

St Saviour's Westcliff
Trustees Annual Report 2025

2025 proved to be a very busy year for St Saviour's with a number of projects completed and major changes to the church building. Work on the installation of the accessible toilet and the tea and coffee servery at the back of the church commenced during the first quarter of the year and the project was finally completed in July to the delight of the congregation and to all who use the building. Our thanks go to Robert Godsill, the architect and project manager and also to Lodge and Sons for the excellent workmanship. We also now have water supply to this area of the church which was not the case previously. The cost to date is just over £109,000.00. In order to make full use of the new facilities a number of pews have been removed to create a larger communal area at the rear of the church and new tables and chairs purchased for this area. In addition to providing seating for those using the servery this space is now used for informal church services and for other social activities.

Whilst this major work was taking place routine maintenance of the church and the hall continued and the wooden floor of the hall has been sanded down and re-varnished. It is also planned for the hall to be decorated during the early months of 2026.

In the middle of the year it was announced that St Saviour's would be getting a new curate who would complete his training with us and we were pleased to welcome him in September. Unfortunately our vicar was then diagnosed with cancer and had to take medical leave, leaving the curate to take services with the assistance of a priest for the Eucharist. Again, unfortunately our curate also suffered a serious medical condition and was forced to take time off meaning that for a period of two months we were without both of our clergy. However our curate managed to resume some duties at the beginning of November whilst the vicar was undergoing treatment. The vicar was finally given the all clear early in 2026 but, following the months of treatment, has decided it is time to retire.

With the completion of the building project, the finances show an excess of expenditure over income of £112,137.00 with total reserves now standing at £255,921.00 as against £367,321.00 at the end of the previous year. We have continued to support the Southend Food Bank, offering free use of our facilities as well as supporting financially and have also supported other local and national charities as well as contributing to appeals for overseas disasters. General income was a little down on the previous year with the loss of a regular user of the church hall and slightly lower giving but it is hoped that with the emphasis on raising funds for the building project no longer in place general income will improve. With the cost of utilities continuing to increase,

expenditure is likely to continue increasing but we will continue to support worthy causes where ever possible

SAINT SAVIOUR'S PCC – WESTCLIFF ON SEA
Charity Registered Number 1132331

Year ended 31st December 2025

Notes to the Accounts

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the “Statement of Recommended Practice” (SORP) (FRS 102) issued by the Charity Commissioners. The accruals basis of accounting has been adopted.

Funds

The accounts are split into separate funds. The main funds of the council are described in terms of their purpose and restrictions in Appendix A. These are Unrestricted, Designated, Restricted or Endowment in nature.

- *Unrestricted – these are general funds and can be used by the PCC for any purpose.*
- *Designated – these are general funds but with a specific purpose in mind. They can be transferred back to unrestricted funds at any time.*
- *Restricted – these are monies donated or allocated for a specific purpose only.*
- *Endowment – the capital must be maintained – only income/interest arising from the endowment may be used.*

Incoming Resources

All incoming resources are accounted for on a gross basis. Planned giving, collections and donations are recognised when received.

Tax refunds are recognised as soon as the amounts are claimable.

Grants and legacies are accounted for when the Charity is legally entitled to the amounts due.

Investment income – dividends are accounted for when receivable; interest and tax recoverable are accrued.

All other income is generally recognised when it is receivable.

Resources Used

The parish share (diocese quota) is paid regularly and is included in expenditure for the year to which it relates.

Amounts received specifically for third parties (e.g., The Children's Society; Christian Aid; CMS etc) are dealt with as restricted third-party funds and the liability for payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

1) Charitable Status

Members of the PCC are Trustees of the Charity.

We were registered on 26th October 2009. The full charity name is:

The Parochial Church Council of the Ecclesiastical Parish of St. Saviour Westcliff on Sea.

We are legally entitled to use our registered working name, which is St. Saviour's PCC, Westcliff.

As recommended by the Church of England, we set our key charitable objective as "Promoting in the ecclesiastical parish the whole mission of the church".

2) Diocese Faculty – Served Project

During the year St. Saviours paid out £104,640 on the served project at the rear of the Church. We are currently accruing a further expense of £18,500 for outstanding bills and work which needs to be certified making the final expected total of £123,140. This is subject to ongoing discussions with the Quantitative Surveyor and the Builders. We also received grants against this amount of £21,750 This is broken down further in Appendix B (Page 14) which also details funds raised by St. Saviour's parishioners.

3) Fixed Assets

Consecrated property is not included in the accounts in accordance with Section 96(2)(a) of the Charities Act 1993.

All assets of Saint Saviour's such as the Grand Piano and Digital Keyboard were originally donated to the church and as such have been fully depreciated during 2021. Individual items of equipment with a purchase price of £500 or less are always written off when the asset is acquired. The chairs purchased for the 'Served Project' have been fully expensed during 2024 and have been shown as an exceptional item in the accounts.

Investments are shown at market value as at close of business on 31st December 2025.

4) Annual Accounts

The annual accounts show an overall deficit (including expenditure paid and payable on the Served Project) of **£112,137.45** against a surplus of **£12,881.53** in 2024.

There was an overall deficit on normal trading activities of **£10,747.45** against the trading surplus of **£20,244.33** in 2024 before any exceptional items.

Exceptional Items

During 2025 the church incurred costs of **£123,140** on the Served Project and received **£21,750** in grants for this work, reducing the net cost to £101,390.

In 2024, new chairs costing £7,462.50 were recognised as an exceptional item.

Income and Expenditure

- a) Total income of **£97,964.96** for normal trading activities (i.e., funds received/receivable) from all sources decreased by **£14,873.23** mainly due to a decrease in voluntary income of **£3,747.12**. Hall lettings at **£30,347.87** were lower than 2024 by **£4,182.73**, mainly due to the loss of a regular user. See Appendix C (Page 15) for Hall contribution. The Summer Fair and Christmas Bazar contributed net amounts of **£945.73** and **£1,355.41** respectively. Investment income was down due to a reduction in rates and funds available. The increase in value of the former Curate's Property of **£2,703.32** has been reinvested and therefor taken to a revaluation reserve instead of income.
- b) Resources used (i.e., expenditure) were increased by **£16,218.55** mainly due the increases of fuel bills, hall maintenance and cleaning cost offset by a reduction of the Diocese Quota of **£29,546** in 2025 **from £31,790** in 2024. Reverend Julie Fleming and Reverend Mike Simmonds are both non-stipend. St. Saviour's Church also paid out **£311** for repairs to the flat owned by them, although the rental income remained unchanged at £450 per calendar month. (£5,400 per annum). Staff associated costs have remained very similar to those of 2024.
- c) Overall, the Church showed a surplus summarised as follows:

31 st December	2025	2024	2023	2022	2021	2020	2019	2018
Incoming Resources	97,965	113,428	115,399	65,851	57,201	70,405	106,207	96,433
Resources Utilised	(108,7132)	93,084	(99,778)	(78,689)	(81,588)	(102,145)	(118,095)	(174,965)
Surplus (Deficit) Before legacies and exceptional items	(10,748)	20,344	15,621	(12,838)	(24,387)	(31,740)	(11,888)	(78,532)
Legacies and Deposits	Nil	Nil	7,000	Nil	102,823	Nil	Nil	Nil
Grants Received	21,750							
Exceptional Expenditure Sundry	(123,140)	(7,463)	Nil	Nil	Nil	Nil	Nil	Nil
Overall Surplus (Deficit)	(112,138)	12,881	22,621	(12,838)	78,436	(31,740)	(11,888)	(78,532)

- d) As can be seen from the summary above, there is an overall deficit. The deficit in 2018 was predominantly due to the heating repairs of some £71,000 and the fall in market performances. The expenditure is higher this year following the overall trend in rising costs meaning the church remains reliant upon one-off deposits such as legacies, returns on funds invested and one-off events such as gift days, which does leave the Church potentially financially exposed. The major element of expenditure being the Stipend Quota is under constant review by the Diocese and has been advised at **£29,946 for 2026**, an increase of **£400** from 2025. Other 'fixed' costs of running the church are the insurance costs of approximately £8,500 per annum and the fuel costs for both the church and hall of £12,000 per annum and £4,000 for hall cleaning.
- e) In terms of resources available to the Church, at 31st December 2025 these amounted to **£255,921.34** (including legacies, deposits and writebacks) when compared to the previous year of

£367,321.03 and is summarised on the Balance Sheet attached. This reduction is mainly due to the Servery Project.

5) Balance Sheet

- a) Morrison Rose and National Savings Funds were both liquidated during the year to raise funds for the Servery.
- b) General Debtors total **£4,648.14**, consisting of general income not banked until after the year end and interest on the CCLA deposits of **£1,177.94**. HMRC Gift Aid due **amounted to £2,342.32**
- c) The Chelmsford Diocese has confirmed that the **Ada Ferguson Legacy** is the property of St. Saviour's and is valued by them at **£23,478.82** represented by **1057.6855 shares at £22.193** in the CCLA CBF Church of England Investment Fund. This was valued by the Diocese at 31st December 2025.
- d) **CBF Diocese Funds** totalling **£62,437.81** represents the proceeds of the former **Curate's House, 46 Grosvenor Road** which are held on behalf of St. Saviour's by CCLA CBF as a cash deposit. This has now been valued by Chelmsford Diocese at **£62,437.81 on 31st December 2025**. The increase of **£2,703.32** between this balance and the balance last year of **£59,734.49** has been reinvested and had been included in the revaluation Reserve. The income is accumulated within the fund but can be withdrawn by the PCC for general ecclesiastical purposes. The use of the capital can only be used for items of a capital nature.

Morrison Rose Legacy has now been liquidated to help with financing the Servery Project.

- e) Accounts Payable of **£22,219.44** represent expenses relating to 2025, but not paid until 2026, consisting of the outstanding bills and accruals for the **Servery Project of £18,500**, fuel bills, organist fees and planned work on the organ of **£690**.
- f) Monies collected on behalf of Charities and still owing to them at the year-end represent **£427.67 for the Children's Society**. During the year, we also donated from the Church funds:

Myanmar Flood	£500
Tear Fund	£2,000
Age Concern Southend	£1,000
Southend Food Bank	£1,000
Toilet Twinning	£60

Totalling £4,560 which is unfunded.

Other charitable monies collected and paid out were for MacMillan Cancer and the Bishop's Trust. St. Saviour's also lets out the Church to the local Food Bank run by the Trussell Trust at no charge. If this were charged this would represent income of approximately **£3,000**.

- g) Rent of £450 (being one month), has been received in advance.

6) Other Notes

- a) **Ex gratia payments**- there were no Ex-Gratia payments made in 2025.
- b) **Institution or body corporate connected with the Council** – there are no institutions or bodies corporate connected with the Council.
- c) **Guarantees given by the Council** – the Council have given no guarantees.
- d) **Loans outstanding** – there are no loans outstanding.
- e) **Contingent liabilities** – there are no recognised contingent liabilities.
- f) **Other material financial commitments** – there are no other known material financial commitments apart from the ‘Serving Project’ mentioned in Note 2.
- g) **Reserves Policy** – there is no reserves policy currently in place, but the purpose of each fund is clearly identified – see Appendix A (Pages 8 & 9)

Patricia White
Treasurer

St. Saviour’s PCC, Westcliff on Sea

Year ended 31st December 2025

Appendix A – Definition of Funds

Name	Purpose	Restrictions	Designation
Ada Ferguson Legacy	Legacy from parishioner left to St. Saviour’s in 1952. Fund held by the Diocese	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Development Fund	To fund future developments concerning the Church and Hall buildings	Only for the purposes of Church and Hall development projects at St. Saviour’s	Designated
CBF Capital	To hold the capital released by the sale of the Curate’s house in Grosvenor Road to support future capital developments	Fund is restricted to capital purposes only	Restricted

CBF Capital Interest	To hold the interest on the capital released by the sale of the curate's house in Grosvenor Road to support future capital developments	Accumulated interest can be used for general purposes	Designated
Fabric Fund	To provide for the costs of the long term repairs to the fabric of St. Saviour's	Only for the maintenance of the fabric as stated, at the discretion of the PCC	Designated
Friends of St Saviour's Now transferred to Served Fund	To be used for general capital and other purposes	For general purposes	Designated
Morrison Rose Legacy Liquidated in 2025	Legacy from the vicar. The endowment capital is still kept in Trust by the Diocese and provides income for the parish	Income from the endowment can be used for general purposes	Endowment
PCC Charitable Giving	To hold funds for distribution to charities as directed by the PCC based on 10% of income	For distribution to nominated charities/ organisations as directed by the PCC	Designated
PCC General Fund	Funds raised for the general purposes of St. Saviour's PCC, Westcliff	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Third Party Collections	To hold monies collected for third party charities and the like	Amounts to be paid over only to the causes for which they have been collected	Restricted
Organ Fund	Funds to be used for the repair and maintenance of the Church Organ	Only to be spent on the purpose described in relation to the Church Organ	Restricted
Youth Club – Now transferred to Served	To hold funds belonging to the Youth Club	Youth Club purposes	Restricted
Legacies	Over the last four years, legacies have been made to the church for general use. These are held within the church funds	None – within the scope and responsibility of the PCC	Unrestricted/ Undesignated
Served Fund	Monies collected/ transferred from other funds for the Church Served	Church Served	Restricted Through choice

BALANCE SHEET AS AT 31st DECEMBER 2025

NOTES

	2025	2025	2024	2024	
FIXED ASSETS		-			
CURRENT ASSETS					
CAF Cash account	18,865.00		38,802.81		5a
CAF Gold	34,167.61		41,430.40		
CCLA CBF Dev 001D	38,558.50		36,889.07		
CCLA CBF Gen 002D	77,339.31		73,990.81		
Lloyds TSB Plus Business	16,303.27		46,854.88		
National Savings	- 0.00		15,026.65		
Cash In Hand	-		-		
Debtors- General	4,648.14		2,418.02		5b
Debtors HMRC	2,342.32		2,370.70		
Legacies- AF	23,478.82		44,953.30		5c
CBF Diocese-Property/MR	62,437.81		74,163.05		5d
TOTAL CURRENT ASSETS	278,140.78		376,899.69		
LIABILITIES					
Stipend Quota Payable	-		-		
Accounts Payable	21,341.77		3,694.36		
Charity Payable	427.67		1,184.30		5f
Rents received in advance	450.00		450.00		5g
Deferred Income (Grant)	-		4,250.00		4
TOTAL LIABILITIES	22,219.44		9,578.66		5e
NET ASSETS		255,921.34		367,321.03	
TOTAL		255,921.34		367,321.03	
REPRESENTED BY					
Retained Earnings B/F	286,393.41		273,511.88		
Retained Earnings Curren -	112,137.45		12,881.53		
Revaluation Surplus	17,490.38		16,752.62		
Stipend Surplus	64,175.00		64,175.00		
TOTAL RESERVES		255,921.34		367,321.03	4e

SAINT SAVIOUR'S CHURCH

Registered Charity No: 1132331

STATEMENT OF FINANCIAL ACTIVITIES

NOTES

	2025	2024	
INCOME			
Voluntary Income	39,226.49	42,973.61	
Generating Income/ Funding	44,290.03	50,632.05	
Investment Income	12,576.44	16,734.53	
Church Services	1,872.00	2,498.00	
TOTAL INCOME	97,964.96	112,838.19	3a
EXPENDITURE			
Diocese	30,088.00	32,147.00	
Personnel	19,002.88	19,950.49	
Church Costs	37,782.38	32,671.04	
Hall Costs	17,279.15	7,725.33	
Charity	4,560.00	-	
Balance			
TOTAL EXPENDITURE	108,712.41	92,493.86	
SURPLUS/ DEFICITORDINARY CURRENT YEAR	- 10,747.45	20,344.33	3b
EXCEPTIONAL ITEMS			
Grants Received	21,750.00	-	
Servery Project Net	- 123,140.00	- 7,462.80	
TOTAL EXCEPTIONAL	- 101,390.00	- 7,462.80	4
OVERALL SURPLUS/DEFECIT	- 112,137.45	12,881.53	4a

STATEMENT OF FINANCIAL ACTIVITIES - DETAILS

NOTE

INCOME:

2025

2024

Voluntary Income

Regular Income- Lloyds	6,110.00	6,315.00	
Card Reader Lloyds	0.00	-	
Regular Income- CAF	18,690.88	19,442.98	
Regular Manual	1,967.00	3,228.34	
Gift Day	-	1,870.00	
Non Gift Aid/Donations	3,305.00	2,753.00	33,009.91
Collections	1,963.02	1,318.83	
Tax Recoverable Gift Aid(PG	3,653.90	3,524.02	
HMRC Lloyds	3,536.69	4,521.44	
Other Income-Giving Machi	-	-	

TOTAL VOLUNTARY

39,226.49

42,973.61

Generating Income Activities

Rummage/ Sales/Fair	3,945.68	3,698.15	
Church Café	4,694.26	7,070.40	
Organ Fund	312.50	687.00	
Community Singers	4,450.80	4,035.57	
Church Hall Lettings	30,347.81	34,530.54	
Hall Meter Income	175.00	90.00	
Magazines/Publications	363.98	520.39	
Charities		-	
	44,290.03		50,632.05

INVESTMENT INCOME

Dividends AF	1,249.11	1,219.93	
Bank and BS Interest	5,881.49	6,956.07	
National Savings		147.73	
CP and MR	-	3,010.80	
Rent from Lands, buildings	5,400.00	5,400.00	
NS Interest	45.84		
Investment Revaluation Sur	-	-	
Gift Aid			

12,576.44

16,734.53

CHURCH SERVICES

Weddings	721.00	1,392.00	
Baptism/ Confirmation	-	-	
Funeral	1,151.00	1,106.00	
	1,872.00		2,498.00

TOTAL INCOME

97,964.96

112,838.19

EXPENDITURE:

Diocese					
Stipend -Diocese	29,546.00			31,790.00	
Ministry Share	542.00			357.00	
		30,088.00			32,147.00
Staff and Organist					
Vicar Curate	2,459.03			1,100.82	
Hall Manger/ Cleaner	7,498.92			6,979.44	
Staff Training	-			806.00	
Cover Clergy	280.00			200.00	
Admin Costs	2,274.93			3,549.23	
Organist	6,490.00			7,315.00	
		19,002.88			19,950.49
Church Costs					
Insurance	8,543.71			8,085.58	
Organ tuning etc	690.00			3,447.38	
Church Maintenance	5,708.14			4,710.80	
Cleaning	1,325.00			1,300.00	
Upkeep services	3,243.40			2,531.67	
Church café	2,095.48			2,897.94	
Electricity	11,670.75			5,608.95	
Water	1,196.68			1,144.10	
BT	1,236.70			515.38	
Flat costs	311.00			785.00	
Vicarage	32.23			404.98	
Major Repairs- Porch	-			-	
Bank Charges- church accou	204.59			242.20	
Publications	1,524.70			997.06	
Other general	-			-	
		37,782.38			32,671.04
Hall Costs					
Electricity	2,305.44			2,418.08	
Gas	2,563.08			2,946.36	
Cleaning	4,055.88				
Maintenance	3,053.15			2,360.89	
Major Repairs	5,301.60			-	
		17,279.15			7,725.33
Charity					
Missionary	4,560.00			-	
Secular					
		4,560.00			-
Balance					
TOTAL EXPENDITURE		108,712.41			92,493.86
NET SURPLUS/DEFICIT ORDINARY ACTIVITIES		- 10,747.45			20,344.33
EXCEPTIONAL ITEMS					
Grants Received	21,750.00			-	
Servery Project Expenditure -	123,140.00			7,462.80	
TOTAL EXCEPTIONAL		- 101,390.00		- 7,462.80	2
OVERALL NET SURPLUS/DEFICIT		- 112,137.45			12,881.53

CAFÉ PROJECT

APPENDIX B

31st DECEMBER 2025

FUNDS RAISED TODATE

from 2023 to 2025

CAF Bank

Gift Day 2023	9,020.00
GA	662.50
Gift Day	1,870.00
Church café	1,165.50
Films	921.60
Wimbledon	230.34
Concert	776.30
Talent	62.82
Donations via TL	1,774.00
Dontations-direct	2,458.00
Sale of Pews	1,230.00
Sale of Chairs	1,365.00
Net Art	- 461.10

TOTAL

21,074.96

OTHER

Grants Received	21,750.00
PCC Allocation	50,000.00
Friends Fund Transfer	8,932.18

TOTAL OTHER

80,682.18

TOTAL FUNDS

110,506.12

FUNDS UTILISED

Advanced Moulds-Chairs	7,462.50
Lodge Builders	71,820.00
Lodge Builders	32,820.00
Lodge Builders to pay	18,500.00

TOTAL UTILISED

130,602.50

BALANCE

- 20,096.38

**Independent Examiner's Report
To the Parochial Church Council of
St. Saviour's Church – Westcliff on Sea
Registered Charity Number 1132331**

This report on the financial statements of St Saviour's PCC Westcliff on Sea is for the year ended 31st December 2025, as set out in the attached Accounts, Notes thereto and Balance Sheet is in respect of an examination carried out in accordance with Section 145 of the Charities Act 2011 (" the Act ")

Respective responsibilities of the Trustees and of the Independent Examiner

As Trustees of the Charity you are responsible for the preparation of the financial statements. You consider that an audit is not required under section 144 of the Act but that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the Act
2. Follow procedures laid down in the general directions given by the Charities Commission under section 145(5)(b) of the Act: and
3. State whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions issued by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a ' true and fair ' view. My report is limited to those matters set out in the statement below.

Independent Examiner's Statement:

In connection with my examination, no matter has been brought to my attention which gives me reasonable cause to believe that in any material respect the requirements

1. To keep accounting records in accordance with Section 130 of the Act

and

2. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act have not been met

Nor

3. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the accounts to be reached.



ROY RUTTER, A.L.I.B.F.

1 Blenheim Mews, Leigh on Sea, SS9 3DZ

Dated : 9th March, 2026