



**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

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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

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

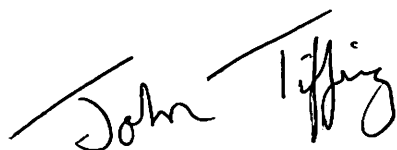
STATEMENT OF FINANCIAL ACTIVITIES

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
	<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 £	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.

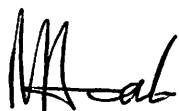
An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance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