



**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

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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

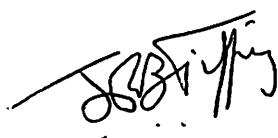
STATEMENT OF FINANCIAL ACTIVITIES

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” (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 £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
	<hr/>	<hr/>
	42,883	40,317
	<hr/>	<hr/>

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)
	<u>(35,679)</u>	<u>2,063,330</u>	<u>15,207</u>	<u>2,042,858</u>	<u>2,140,299</u>

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.

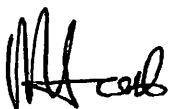
An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance 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