements and Performance

The aims and objectives of St Mary the Virgin Church, Prittlewell, and members of the Christian community there, include:

- Regular public worship
- Provision of accessible public sacred space for prayer and reflection
- The promotion and teaching of Christianity
- Engagement with the local community
- Provision of pastoral care and support
- Work with local schools, in particular St Mary's Church of England Primary School, and with uniformed organisations
- Support of other charities at home and abroad.

These aims and objectives are fulfilled normally in the following ways (see below), however there was some continued 'fallout' of the global pandemic during 2021/22. Some weddings and baptisms were postponed, from 2021/22 until 2023. Then in October of 2022 the church building was closed for public worship (which continued in the church hall) whilst some re-ordering of the chancel end of the nave commenced. This involved (following the granting of Faculty) the removing of 6 pews and the raised floor they were fixed to leading to excavation work and the inability to use the church, it was hoped that the church would be useable by Advent but due to archaeological 'finds' and revaluating the works to reinstate the 'new' floor installation worship through Advent remained in St Mary's Hall.

As part of our mission to the community following the closure of the Snooker Club that had used part of St Mary's Hall for many years work began to transform the east end of the hall to be used as a new Church Centre.

The following is given as an outline of our 'normal' regular activities and incorporates some of the changes throughout the year.

When able, the largely Norman church of St Mary the Virgin is open to the public for both the conduct of acts of worship and to provide a still and beautiful place for reflection, prayer and exploration. When possible, groups from local schools, historical societies, uniformed organisations and community groups, as well as individuals, were able to visit the church by appointment.

Acts of worship are normally conducted each Sunday morning and evening every week, and at various times on other days of the week, as well as numerous occasional offices (marriages, baptisms and funerals).

Support is given to those attending worship/visiting the church with physical or mental disabilities. Large print service books, equipment to help those with hearing difficulties, and disabled toilet facilities continue to be provided.

A well-established Saturday morning bell-ringing school is normally held in the church tower, teaching many people of mixed ages the skills of campanology, being drawn from a wide area, thankfully this recommenced during the year having not been able to operate for much of 2021.

The churchyard provides people with a green space in a busy built-up area which we ensure is well maintained and cared for, we have 'experimented' with a 'wild meadow' area in order to promote a 'natural environment' for animals and plant life.

Pastoral care initiatives are overseen by both clergy and laity amongst the people of the community, comprising friendship visits, bereavement support, marriage preparation and guidance, care for the sick and dying, and administration of the sacraments to the housebound and ill.

Social events are organised and offered to members of the congregation and wider community.

Work with young people included visits of clergy and our Children and Families Worker to local schools and the facilitating of school visits to the Church. Acts of worship were conducted for St Marys Primary School, and teaching which spanned religious, historical, social and moral issues was delivered. A number of members of the congregation supported the Church of England Primary School of St Mary's as Governors. Uniformed Groups (Rainbows, Brownies, Beavers, Cubs and Scouts) were visited, and church hall meeting space was provided free of charge for these church-sponsored groups. The Children and Families Worker runs our Junior Church which has grown in popularity and has organised a number of youth themed events during the year in the church and grounds and at the school.

Charitable giving and fundraising events were again impacted during this year. We were however able to provide financial support to many organisations and charities, including the Children's Society, Christian Aid, HARP (a local homelessness project), Fairhavens/Little Havens Hospices and the Church Mission Society. In September for the first time the church was open as part of the National Heritage Open Days, which was well attended and supported by the local museum service, this occurred at the time of the death of Her Majesty Queen Elizabeth and so a service of thanksgiving and remembrance was held on the same day. Tinned goods were collected at Harvest Festival and donated to HARP and toys at a special December Service, which were then donated to a local community group.

The church's environmental policy continued to provide a framework against which to consider the environmental impact of our activities. The church is an affiliated member of the Fair Trade Foundation and uses fair trade products when offering refreshments and is a living wage employer.

In the parish both Lent and Advent courses provided teaching and opportunities for discussion on religious themes and we held a 24 Hours of Prayer event both in the church and facilitated people to do this in their own homes. Bible Study notes are made available to those members of the congregation who would wish to receive them.

Good links were maintained with the neighbouring Royal Naval Association (the incumbent is their chaplain), Southend Police Station (the incumbent and Associate Minister are their chaplains), and the Mayor's office, with the Mayor (the incumbent was appointed mayor's chaplain for the year from May 2020), and the local MP, attending a number of events and services during the year.

Our Memorial Garden for the interment of ashes continues to be used and is seen to be a valued part of the churchyard.

Current Priorities and Future Developments

Following the 2018 quinquennial report, a schedule of repairs and maintenance was drawn up. And some of the needed works to the roof were undertaken. As already mentioned internal alterations to the church building have begun, so that it may become a more flexible space for worship and other activities and meetings. We hope to begin to look at reordering the west end of the church in 2023 and encouraging new users of our new church centre which forms the east end of St Mary's Hall.

Financial review

In 2022 the total income from all sources was £766,812 (463,716 - 2021) of which £500,114 was from legacies. The Listed Places of Worship VAT scheme whereby VAT may be reclaimed on certain qualifying expenditure is extremely valuable.

- Income from commercial property rents continues to be valuable but one tenant has failed to pay during the year resulting in a bad debt of £54,630. The Trustees have commenced legal proceedings to regain possession of the property;
- Income from halls has decreased by £1,174 during the year but still generated £13,774 of valuable income;
- The Trustees were advised that the Late Una Heal had granted a legacy of £500,000 during the year. £8,000 has been received to date and the remainder will be received during 2023 once probate has been granted. The Trustees intend to use these funds to further mission and ministry by upgrading the church halls and works on other projects;
- A donation of £4,851 was received from the "St Mary's Prittlewell Bells Fund" (registered charity number 1123755) which covered the full cost of the ten year maintenance service on the church bells.
- Gift aid continues to be a valuable source of income;
- As always, the Trustees are grateful to our Church family who give freely and regularly during the year through the giving schemes.

Revenue expenditure in 2022 amounted to £330,417 (£283,310 - 2021). There was capital expenditure as follows:

- refurbishing the east end of St Mary's Hall and installing a new kitchen - £369,521;
- audio and visual equipment for the church - £16,946.
- The Parish Share payable to the Chelmsford Diocesan Board of Finance in the sum of £70,639 was paid in full showing the parish's commitment to diocesan ministry and other costs;

- Salary costs amounted to £44,336 (£40,781 – 2021) as our employees provide valuable support to mission and ministry in their respective spheres;
- We continue to manage our costs carefully. A number of energy suppliers were due for contract renewal during the year and we used various energy brokers to secure good deals with regard to tariffs.

Our Balance Sheet appears strong in terms of assets but cash reserves are low and the Trustees took out loans during the year to fund the St Mary's Hall refurbishment work. The loans are adequately covered by the legacy that is due from the Late Una Heal.

Reserves policy

Periodically the PCC reviews its unrestricted reserves. The balances held in designated Funds are reviewed, aiming to make the best possible use of Charity money. Monies under PCC control are used in compliance with the objects of the PCC, and with current guidance from the Charity Commission for England and Wales on using Charitable Funds. Restricted reserves are only used in compliance with the stated wishes of the donors.

Risk management

Potential adversities may be categorised according to their combined risk/impact potential. Those with a high risk but low impact are set at one end of the scale, with low risk/high impact at the opposite end. Both parameters are important and both risk and impact should be minimised.

Financial risks are a reduction in income and/or an increase in costs. Both have the potential to have a major impact on the capacity of St Mary's Church to continue all her present activities and functions.

Over 2022 unrestricted non-investment income has remained more or less stable. The Parish is fortunate in having a number of income strands which are independent of congregational giving.

It is difficult to assess what the impact would be of a significant decrease in congregational giving without quantifying the decrease. The risk of any decrease is probably correctly judged as medium (given the current financial state of the UK) and the impact it would have can only be judged as high. The PCC is well aware of the need to raise funds from elsewhere as well.

The PCC is aware of the danger inherent in having organisational knowledge (of how to run the component parts of the church) residing in a limited number of people. The PCC is actively seeking to reduce the risk (high to medium at present) by popularising the 'every member ministry' concept, and by increasing transparency and openness. Within the PCC itself a recent innovation has made one PCC Standing Committee position tenable for only one year at a time. This will allow PCC members wider experience of church governance.

Physical risks, to people, are judged low, but would have a high impact if they materialised. St Mary's carries an appropriate level of insurance for both public, employees and volunteers. Other risks are also recognised: the protection of children and vulnerable adults is taken seriously, and St Mary's complies with the relevant Diocesan Policies. The PCC is working towards lower risk/impact potential, not just financial, but across all areas.

Structure Governance and Management

The method of appointment for Parochial Church Council members is set out in the Church Representation Rules. The PCC looks after the general running of the Church and oversees the finances.

St Mary's PCC consists of the Vicar, 1 Associate Minister/Priest, 2 Churchwardens (currently 1 vacancy), 3 Deanery Synod Representatives, and 9 elected Lay Members. The Deanery Synod Representatives, (in addition to their general PCC responsibilities) attend meetings with clergy and PCC representatives from other churches, to help to support and further the mission of the Anglican churches within the Southend Deanery and the wider Diocese. All members must be nominated and elected at the Annual Parochial Church Meeting (APCM) before they can serve on the PCC, except the Vicar, ex officio members and any members subsequently co-opted.

Parochial Church Councillors are elected annually and the terms of office are staggered. They serve for a period of three years and may then seek re-election for a further three-year period. After six consecutive years they are required to stand down for at least one year before seeking re-election. Churchwardens are elected annually but can serve usually up to six years consecutively. Deanery Synod Representatives are elected for three years at a time and may serve for a maximum of six consecutive years. The PCC Secretary and the Treasurer are appointed from within the PCC or from the general church membership.

All Parochial Church Councillors are required to be on the Church electoral roll and should be communicant members of the Church of England. Members of the congregation are encouraged to stand for election to the PCC.

The PCC operates through its committees and working groups which meet between full meetings of the PCC. St Mary's has the following:

Standing Committee - This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the PCC. It is responsible for the properties in the Parish Property Portfolio.

Pastoral Care – Headed up by the Associate Minister, this group, when able, attends to visiting housebound or sick parishioners in their homes or in hospital, including taking Communion.

Social - Organises Christian fellowship events.

Church Attendance

There are 111 parishioners on the Church Electoral Roll (2021:110), of whom 65 are not resident in the Parish (2021: 63).

Safeguarding of Children and Vulnerable Adults

Miss Lois Blakey acts as the parish's Safeguarding Officer. The PCC annually agrees to adopt the Church of England's Safeguarding policy and other policies relevant to Safeguarding. And has complied with the duty under section 5 the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016.

The PCC takes very seriously its responsibilities under various safeguarding legislation. This year all of the PCC members undertook the Church of England's Basic Awareness Safeguarding training online.

A handwritten signature in black ink, appearing to read 'Paul Mackay', is written over a light blue rectangular background.

Approved by the Parochial Church Council as Trustees on 15th March 2023 and signed on their behalf by The Rev'd Paul Mackay (PCC Chair).

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2022

		Unrestricted Funds		Restricted Funds	TOTAL 2022	TOTAL 2021
		General Fund	Designated Funds			
		£	£	£	£	£
	Note					
Voluntary income	3a	61,595	512,700	8,922	583,217	297,949
Activities for generating funds	3b	1,066	-	-	1,066	1,323
Church activities	3c	18,573	-	-	18,573	21,269
Income from investments	3d	159,441	-	423	159,864	125,067
Other income	3e	1,836	-	2,256	4,092	18,108
TOTAL INCOME		242,511	512,700	11,601	766,812	463,716
<u>EXPENDITURE</u>						
Raising funds	4a	-	-	-	-	-
Church Activities	4b	263,441	9,561	55,275	328,277	281,510
Governance Costs	4c	2,140	-	-	2,140	1,800
		265,581	9,561	55,275	330,417	283,310
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(23,070)	503,139	(43,674)	436,395	180,406
NET GAIN ON INVESTMENTS		-	-	-	-	-
NET INCOME/(EXPENDITURE)		(23,070)	503,139	(43,674)	436,395	180,406
TRANSFERS BETWEEN FUNDS		-	163,045	(163,045)	-	-
NET MOVEMENT IN FUNDS		(23,070)	666,184	(206,719)	436,395	180,406
Total funds brought forward		35,588	1,255,939	223,725	1,515,252	1,334,846
Total funds carried forward		12,518	1,922,123	17,006	1,951,647	1,515,252

BALANCE SHEET AS AT 31st December 2022

		2022 £	2021 £
	Note		
FIXED ASSETS			
Tangible	5	489,848	105,639
Investments	6	1,150,300	1,150,300
CURRENT ASSETS			
Stock	7	30	303
Debtors and Prepayments	8	510,402	39,317
Cash at bank and in hand		68,977	234,803
LIABILITIES			
Creditors - amounts falling due within one year	9	267,910	15,110
NET CURRENT ASSETS/ (LIABILITIES)		311,499	259,313
TOTAL ASSETS		1,951,647	1,515,252
LESS CURRENT LIABILITIES			
TOTAL NET ASSETS		<u>1,951,647</u>	<u>1,515,252</u>
PARISH FUNDS			
General		12,518	35,588
Designated - Property		1,619,821	1,250,300
Designated – Una Heal Fund		281,975	-
Designated - Equipment Reserve		20,327	5,639
Restricted		17,006	223,725
		<u>1,951,647</u>	<u>1,515,252</u>



Approved by the Parochial Church Council as Trustees on 15th March 2023 and signed on their behalf by John Tipping F.C.C.A. (Honorary Treasurer)

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

1. Basis of Preparation

Basis of Accounting

- The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice as amended for bulletin 1 & 2 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.
- "The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn."
- The Trustees consider that there are no material uncertainties about the PCC's ability to continue and accordingly the accounts have been prepared on a going concern basis.

2. Principal Accounting Policies

Incoming resources

- Incoming resources are included in the Statement of Financial Activities when the PCC has entitlement to the benefit of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.
- Gift aid receivable is included in income when there is a valid declaration from the donor, is included in the period to which the relevant donation is received and is treated as an addition to the same fund as the additional income.
- Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date.
- Grants and specific donations are included in the SOFA when any preconditions preventing their use by the PCC have been met.
- The income from charitable activities is accounted for gross of associated costs.
- Rental income from letting is accounted for when due.
- Investment income is included when receivable.

Resources expended

- Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.
- Grants payable are payments made to third parties in the furtherance of the PCC's objects. These are recognized in the accounts when a commitment has been made externally and there are no preconditions still to be met for entitlement to the grant that remain within the control of the PCC.
- Governance costs include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice on governance or constitutional matters.

Fixed assets

Consecrated land and buildings and movable Church furnishings

- Consecrated and beneficed property is excluded from the accounts by Section 11 (2) of the Charities Act 2011. No value is placed on movable Church furnishings that may be considered inalienable or historic assets held by the churchwardens on special trust for the PCC and/or which may not be disposed of without grant of a faculty. The cost and complexity of obtaining a value for such assets is regarded as disproportionate to the benefit likely to be derived by users of these accounts. All expenditure incurred during the year on consecrated or benefice buildings and movable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.
- The net book value of St. Mary's Hall, the Guild Hall and 69 Glenwood Avenue are based on an independent valuation carried out in October 1997. The ground lease at 69 Glenwood Avenue relates to property originally acquired as accommodation for curates of the parish.
- The freehold property at 27 Tickfield Avenue was also originally purchased as accommodation for a curate of the parish. The property has been occupied by a tenant for more than ten years, although she sadly died on 24th November 2022 and the Trustees are considering their options for the property. It is no longer used in connection with the principal activity of the parish.
- The properties in Broadway were a legacy received in 2017 and valued as at 31 December 2017.
- Freehold properties held for investment or charitable trading purposes are included in the balance sheet at the amount determined by independent valuation carried out in October 1997.
- No depreciation is provided against land and buildings held for investment or charitable trading purposes.

Other fixtures, fittings and office equipment

- Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired, as is expenditure relating to repair, replacement or renewal of existing assets. Items capitalised are depreciated on a straight line basis over five years.

Investments

- These comprise the commercial properties and an old curate's house in Tickfield Avenue which was rented to a tenant until 24 November 2022. The Trustees are assessing the future of this property.

Debtors and Prepayments

- Debtors are initially included at the settlement amount due and are subsequently measured at the cash or other consideration due.

Creditors

- Creditors are included at the settlement amount due.

3. Income and Endowments

	General Fund £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
Voluntary income					
Planned Giving	26,971	-	-	26,971	29,105
Service Collections	6,144	-	-	6,144	7,180
Donations	11,265	12,700	8,922	32,887	2,658
Gift Aid Tax recovered	7,601	-	-	7,601	8,018
Legacies	114	500,000	-	500,114	250,988
Grants	9,500	-	-	9,500	-
	<u>61,595</u>	<u>512,700</u>	<u>8,922</u>	<u>583,217</u>	<u>297,949</u>
Activities for generating funds					
Fairtrade Sales	399	-	-	399	1,323
Social Events	667	-	-	667	
	<u>1,066</u>	<u>-</u>	<u>-</u>	<u>1,066</u>	<u>1,323</u>
Church Activities					
Sunday coffee	1,148	-	-	1,148	318
Wedding fees	1,215	-	-	1,215	2,684
Funeral fees	1,856	-	-	1,856	1,507
Card and Book sales	52	-	-	52	68
Votive Candle sales	224	-	-	224	170
Men's Club income	-	-	-		1,400
St Mary's Hall income	8,234	-	-	8,234	12,288
Guild Hall income	5,540	-	-	5,540	2,660
Spiritual growth	304	-	-	304	174
Charitable activities					
	<u>18,573</u>	<u>-</u>	<u>-</u>	<u>18,573</u>	<u>21,269</u>
Income from investments					
Interest	198	-	423	621	37
Rent	159,243	-	-	159,243	125,030
	<u>159,441</u>	<u>-</u>	<u>423</u>	<u>159,864</u>	<u>125,067</u>
Other income					
Insurance claims	-	-	-	-	8,918
Listed places of worship grant scheme	-	-	1,836	-	2,256
	<u>1,836</u>	<u>-</u>	<u>2,256</u>	<u>4,092</u>	<u>18,108</u>
TOTAL INCOME	<u>242,511</u>	<u>512,700</u>	<u>11,601</u>	<u>766,812</u>	<u>463,716</u>

4. Resources Expended

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
4a Church Activities					
Social Events	67	-	-	67	-
Missionary and Charitable giving	-	-	200	-	-
Diocesan parish share	70,639	-	-	70,639	71,158
Salaries	18,570	-	25,766	44,336	40,781
Payroll costs	132	-	-	132	132
Organist fees and expenses	3,760	-	-	3,760	1,830
Vicarage expenses	253	-	-	253	272
Sundry administrative costs	574	-	-	574	408
Incumbent expenses	3,884	-	-	3,884	3,585
Assistant clergy expenses	10	-	-	10	309
Children and Family Worker expenses	-	-	788	-	2,711
Spiritual growth	839	-	-	839	174
Provision for Doubtful debts	54,630	-	-	54,630	-
Churchyard	7,415	-	13,770	21,185	16,637
Fire detection system installation	-	-	-	-	-
Church Fire Monitoring & Maintenance	-	-	4,072	-	-
Church re-ordering project	-	3,490	826	4,316	4,420
Church - Insurance	6,592	-	-	6,592	5,973
Church - Telephone & Broadband	749	-	-	749	999
Organ / Piano - Tuning & Repairs	477	-	-	477	936
Church Music - General Costs	663	-	-	663	637
Church - Routine Repairs & Renewals	15,303	3,813	9,607	28,723	7,551
Church - Cleaning	2,598	-	-	2,598	2,705
Church - Other Operating Expenses	11,632	-	-	11,632	9,686
Church - refuse collection	3,833	-	-	3,833	3,445
Upkeep of Services	542	-	-	542	2,519
Office & Computing	4,025	-	-	4,025	4,819
Printing & Stationery	1,632	-	-	1,632	1,928
Photocopier Costs	832	-	-	832	625
Church - Electricity	2,633	-	-	2,633	2,007
Church - Gas	1,491	-	-	1,491	5,718
Church - Water & Sewerage	72	-	-	72	197
Church - Gas Service Costs	-	-	-	-	1,197
Publications & Books	95	-	-	95	179
Bank fees	329	-	-	329	300
Loan interest	1,648	-	-	1,648	-
Fairtrade Stall supplies	828	-	-	828	958
St. Mary's Hall - Electricity	2,065	-	-	2,065	1,667
St. Mary's Hall Gas	242	-	-	242	71
St. Mary's Hall - Water & Sewerage	429	-	-	429	203
St. Mary's Hall - Insurance	1,039	-	-	1,039	1,479
St. Mary's Hall - Cleaning	1,555	-	-	1,555	1,455
St. Mary's Hall - Routine Repairs etc	2,100	-	360	2,460	16,580
St Mary's Hall - Telecoms	260	-	-	260	-

4. Resources Expended (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
Guild Hall - Gas	1,413	-	-	1,413	883
Guild Hall - Electricity	436	-	-	436	281
Guild Hall - Water & Sewerage	72	-	-	72	67
Guild Hall - Insurance	1,039	-	-	1,039	1,154
Guild Hall - Cleaning	845	-	-	845	457
Guild Hall - Routine Repairs etc	1,486	-	2,235	3,721	2,693
Tickfield - Insurance	461	-	-	461	417
Tickfield - Repairs & Maintenance	140	-	-	140	180
Tickfield - Property management costs	647	-	-	647	706
Commercial Property expenses	16,102	-	-	16,102	9,395
Sunday coffee supplies	549	-	-	549	198
Other Professional Fees - church	40	-	-	40	40
Other professional fees - other PCC property	18	-	-	18	-
Security Systems	6,676	-	-	6,676	3,846
Depreciation	-	2,258	-	2,258	-
Legal fees	4,020	-	-	4,020	-
	<u>263,441</u>	<u>9,561</u>	<u>55,275</u>	<u>328,277</u>	<u>281,510</u>
Governance Costs					
Independent Examination fees	2,140	-	-	2,140	1,800
	<u>2,140</u>	<u>-</u>	<u>-</u>	<u>2,140</u>	<u>1,800</u>
TOTAL RESOURCES EXPENDED	<u>265,581</u>	<u>9,561</u>	<u>55,275</u>	<u>330,417</u>	<u>283,310</u>

5. Tangible Fixed Assets

	Halls £	Equipment £	Total £
Cost 1 January 2022	100,000	5,639	105,639
Additions	369,521	16,946	386,467
Cost 31 December 2022	<u>469,521</u>	<u>22,585</u>	<u>492,106</u>
Accumulated Depreciation 1 January 2022			
Depreciation charge	-	(2,258)	(2,258)
Accumulated Depreciation 31 December 2022	<u>-</u>	<u>(2,258)</u>	<u>(2,258)</u>
Net Book Value 31 December 2021	<u>100,000</u>	<u>5,639</u>	<u>105,639</u>
Net Book Value 31 December 2022	<u>469,521</u>	<u>20,327</u>	<u>489,848</u>

The net book value of St Mary's Hall and the Guild Hall are based on an independent valuation carried out in October 1997. The equipment relates to a new photocopier purchased in December 2021 and new audio and visual equipment for the church building in 2022. Depreciation is charged on a straight line basis to write the cost off over a five year period. The amount of depreciation charged in 2022 was £2,258.

5. Investments

	Value as at 1 Jan 2022 £	Value as at 31 Dec 2022 £
27 Tickfield Avenue	80,000	80,000
69 Glenwood Avenue	300	300
86-88 Broadway	450,000	450,000
59-61 Broadway	620,000	620,000
	<u>1,150,300</u>	<u>1,150,300</u>

The value of 69 Glenwood Avenue is based on an independent valuation carried out in October 1997. The ground lease at 69 Glenwood Avenue relates to property originally acquired as accommodation for curates of the parish.

The freehold property at 27 Tickfield Avenue was also originally purchased as accommodation for a curate of the parish. The property has been occupied by a tenant for more than ten years, although she sadly died on 24th November 2022 and the Trustees are considering their options for the property. It is no longer used in connection with the principal activity of the parish.

The properties in Broadway were a legacy received in 2017 and valued as at 31st December 2017.

7. Stock

Stock held relates to the fairtrade sales stall and is valued at the lower of cost and net realisable value.

8. Debtors and Prepayments

	2022 £	2021 £
Commercial properties rent	14,654	20,367
Commercial properties agent	-	10,000
St Mary's Hall	1,087	5,690
Guild Hall	2,160	2,440
Gift Aid recoverable	501	733
Listed Places of worship VAT scheme	-	87
Legacies	492,000	-
	510,402	39,317

9. Liabilities

	2022 £	2021 £
Accruals & Creditors due within one year	267,910	15,110

10. Trustee expenses

- Expenses of £2,237 (2021 - £2,834) were reimbursed by the charity to three Trustees (2021 - four Trustees) covering office operating costs, travelling and similar costs.

11. Trustee remuneration

- Remuneration was charged in the accounts in respect of services of supplied during the year to the following Trustee:

Mrs M van Looy (Organist and Director of Music) - £3,760 (2021 - £1,830)

12. Related Party transactions

- Mrs Sue Mackay was paid £6,245 (2021 - £4,309) for her services as PCC secretary and for giving other secretarial support to the Incumbent;
- Mrs Christina Turner was paid £6,935 (2021 - £6,545) for administration services in the parish office;
- The PCC is managing trustee of the "Prittlewell Church of England school Charity" (PCESC) commonly known as the "Ameris Trust". The Trust provided an interest free loan to the Charity during the year in the sum of £107,500 and a grant of £9,500 towards the cost of employing the Children and Families Worker;
- Mr Peter Sloman is a Trustee of the "St Mary's Prittlewell Bells Fund" (registered charity number 1123755). The fund made a donation during the year to the Charity in the sum of £4,851 towards the cost of the ten year maintenance service of the church bells;
- Revd Jacky Lindoe provided a loan to the Charity in the sum of £25,000 and was paid interest on that loan during the year in the sum of £248;
- Mr John Tipping is a Trustee of the Peter Herbert Gibbs Will Trust which provided a loan to the Charity in the sum of £50,000. The Trust was paid interest on that loan during the year in the sum of £392;
- Mr John Tipping is a Trustee of the Chelmsford Diocesan Board of Finance (registered charity number 249505, company number 00137029) which provided a loan to the Charity in the sum of £50,000. Interest accrued to the Board during the year amounted to £1,008;
- During the year the Trustees donated £5,817 to the charity for the purposes of supporting the charity's activities.

13. Staff Costs

- The average number of employees during the year was two with a full time equivalent figure of 1.4. No employees received employee benefits of more than £60,000.

	2022 £	2021 £
Salaries	36,753	39,387
Pension costs	1,338	1,394
	38,091	40,781

The Charity is a participator in the Church of England Pensions Board scheme.

14. Summary of Assets by Fund

	Unrestricted funds £	Designated funds £	Restricted funds £	TOTAL £	2021 £
Tangible Fixed Assets	-	489,848	--	489,848	105,639
Investments	-	1,150,300		1,150,300	1,150,300
Current Assets	267,521	294,882	17,006	579,409	274,423
Amounts falling due within one year	(255,003)	(12,907)	-	(267,910)	(15,110)
	12,518	1,922,123	17,006	1,951,647	1,515,252

15. Fund Accounting

- Unrestricted funds** comprise those funds which the Trustees are free to use in accordance with the charitable objects. The General fund can be used for ordinary purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Designated funds have been created for the following purposes:

Una Heal Fund

The Late Una Heal bequeathed the residuary legacy of her estate to the Charity. This fund represents the unspent balance of that legacy.

Equipment Reserve

This fund relates to office equipment which has been capitalised and will be written off over a number of years.

Properties

This represents the various properties shown in the balance sheet under tangible fixed assets and investment properties of which the PCC is managing trustee and the Chelmsford Diocesan Board of Finance is custodian trustee.

Hall Redevelopment Fund

The east end of St Mary's Hall was refurbished during the year and this fund reflects general donations etc received and which have been put towards the project.

- **Restricted funds** comprise of funds raised for and their use restricted to a specific purpose or donations subject to imposed donor conditions. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Main Roof Repairs and Heal Roof Repairs

These funds are held to cover the costs of any maintenance and repairs to the church roofs.

Fabric Fund

This fund was created in 2021 following the selling of the endowment with the Chelmsford Diocesan Board of Finance and crediting the proceeds to this fund. The fund also benefited from a legacy from the late Tony Swift. The fund is used to maintain church and ancillary buildings. During the year the fund was for refurbishing the east end of St Mary's Hall. This fund is now exhausted.

Tony Swift Young Persons Fund

This fund was created in 2021 following a legacy from the late Tony Swift. It is for the benefit of young people work in the church. During the year it was used to partly fund the salary and expenses of the Children and Families Worker and for the refurbishment of the east end of St Mary's Hall which will be used for Children and Families outreach. This fund is now exhausted.

Hall Redevelopment Fund

The east end of St Mary's Hall was refurbished during the year and this fund reflects specific donations etc received towards the project.

16. Movement of funds

Fund name	Balances brought forward £ 1/1/2022	Incoming Resources £	Outgoing Resources £	Transfers £	Balances Carried Forward £ 31/12/2022
Unrestricted Funds					
General	35,588	242,511	(265,581)	-	12,518
Designated – <i>Una Heal Fund</i>	-	500,000	(7,303)	(210,722)	281,975
Designated – <i>Equipment Reserve</i>	5,639	-	(2,258)	16,946	20,327
Designated – <i>Properties</i>	1,250,300	-	-	369,521	1,619,821
Designated – <i>Hall Redevelopment Fund</i>	-	12,700	-	(12,700)	-
Total Unrestricted Funds	1,291,527	755,211	(275,142)	163,045	1,934,641
Restricted Funds					
Main Roof Repairs	4,073	-	(723)	-	3,341
Heal Roof repairs	13,665	-	-	-	13,665
Hall Redevelopment Fund	-	8,000	-	(8,000)	-
Fabric Fund	92,046	3,331	(26,394)	(68,983)	-
Tony Swift Young Persons Fund	113,941	270	(28,149)	(86,062)	-
Total Restricted Funds	223,725	11,601	(55,275)	(163,045)	17,006
Total Funds	1,515,252	766,812	(330,417)	-	1,951,647

17. Support costs

The SORP requires support costs such as administration, postage, telephone, depreciation etc to be allocated to the relevant activity cost category they support. The Trustees do not consider it cost beneficial to set up systems to allocate such costs and accordingly have shown such support costs separately under charitable activities.

18. Governance costs

A charge in the accounts of £2,140 (£1,800 – 2021) has been made in respect of Independent Examination fees relating to the 2022 Report and Accounts.

19. Capital Commitments

There were no capital commitments at the balance sheet date.

20. Post Balance Sheets Events

There are no material post balance sheet events.

21. PCESC called the PRITTLEWELL AMERIS TRUST since July 2014

This is the Prittlewell Church of England School Charity. The Managing Trustee of 'Ameris' is the Parochial Church Council of St Mary the Virgin, Prittlewell. PCESC maintains its own current and deposit accounts and may give Grants to the PCC at the discretion of the Trustees, in accordance with the aims and objectives of 'Ameris'

22. Contingent Asset/Liabilities

There were no contingent assets or liabilities at the balance sheet date.

Independent Examiner's Report to the Trustees of the Parochial Church Council of St Mary the Virgin Prittlewell

I report to the trustees on my examination of the financial statements of the Parochial Church Council of St Mary the Virgin Prittlewell ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.



Janine Mansfield FCA
Rickard Luckin Limited
1st Floor
County House
100 New London Road
Chelmsford
Essex
CM2 0RG

Date 21 March 2023

Accounts



**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the Parish of St Mary the Virgin
Prittlewell**

Registered Charity Number 1131704

for the year ended 31 December 2021

Incumbent:
The Reverend Paul Mackay

The Vicarage
489 Victoria Avenue
Southend on Sea
Essex
SS2 6NL

CONTENTS

	Page Nos
Trustees' Report for the Year Ended 31 December 2021	3 - 10
Statement of Financial Activities for the year ended 31 December 2021	11
Balance Sheet as at 31 December 2021	12
Notes forming part of the financial statements	13 - 25
Independent Examiner's Report	26

St Mary the Virgin Prittlewell Parochial Church Council

Name and Address

The Parochial Church Council of the
Ecclesiastical Parish of St Mary the Virgin, Prittlewell
East Street
Prittlewell
Southend on Sea
SS2 6LQ

Legal Status

The Parochial Church Council (PCC) is registered as a charity with the Charity Commission for England and Wales under charity registration number 1131704 and is a Body Corporate under the "Parochial Church Councils (Powers) Measure 1956".

Current Accounts

Santander UK plc
Bridle Road, Bootle
Merseyside
G1R 0AA

Unity Trust Bank
4 Brindley Place
Birmingham
B1 2JB

Lawyers

Winckworth Sherwood
Minerva House
5 Montagu Close
London
SE1 9BB

BTMK Solicitors
19 Clifftown Road
Southend-on-sea
SS1 1AB

Deposit Account

CCLA Investment Management Ltd
The CBF Church of England Funds
80 Cheapside
London
EC2V 6DZ

Architect

Purcell
St Mary's Hall
Rawstorn Road
Colchester
CO3 3JH

Independent Examiner

Rickard Luckin Limited
Chartered Accountants
Phoenix House
Suite 8
Christopher Martin Road
Basildon
SS14 3EZ

Administrative Information

St Mary's Church is situated in Prittlewell, Southend-on-Sea. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is East Street, Prittlewell, SS2 6LQ.

PCC members and Charity Trustees

Those who served at any time from 1st January 2021 until the date this report was approved are:

Incumbent:	Rev Paul Mackay	Chair
Associate Priest:	Rev Jacky Lindoe	
Churchwardens (2):	Mr Keith Turner One vacancy	Vice-chair
Representatives on the Deanery Synod (3):	Mrs Teresa Church Mr Peter Sloman Mr John Tipping (PCC Treasurer)	
Elected members (9):	Mr Richard Anderson Mr Philip Briant (elected 9/5/21) Mrs Marianne Fowle Mr Robert Harvey Mrs Patricia Johnson Dr Christiane Korsten Mrs Melanie van Looy Mrs Wendy Perry One vacancy	
In attendance at meetings:	Miss Lois Blakey (Children & Families Worker) Mrs Sue Mackay (PCC Secretary)	

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical.

The Trustees paid due regard to guidance issued by the Charity Commission for England and Wales in deciding what activities the Charity should undertake.

Achievements and Performance

The aims and objectives of St Mary the Virgin Church, Prittlewell, and members of the Christian community there, include:

- Regular public worship
- Provision of accessible public sacred space for prayer and reflection
- The promotion and teaching of Christianity
- Engagement with the local community
- Provision of pastoral care and support
- Work with local schools, in particular St Mary's Church of England Primary School, and with uniformed organisations
- Support of other charities at home and abroad.

These aims and objectives are fulfilled normally in the following ways (see below), however many of them have been severely affected by the global pandemic during 2020/1. The church itself has been closed during the week and all worship was suspended in the church at different times in the spring of 2021 following national and local guidelines; this once again affected all baptisms, weddings and funerals. The numbers that could attend services was restricted as was all congregational singing which meant that most weddings were cancelled/postponed whilst the numbers of baptisms also diminished. However, in the autumn restrictions eased and so weddings that had been postponed were able to happen relatively normally.

These closures and restrictions, however, did not mean that Christian worship within the church community and parish came to an end. We continued with on-line streamed services via Zoom and recorded services and distributed them via YouTube and Vimeo. We also shared information via Facebook and regular information emails, with those on the electoral roll or those considered to be members of the church family.

The following is given as an outline of our 'normal' regular activities and incorporates some of the changes throughout the year.

When able, the largely Norman church of St Mary the Virgin is open to the public for both the conduct of acts of worship and to provide a still and beautiful place for reflection, prayer and exploration. When possible, groups from local schools, historical societies, uniformed organisations and community groups, as well as individuals, were able to visit the church by appointment.

Acts of worship are normally conducted each Sunday morning and evening every week, and at various times on other days of the week, as well as numerous occasional offices (marriages, baptisms and funerals).

Support is given to those attending worship/visiting the church with physical or mental disabilities. Large print service books, equipment to help those with hearing difficulties, and disabled toilet facilities continue to be provided.

A well-established Saturday morning bell-ringing school is normally held in the church tower, teaching many people of mixed ages the skills of campanology, being drawn from a wide area, this sadly was not able to operate for much of 2021.

The churchyard provides people with a green space in a busy built-up area which we ensure is well maintained and cared for, we have 'experimented' with a 'wild meadow' area in order to promote a 'natural environment' for animals and plant life.

Pastoral care initiatives are overseen by both clergy and laity amongst the people of the community, comprising friendship visits, bereavement support, marriage preparation and guidance, care for the sick and dying, and administration of the sacraments to the housebound and ill. During the pandemic a network of people was set up to regularly contact all members of the church, especially those without access to the internet.

Social events (such as a quiz night and meals) are organised and offered to members of the congregation and wider community.

Work with young people included visits of clergy and our Children and Families Worker to local schools and the facilitating of school visits to the Church. Acts of worship were conducted for St Marys Primary School, and teaching which spanned religious, historical, social and moral issues was delivered. A number of members of the congregation supported the Church of England Primary School of St Mary's as Governors. Uniformed Groups (Rainbows, Brownies, Beavers, Cubs and Scouts) were visited and partly staffed by members of the church community, and church hall meeting space was provided free of charge for these church-sponsored groups. The Children and Families Worker runs our Junior Church which has grown in popularity and has organised a number of youth themed events during the year in the church and grounds and at the school.

Charitable giving and fundraising events were impacted during this year but we were able in the late autumn to provide a venue for two concerts. We would normally provide financial support to many organisations and charities, including the Children's Society, Christian Aid, HARP (a local homelessness project), Fairhavens/Little Havens Hospices and the Church Mission Society. Tinned goods were collected at Harvest Festival and donated to the local Foodbank, and toys at a special December Service, which were then donated to a local community group.

The church's environmental policy continued to provide a framework against which to consider the environmental impact of our activities. The church is an affiliated member of the Fair Trade Foundation and uses fair trade products when offering refreshments and is a living wage employer.

In the parish a Lent Course provided teaching and opportunities for discussion on religious themes and we held a number of 24 Hours of Prayer events both in the church and facilitated people to do this in their own homes. Normally two house groups and a prayer group would operate based in people's homes, and would meet regularly, allowing for individuals wanting to pray and study with others on a regular basis. Bible Study notes are made available to those members of the congregation who would wish to receive them.

Our church halls would normally provide space for numerous local groups and clubs. However, during 2020/1 some of these groups have ceased to operate and public events were curtailed so we will be looking to reconsider the use of our halls in 2022.

Good links were maintained with the neighbouring Royal Naval Association (the incumbent is their chaplain), Southend Police Station (the incumbent and Associate Minister are their chaplains), and the Mayor's office, with the Mayor (the incumbent was appointed mayors chaplain for the year from May 2020), and the local MP, attending a number of events and services during the year.

Our Memorial Garden for the interment of ashes continues to be used and is seen to be a valued part of the churchyard.

Current Priorities and Future Developments

Following the 2018 quinquennial report, a schedule of repairs and maintenance was drawn up. This is being considered alongside possible internal alterations to the church building, so that it may retain its distinctive character but also become a more flexible space for worship and other activities and meetings. A group has been set up by the PCC in order to consider this and we began consultations with our Architect. This has progressed slowly but we hope in 2022 to bring to conclusion the removal of a few pews near to the chancel steps creating an environment for broader church use.

Part of one of our church halls has become available following the closure of a 'Men's club/snooker hall' and so we will during 2022 look to refurbish this space and consider its future use.

Financial review

In 2021 the total income from all sources was £463,716 (£334,001 - 2020) of which £250,988 was from legacies. The pandemic has placed strains on our incoming resources whilst expenditure has to be maintained in relation to running a historic building. The Listed Places of Worship VAT scheme whereby VAT may be reclaimed on certain qualifying expenditure is extremely valuable.

- Income from commercial property rents is holding up as businesses start to get back to normality following the pandemic;
- Income from halls has increased by £2,683 during the year;
- The final instalments of a generous legacy were received from the late Tony Swift's estate which will be used towards fabric and young persons work. In addition to this a legacy of £10,055 was received from the estate of the late Pat Conoley
- Gift aid continues to be a valuable source of income.

Expenditure in 2021 amounted to £283,310 (£270,236 - 2020).

- The Parish Share payable to the Chelmsford Diocesan Board of Finance in the sum of £71,158 was paid in full showing the parish's commitment to diocesan ministry and other costs;
- The Parish made missionary and charitable donations during the year amounting to £1,412 compared to £1,932 the previous year. Due to the pressure on financial resources

it was not possible to donate the usual 10% of our giving income to charities. We hope to rectify this as soon as possible;

- In 2021 £40,626 was spent on installing the new fire detection system;
- In 2021 £16,637 was spent on the churchyard for improvements and continued maintenance of this lovely area;
- We continue to manage our costs carefully. A number of energy suppliers were due for contract renewal during the year and we used various energy brokers to secure good deals with regard to tariffs.

Our Balance Sheet appears strong in terms of cash reserves but most of this is tied up in restricted funds which can only be used for specific purposes. Our General Fund, which covers the church's day to day running costs, was £35,588 in credit at year end and we will need to focus on maintaining income for this fund during 2022.

Reserves policy

Periodically the PCC reviews its unrestricted reserves. The balances held in designated Funds are reviewed, aiming to make the best possible use of Charity money. Monies under PCC control are used in compliance with the objects of the PCC, and with current guidance from the Charity Commission for England and Wales on using Charitable Funds. Restricted reserves are only used in compliance with the stated wishes of the donors.

Risk management

Potential adversities may be categorised according to their combined risk/impact potential. Those with a high risk but low impact are set at one end of the scale, with low risk/high impact at the opposite end. Both parameters are important and both risk and impact should be minimised.

Financial risks are a reduction in income and/or an increase in costs. Both have the potential to have a major impact on the capacity of St Mary's Church to continue all her present activities and functions.

Over 2021 unrestricted non-investment income has remained more or less stable. The Parish is fortunate in having a number of income strands which are independent of congregational giving. However due to the pandemic this income has been put under enormous strain. We consider that in the medium term income levels will return to normal levels and this is proving to slowly be the case.

It is difficult to assess what the impact would be of a significant decrease in congregational giving without quantifying the decrease. The risk of any decrease is probably correctly judged as medium (given the current financial state of the UK) and the impact it would have can only be judged as high. The PCC is well aware of the need to raise funds from elsewhere as well.

The PCC is aware of the danger inherent in having organisational knowledge (of how to run the component parts of the church) residing in a limited number of people. The PCC is actively seeking to reduce the risk (high to medium at present) by popularising the 'every member ministry' concept, and by increasing transparency and openness. Within the PCC itself a recent innovation has made one PCC Standing Committee position tenable for only one year at a time. This will allow PCC members wider experience of church governance.

Physical risks, to people, are judged low, but would have a high impact if they materialised. St Mary's carries an appropriate level of insurance for both public, employees and volunteers. Other risks are also recognised: the protection of children and vulnerable adults is taken seriously, and St Mary's complies with the relevant Diocesan Policies. The PCC is working towards lower risk/impact potential, not just financial, but across all areas.

A fire detection system was installed in church in early 2021 this now gives valuable protection to our ancient church including monitoring out of hours. As a result of this installation, Ecclesiastical Insurance has provided a discount on church insurance premiums.

Structure Governance and Management

The method of appointment for Parochial Church Council members is set out in Church Representation Rules. The PCC looks after the general running of the Church and oversees the finances.

St Mary's PCC consists of the Vicar, 1 Associate Minister/Priest, 2 Churchwardens (currently 1 vacancy), 3 Deanery Synod Representatives, and 9 elected Lay Members. The Deanery Synod Representatives, (in addition to their general PCC responsibilities) attend meetings with clergy and PCC representatives from other churches, to help to support and further the mission of the Anglican churches within the Southend Deanery and the wider Diocese. All members must be nominated and elected at the Annual Parochial Church Meeting (APCM) before they can serve on the PCC, except the Vicar, ex officio members and any members subsequently co-opted.

Parochial Church Councillors are elected annually and the terms of office are staggered. They serve for a period of three years and may then seek re-election for a further three-year period. After six consecutive years they are required to stand down for at least one year before seeking re-election. Churchwardens are elected annually but can serve up to six years consecutively. Deanery Synod Representatives are elected for three years at a time and may serve for a maximum of six consecutive years. The PCC Secretary and the Treasurer are appointed from within the PCC or from the general church membership.

All Parochial Church Councillors are required to be on the Church electoral roll and should be communicant members of the Church of England. Members of the congregation are encouraged to stand for election to the PCC.

The PCC operates through its committees and working groups which meet between full meetings of the PCC. St Mary's has the following:

Standing Committee - This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the PCC. It is responsible for the properties in the Parish Property Portfolio.

Pastoral Care – Headed up by the Associate Minister, this group, when able, attends to visiting housebound or sick parishioners in their homes or in hospital, including taking Communion.

Social - Organises Christian fellowship events.

Church Attendance

There are 110 parishioners on the Church Electoral Roll (2020: 113), of whom 63 are not resident in the Parish (2020: 67).

Safeguarding of Children and Vulnerable Adults

Miss Lois Blakey acts as the parish's Safeguarding Officer. The PCC takes very seriously its responsibilities under various safeguarding legislation. Miss Blakey organises regular safeguarding training sessions for new PCC members and guidance is given by the Diocese of Chelmsford where necessary.

The PCC has complied with the duty under section 5 of the "Safeguarding and Clergy Discipline Measure 2016" which is to have regard to the House of Bishop's guidance on safeguarding children and vulnerable adults.

A handwritten signature in black ink, appearing to read 'Paul Mackay', with a stylized flourish at the end.

Approved by the Parochial Church Council as Trustees on 16th March 2022 and signed on their behalf by The Rev'd Paul Mackay (PCC Chair).

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2021

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2021 £	TOTAL 2020 £
	Note					
Voluntary income	3a	56,976	240,973	-	297,949	188,998
Activities for generating funds	3b	1,323	-	-	1,323	2,853
Church activities	3c	21,269	-	-	21,269	19,562
Income from investments	3d	125,067	-	-	125,067	114,565
Other income	3e	118	17,990	-	18,108	8,023
TOTAL INCOME		204,753	258,963	-	463,716	334,001
<u>EXPENDITURE</u>						
Church Activities	4a	162,316	119,194	-	281,510	268,236
Governance Costs	4b	1,800	-	-	1,800	2,000
		164,116	119,194	-	283,310	270,236
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		40,637	139,769	-	180,406	63,765
NET GAIN ON INVESTMENTS		-	-	-	-	177
NET INCOME/(EXPENDITURE)		40,637	139,769	-	180,406	63,942
TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET MOVEMENT IN FUNDS		40,637	139,769	-	180,406	63,942
Total funds brought forward		1,250,890	83,956	-	1,334,846	1,270,904
Total funds carried forward		1,291,527	223,725	-	1,515,252	1,334,846

BALANCE SHEET AS AT 31st December 2021

		2021 £	2020 £
	Note		
FIXED ASSETS			
Tangible	5	105,639	100,000
Investments	6	1,150,300	1,150,300
CURRENT ASSETS			
Stock	7	303	335
Debtors and Prepayments	8	39,317	25,107
Cash at bank and in hand		234,803	77,560
		274,423	103,002
LIABILITIES			
Creditors - amounts falling due within one year	9	15,110	18,456
NET CURRENT ASSETS/(LIABILITIES)		259,313	84,546
TOTAL ASSETS LESS CURRENT LIABILITIES		1,515,252	1,334,846
TOTAL NET ASSETS		1,515,252	1,334,846
PARISH FUNDS			
Unrestricted - General		35,588	590
Unrestricted - Property		1,250,300	1,250,300
Unrestricted - Equipment Reserve		5,639	
Restricted		223,725	83,956
Endowment			
		1,515,252	1,334,846



Approved by the Parochial Church Council as Trustees on 16th March 2022 and signed on their behalf by John Tipping F.C.C.A. (Honorary Treasurer)

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. Basis of Preparation

Basis of Accounting

- The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.
- "The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition)' rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn."
- The Trustees consider that there are no material uncertainties about the PCC's ability to continue and accordingly the accounts have been prepared on a going concern basis.

2. Principal Accounting Policies

Incoming resources

- Incoming resources are included in the Statement of Financial Activities when the PCC has entitlement to the benefit of the resources, the inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.
- Gift aid receivable is included in income when there is a valid declaration from the donor, is included in the period to which the relevant donation is received and is treated as an addition to the same fund as the additional income.
- Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date.
- Grants and specific donations are included in the SOFA when any preconditions preventing their use by the PCC have been met.
- The income from charitable activities is accounted for gross of associated costs.
- Rental income from letting is accounted for when due.
- Investment income is included when receivable.

Resources expended

- Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.
- Grants payable are payments made to third parties in the furtherance of the PCC's objects. These are recognized in the accounts when a commitment has been made externally and there are no preconditions still to be met for entitlement to the grant that remain within the control of the PCC.
- Governance costs include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice on governance or constitutional matters.

Fixed assets

Consecrated land and buildings and movable Church furnishings

- Consecrated and beneficed property is excluded from the accounts by Section 11 (2) of the Charities Act 2011. No value is placed on movable Church furnishings that may be considered inalienable or historic assets held by the churchwardens on special trust for the PCC and/or which may not be disposed of without grant of a faculty. The cost and complexity of obtaining a value for such assets is regarded as disproportionate to the benefit likely to be derived by users of these accounts. All expenditure incurred during the year on consecrated or benefice buildings and movable Church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.
- The net book value of St. Mary's Hall, the Guild Hall and 69 Glenwood Avenue are based on an independent valuation carried out in October 1997. The ground lease at 69 Glenwood Avenue relates to property originally acquired as accommodation for curates of the parish.
- The freehold property at 27 Tickfield Avenue was also originally purchased as accommodation for a curate of the parish. The property has been occupied by a tenant for more than ten years. It is no longer used in connection with the principal activity of the parish.
- The properties in Broadway were a legacy received in 2017 and valued as at 31 December 2017.
- Freehold properties held for investment or charitable trading purposes are included in the balance sheet at the amount determined by independent valuation carried out in October 1997.
- No depreciation is provided against land and buildings held for investment or charitable trading purposes.

Other fixtures, fittings and office equipment

- Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired, as is expenditure relating to repair, replacement or renewal of existing assets. The only item in this category included as a Fixed Asset in these accounts is a new photocopier purchased in December 2021 at a cost of £5,639.

Investments

- The Tithe Chancel Trust was a permanent endowment fund that allows income to be spent on Chancel repairs and insurance. It was held by Chelmsford Diocesan Board of Finance (CDBF), as Custodian Trustee. As the Trust was a small trust as defined by legislation, the PCC was able to apply to the CDBF for the funds to be paid to the Parish which it did and these funds have now been credited to the new Fabric Fund.

Debtors and Prepayments

- Debtors are initially included at the settlement amount due and are subsequently measured at the cash or other consideration due.

Creditors

- Creditors are included at the settlement amount due.

3. Income and Endowments

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
3a Voluntary income				
Planned Giving	29,105	-	29,105	29,397
Service Collections	7,180	-	7,180	4,855
Donations	2,618	40	2,658	10,896
Gift Aid Tax recovered	8,018	-	8,018	7,850
Legacies	10,055	240,933	250,988	76,000
Grants				60,000
	<u>56,976</u>	<u>240,973</u>	<u>297,949</u>	<u>188,998</u>
3b Activities for generating funds				
Fairtrade Sales	1,323	-	1,323	1,492
Social Events	-	-	-	1,050
Other Fundraising Events	-	-	-	311
	<u>1,323</u>	<u>-</u>	<u>1,323</u>	<u>2,853</u>
3c Church Activities				
Sunday coffee	318	-	318	327
Wedding fees	2,684	-	2,684	1,085
Funeral fees	1,507	-	1,507	1,449
Card and Book sales	68	-	68	10
Votive Candle sales	170	-	170	237
Men's Club income	1,400	-	1,400	3,800
St Mary's Hall income	12,288	-	12,288	9,030
Guild Hall income	2,660	-	2,660	3,235
Spiritual growth	174	-	174	345
Charitable activities				44
	<u>21,269</u>	<u>-</u>	<u>21,269</u>	<u>19,562</u>
3d Income from investments				
Interest	37	-	37	146
Rent	125,030	-	125,030	114,419
	<u>125,067</u>	<u>-</u>	<u>125,067</u>	<u>114,565</u>
3e Other income				
Furlough	-	-	-	3,623
Insurance claims	-	8,918	8,918	-
Listed places of worship grant scheme	118	9,072	9,190	4,400
	<u>118</u>	<u>17,990</u>	<u>18,108</u>	<u>8,023</u>
TOTAL INCOME	<u>204,753</u>	<u>258,963</u>	<u>463,716</u>	<u>334,001</u>

4. Resources Expended

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
4a Church Activities				
Social Events	-	-	-	615
Missionary and Charitable giving	1,412	-	1,412	1,932
Diocesan parish share	71,158	-	71,158	73,496
Salaries	10,963	29,818	40,781	62,617
Payroll costs	132	-	132	165
Organist fees and expenses	1,830	-	1,830	3,052
Vicarage expenses	272	-	272	419
Sundry administrative costs	408	-	408	584
Incumbent expenses	3,585	-	3,585	5,547
Assistant clergy expenses	309	-	309	115
Children and Family Worker expenses	-	2,607	2,607	2,105
Spiritual growth	174	-	174	173
Prayer course	-	-	-	9
Bad Debts	-	-	-	481
Provision for Doubtful debts	-	-	-	9,789
Churchyard	16,637	-	16,637	4,104
Fire detection system installation	-	40,626	40,626	-
Church Fire Monitoring & Maintenance	-	3,008	3,008	-
Church re-ordering project	-	4,420	4,420	1,220
Church - Insurance	-	5,973	5,973	5,811
Church - Telephone & Broadband	999	-	999	1,296
Organ / Piano - Tuning & Repairs	548	388	936	976
Church Music - General Costs	637	-	637	629
Church - Routine Repairs & Renewals	-	7,551	7,551	15,158
Church - Cleaning	2,705	-	2,705	787
Church - Other Operating Expenses	8,705	981	9,686	6,046
Church - refuse collection	3,445	-	3,445	2,808
Upkeep of Services	1,520	999	2,519	1,630
Office & Computing	4,819	-	4,819	6,242
Printing & Stationery	1,928	-	1,928	2,887
Photocopier Costs	625	-	625	1,504
Church - Electricity	2,007	-	2,007	2,305
Church - Gas	5,718	-	5,718	3,692
Church - Water & Sewerage	197	-	197	103
Church - Gas Service Costs	1,197	-	1,197	605
Publications & Books	179	-	179	430
Bank fees	300	-	300	296

4. Resources Expended (continued)

	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Fairtrade Stall supplies	958	-	958	1,476
St. Mary's Hall - Electricity	1,667	-	1,667	2,268
St. Mary's Hall Gas	71	-	71	
St. Mary's Hall - Water & Sewerage	203	-	203	111
St. Mary's Hall - Insurance	-	1,479	1,479	1,734
St. Mary's Hall - Cleaning	1,455	-	1,455	894
St. Mary's Hall - Routine Repairs etc	2,287	14,293	16,580	2,072
Guild Hall - Gas	883	-	883	359
Guild Hall - Electricity	281	-	281	336
Guild Hall - Water & Sewerage	67	-	67	102
Guild Hall - Insurance	-	1,154	1,154	1,177
Guild Hall - Cleaning	457	-	457	760
Guild Hall - Routine Repairs etc	278	2,415	2,693	1,025
Tickfield - Insurance	417	-	417	
Tickfield - Repairs & Maintenance	180	-	180	434
Tickfield - Property management costs	706	-	706	705
Commercial Property expenses	9,395	-	9,395	26,210
Sunday coffee supplies	198	-	198	124
Other Professional Fees - church	40	-	40	1,348
Other professional fees - other PCC property	-	-	-	3
Security Systems	364	3,482	3,846	7,470
	<u>162,316</u>	<u>119,194</u>	<u>281,510</u>	<u>268,236</u>
4b Governance Costs				
Independent Examination fees	1,800	-	1,800	2,000
	<u>1,800</u>	<u>-</u>	<u>1,800</u>	<u>2,000</u>
TOTAL RESOURCES EXPENDED	<u>164,116</u>	<u>119,194</u>	<u>283,310</u>	<u>270,236</u>

5. Tangible Fixed Assets

	2021 £	2020 £
Guild Hall	40,000	40,000
St Mary's Hall	60,000	60,000
Equipment	5,639	-
	<u>105,639</u>	<u>100,000</u>

The net book value of St Mary's Hall and the Guild Hall are based on an independent valuation carried out in October 1997. The equipment relates to a new photocopier purchased in December 2021. Depreciation will be charged from January 2022 on a straight line basis to as to write the cost off over a five year period.

6. Investments

	Value as at 1 Jan 2021 £	Value as at 31 Dec 2021 £
27 Tickfield Avenue	80,000	80,000
69 Glenwood Avenue	300	300
86-88 Broadway	450,000	450,000
59-61 Broadway	620,000	620,000
TOTAL	1,150,300	1,150,300

The value of 69 Glenwood Avenue is based on an independent valuation carried out in October 1997. The ground lease at 69 Glenwood Avenue relates to property originally acquired as accommodation for curates of the parish.

The freehold property at 27 Tickfield Avenue was also originally purchased as accommodation for a curate of the parish. The property has been occupied by a tenant for many years. It is no longer used in connection with the principal activity of the parish.

The properties in Broadway were a legacy received in 2017 and valued as at 31st December 2017.

7. Stock

Stock held relates to the fairtrade sales stall and is valued at the lower of cost and net realisable value.

8. Debtors and Prepayments

	2021 £	2020 £
Commercial properties rent	20,367	12,500
Commercial properties agent	10,000	-
St Mary's Hall	5,690	3,945
Guild Hall	2,440	120
Gift Aid recoverable	733	705
Listed Places of worship VAT scheme	87	111
Other debtors	-	41
Prepayments	-	7,685
	39,317	25,107

9. Liabilities

	2021 £	2020 £
Accruals & Creditors due within one year	15,110	18,456

10. Trustee expenses

- Expenses of £2,834 (2020 - £2,925) were reimbursed by the charity to four Trustees (2020 - four Trustees) covering office operating costs, travelling and similar costs.

11. Trustee remuneration

- Remuneration was charged in the accounts in respect of services of supplied during the year to the following Trustee:

Mrs M van Looy (Organist and Director of Music) - £1,830. (2020 - £3,000)

12. Related Party transactions

- Mrs Sue Mackay was paid £4,309 (2020 - £5,186) for her services as PCC secretary and for giving other secretarial support to the Incumbent;
- Mrs Christina Turner was paid £6,545 (2020 - £6,255) for administration services in the parish office;
- The PCC is managing trustee of the "Prittlewell Church of England school Charity" (PCEC) commonly known as the "Ameris Trust". The Trust made no grants to the PCC in 2021 (2020 - £60,000).

13. Staff Costs

- The average number of employees during the year was two with a full time equivalent figure of 1.4. No employees received employee benefits of more than £60,000.

	2021 £	2020 £
Salaries	39,387	55,342
Pension costs	1,394	1,781
Redundancy costs	-	5,494
	40,781	62,617

The PCC is a participator in the Church of England Pensions Board scheme.

14. Summary of Assets by Fund

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL £	2020 £
Tangible Fixed Assets	105,639	-	-	105,639	100,000
Investments	1,150,300	-	-	1,150,300	1,150,300
Current Assets	48,235	226,188	-	274,423	103,002
Amounts falling due within one year	(12,647)	(2,463)	-	(15,110)	(18,456)
	1,291,527	223,725	-	1,515,252	1,334,846

15. Missionary and Charitable Giving

	£
Children's Society	920
Little Heroes ASD Support	42
St Francis Hospice	74
Havens Hospice	34
Friends of Essex Churches	100
Trust Links	42
Trinity Methodist Church Christmas Appeal	200
	1,412

16. Fund Accounting

- **Unrestricted funds** comprise those funds which the Trustees are free to use in accordance with the charitable objects. General funds which can be used for ordinary purposes of the PCC Funds designated for a particular purpose by the PCC are also unrestricted. Designated funds have been created for the following purposes:

Properties

This represents the various properties shown in the balance sheet under tangible fixed assets and investment properties of which the PCC is managing trustee and the Chelmsford Diocesan Board of Finance is custodian trustee.

Equipment Reserve

This fund relates to office equipment which has been capitalised and will be written off over a number of years.

- **Restricted funds** comprise of funds raised for and their use restricted to a specific purpose or donations subject to imposed donor conditions. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Main Roof Repairs and Heal Roof Repairs

These funds are held to cover the costs of any maintenance and repairs to the church roofs.

Organ Upkeep

This relates specifically to organ upkeep. The fund is now exhausted and organ upkeep will be covered as a general fund cost in future.

P. Spenceley Altar Linen & Bells

This fund covers the cost of altar linen and small costs relating to the bells and has now been exhausted.

Fabric Fund

This fund was created in 2021 following the selling of the endowment with the Chelmsford Diocesan Board of Finance and crediting the proceeds to this fund. The fund also benefited from a legacy from the late Tony Swift. The fund is used to maintain church and ancillary buildings.

Tony Swift Young Persons Fund

This fund was created in 2021 following a legacy from the late Tony Swift. It is for the benefit of young people work in the church and is currently funding the salary and expenses of the Children and Families Worker.

17. Movement of funds

Fund name	Balances brought forward £ 1/1/2021	Incoming Resources £	Outgoing Resources £	Transfers £	Gains and Losses £	Balances Carried Forward £ 31/12/2021
Unrestricted Funds						
General	590	204,753	(164,116)	(5,639)	-	35,588
Designated – <i>Equipment Reserve</i>	-	-	-	5,639	-	5,639
Designated – <i>Properties</i>	1,250,300	-	-	-	-	1,250,300
Total Unrestricted Funds	1,250,890	204,753	(164,116)	-		1,291,527
Restricted Funds						
Main Roof Repairs	4,298	-	(225)	-	-	4,073
Heal Roof repairs	13,665	-		-	-	13,665
Fabric Fund	34,654	138,457	(81,065)	-	-	92,046
Organ Upkeep	388	-	(388)	-	-	-
P. Spenceley Altar Linen & Bells	999	-	(999)	-	-	-
Tony Swift Young Persons Fund	29,952	120,506	(36,517)	-	-	113,941
Total Restricted Funds	83,956	258,963	(119,194)	-	-	223,725
Total Funds	1,334,846	463,716	(283,310)	-	-	1,515,252

18. Support costs

The SORP requires support costs such as administration, postage, telephone, depreciation etc to be allocated to the relevant activity cost category they support. The Trustees do not consider it cost beneficial to set up systems to allocate such costs and accordingly have shown such support costs separately under charitable activities.

19. Governance costs

A charge in the accounts of £1,800 has been made in respect of Independent Examination fees relating to the 2021 Report and Accounts.

20. Capital Commitments

There were no capital commitments at the balance sheet date.

21. Post Balance Sheets Events

There are no material post balance sheet events.

22. PCESC called the PRITTLEWELL AMERIS TRUST since July 2014

This is the Prittlewell Church of England School Charity. The Managing Trustee of 'Ameris' is the Parochial Church Council of St Mary the Virgin, Prittlewell. PCESC maintains its own current and deposit accounts and may give Grants to the PCC at the discretion of the Trustees, in accordance with the aims and objectives of 'Ameris'

23. Contingent Asset

In October 2021, £3,000 was due to be refunded by the gas energy supplier CNG Energy Limited in respect of incorrectly charged value added tax and climate levy charges relating to the previous four years. The company went into administration in November 2021 and the accounts were taken over by Pozitive Energy Limited. The Trustees reasonably expect the amount due to be refunded in due course. No amount has been included in the balance sheet at 31st December 2021 in respect of this debt.

Independent Examiner's Report to the Trustees of the Parochial Church Council of St Mary the Virgin Prittlewell

I report to the trustees on my examination of the financial statements of the Parochial Church Council of St Mary the Virgin Prittlewell ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.


Kate Bell FCA
Rickard Luckin Limited
Phoenix House, Suite 8
Christopher Martin Road
Basildon
Essex
SS14 3EZ

Date 17th March 2022