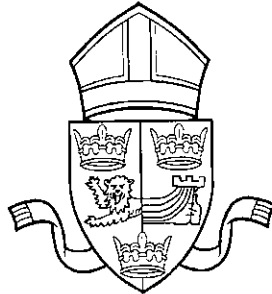


**Diocese  
of  
St Edmundsbury and Ipswich**



**Annual Report  
and  
Financial Statements  
of  
The Parochial Church Council of the Ecclesiastical Parish  
of  
St Mary the Virgin  
Walton, Felixstowe  
Suffolk**

**For the year ended 31 December 2025**

**Prepared under the Receipts and Payments Basis**

**Registered Charity: 1133981**

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## **GENERAL INFORMATION**

### **Contact Details**

#### **Church**

St Mary's Church  
Walton High Street  
Felixstowe  
Suffolk  
IP11 9DS

#### **Rector**

Revd Enid Pow  
The Vicarage  
15 Walton Hall Drive  
Walton  
Felixstowe  
IP11 9FA

St Philip's Community Hub  
Wadgate Road  
Felixstowe  
IP11 2LY

#### **Office Manager**

Mrs Georgina South (to 31/8/25)  
Mrs Carla Ball (from 29/9/25)  
Church Office  
St Philip's Community Hub  
Wadgate Road  
Felixstowe  
IP11 2LY

#### **St Mary's Treasurer**

Dr David Bellamy  
Church Office  
St Philip's Community Hub  
Wadgate Road  
Felixstowe  
IP11 2LY

#### **Bankers**

Barclays Bank  
Leicester  
LE87 2BB

#### **Independent Examiner**

Mr Simon Sturman FCCA  
Simply Accounts & Tax Ltd  
Epsilon House  
Ransomes Europark  
Ipswich  
Suffolk  
IP3 9FJ

#### **Architect**

Mr Philip Orchard  
Whitworth  
Unit 12 Park Farm  
Fornham St Genevieve  
Bury St Edmunds  
Suffolk  
IP28 6TS

#### **Charitable Status**

Registered 2<sup>nd</sup> February 2010  
Charity Number 1133981

#### **Insurers**

Church Rep: Mr Philip Rawe  
Trinitas Church Insurance Services  
Blenheim House  
1-2 Bridge Street  
Guildford  
Surrey  
GU1 4RY

#### **Governing Document**

Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

## **MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL**

Members of St Mary's PCC can be either ex-officio and/or elected at the Annual Parochial Church Meeting (APCM) in April or May. The Church Wardens and Deanery Synod Representatives are all ex-officio members.

**St Mary's Parochial Church Council was made up as follows:**

	<b>St Mary's PCC 2025</b>	<b>TO</b>
<b>Rector</b>	Revd Enid Pow	Ex Officio
<b>Wardens:</b> Ex Officio	Dr Lynda Tempest Mr Philip Rawe	May 2026 May 2026
<b>PCC Treasurer:</b>	Dr David Bellamy	June 2026
<b>Associate Priest</b>	Revd Wendy Smith**	Ex Officio
<b>Readers</b>	Mrs Wendy Fellingham Mrs Margaret White	to March 2025 Ex Officio
<b>Deanery Synod Representatives:</b> Ex Officio	Dr Lynda Tempest Miss Carole Edwards	June 2026 June 2027
<b>PCC Elected Members:</b>	Dr David Bellamy Mrs Lorna Bellamy Mrs Jan Garfield Mr Ian Cobb Mr Michael Gates Mrs Isabel Jenkins Mrs Carolyn Jones Mr David Mutum 1 Vacancy 2 Vacancies	May 2023-May 2026* to May 2025 May 2023-May 2026* May 2023-May 2026* May 2025-May 2028 May 2023-May 2026* to May 2025 May 2025-May 2028 to May 2026 to May 2028
<b>PCC Secretary</b>	Mrs Diane Buxton **	June 2026

\*Has the option of standing for election for a further three years.

\*\*Not a Trustee.

## **COMMITTEES OF THE PAROCHIAL CHURCH COUNCIL**

The PCC operates through a Standing Committee that meets between full meetings of the PCC.

**PCC Standing Committee:** This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. This committee is automatically comprised of the Rector (Revd Enid Pow), two Church Wardens (Dr Lynda Tempest and Mr Philip Rawe), the Treasurer (Dr David Bellamy), the Secretary (Mrs Diane Buxton) and one additional PCC Member (Mrs Jan Garfield).

The Rector has regular meetings with the two Church Wardens and the Treasurer.

### **Sub committees:**

#### Finance:

Dr David Bellamy (Treasurer), Mr Philip Rawe (Church Warden),  
Mr Stephen Rowe (Bookkeeper), Mr Paul Solomon (Gift Aid Officer),  
Mrs Margaret Lake (FWO Officer) and Mrs Carolyn Jones.

#### Estate:

Mr Philip Rawe (Church Warden), Mrs Georgina South, Benefice Co-ordinator (to August 2025),  
Mr Michael Gates (PCC), Mrs Jan Garfield,  
Mr Christopher Hadden (to July 2025) and Mr Ian Cobb.

#### St Philip's Community Hub:

The Revd Enid Pow (Rector), Dr Lynda Tempest (Church Warden),  
Mrs Carolyn Jones (Hub Manager), Mrs Margaret White (Pop-Up Manager),  
Dr David Bellamy (PCC), Mrs Wendy Fellingham (to July 2025)  
and Mrs Alison Harvey.

**Benefice Council Representatives:** As the Benefice Churches hold joint Benefice PCC meetings, there are no separate representatives.

**St Mary's Church Elders 2025:** Dr Lynda Tempest, Miss Mary Wakefield,  
Mrs Ann Woodard and Mrs Linda Moore.  
From 16/11/25: Mrs Heather Wakefield.

**St Philip's Church Elders from 16/11/25:** Mrs Winnie Mutum, Mr Christopher Cushing  
and Mrs Alison Harvey.

**St Mary's Church Readers 2025:** Mrs Mary Rowe, Mrs Margaret White,  
Mrs Wendy Fellingham (to July 2025) and Mrs Sandra Griffiths.

### **St Mary's Church Officers 2025:**

Health and Safety Officer: There was no Health & Safety Officer in 2025.

Parish Safeguarding Officers: Mrs Sonya Stephenson and Mrs Ann Woodard.

# **Trustees Reports**

## **ST MARY'S CHURCH: ANNUAL REVIEW 2025**

### **Rector's Report**

Unavailable due to ill health.

### **Church Wardens' Report 2025**

2025 proved an interesting year. The buildings and more importantly the church community continued. So, what did happen?

Lynda and Philip were elected as your church wardens for another year. David Bellamy continued as the treasurer. This is an important role, made even more difficult with the energy crises, a reduced congregation and with some exceptions the general level of giving hasn't increased. According to the government website, £10 given in 2015 would mean you need you to give £14 today just to maintain your level of giving. However, our long term friends and tenants moved out of Victoria Cottage to a bungalow and we took the opportunity to redecorate a well maintained building ready for renting at the current market rate. Thanks to Rachel Green and her Dad for undertaking much of the preparatory work and advising on decor.

Thanks should be given to the Deputy Wardens Mike Gates and Carole Edwards at St. Mary's and David Mutum and Isabel at St Philip's; they have never complained about covering any of the duties. As a church we're still blessed with many willing helpers with the necessary skills to keep the church buildings and community functioning, we're pleased to report that most are gracefully ageing, but aches and pains are increasing. If you feel you have skills and God given gifts you could share, please consider doing so.

It would be remiss of me not to note the change of administrator. Georgina, who has followed her vision into the ministry, is our loss but our gain was the appointment of Carla as the Benefice Administrator. Many of you will already have spoken to her, welcoming her into the church. Carla is still learning the quirky ways of our church so be kind and if she can help, she will.

Three PCC sub-committees Finance, St Philip's Community Hub and Estates continue to work via email or in person. This ensures financial, Hub and estates issues are dealt with in detail, with their recommendations passed on to the PCC for consideration.

Thank you for the support that you give us both in the work that we do in our parish.

*Philip and Lynda*

### **Estates Committee Report 2025**

**St Mary's Church with St Philip's Church, Walton**

We continue to attend to items of work identified in the Quinquennial Inspection from June 2022, in order of priority.

Many routine items of maintenance have been, and continue to be, undertaken.

#### **St Mary's Church**

Further brick and stonework repairs and repointing have been carried out to stabilise loose masonry.

Drain covers/bases have been repaired and a section of rainwater downpipe replaced.

A smart meter has been fitted. The organ has been maintained and tuned and the clock serviced.

New software has improved the control of the heating system (including in St. Mary's Hall) and a display monitor has been provided for the service leaders.

### **St Mary's Church Hall**

The brick paving outside the front entrance has been pressure washed and re-grouted.

Repointing of external brickwork has been carried out.

### **Victoria Cottage**

The property was redecorated internally throughout, and new carpets fitted, new fencing provided and general maintenance and improvement work undertaken. It is now re-let to a new tenant.

Repointing of external brickwork has been carried out.

The external boundary fence (south side) was replaced after it was demolished by a car.

### **St Philip's**

The rainwater guttering on the Vicarage Road side has been replaced with larger capacity gutters, to help avoid these overflowing in heavy rain.

A new bench including concrete base has been installed outside the front entrance.

New door locks have been fitted to both the Hall and the Church.

The hall heaters have been repaired, and a sink unit replaced for Little Hoppers.

\*\*\*\*\*

There is significant work that will be required over the next few years to keep the various properties in a satisfactory state of repair, such as:

- Next phase of St Mary's Church roof (north facing nave)
- St Mary's Hall redecoration (last done 30+ years ago), replacement curtains, possible replacement roof coverings
- Renewing failing old and inefficient lighting with energy efficient lighting, including re-wiring
- Substantial improvement work or possible redevelopment at St Philip's.

Thank you to the Estates Committee, Philip Rawe in particular and to those who have carried out work to help maintain and improve the buildings, grounds and facilities.

*Mike Gates, Estates Committee*

## **St Philip's Review 2025**

### **Church Plant at St Philip's**

We have had our third birthday and have an established congregation of approximately 30 plus. We are proud to maintain our relaxed café style of worship, offering tea, coffee and toast before the start of our services. Striving to build on the mission work, we continue to meet with the local community through our food bank, the Pop-Up Shop and our community café - the Hub, the latter of which offers drinks, cakes and a light lunch. The Hub homegroup continues to meet on the first Thursday of the month after the Hub

and although we are small in numbers (5-7), it's a place to ask questions and talk through our faith, offering support for each other. Through the work of Rev Enid, myself and all the various member teams, the congregation has been introduced to the wider benefice community and actively participates in benefice services - joining St. Martin's at their summer BBQ, enjoying shared lunches at St. Mary's and St. Philip's and hosting a benefice service ourselves. This year has seen three of our members become Elders and we are thrilled to welcome them as they lead services on Sundays supporting the ministry team. We are pleased that one of our members was confirmed during the year at Kirton Church and we continue to encourage our folks to step out in faith, with a real sense of people growing in confidence and faith. Our Hospitality Team continues to do an amazing job throughout the year, supporting our special occasions, ensuring we never let anyone go home hungry. In one of the highlights of the year, we were able to invite the children from Little Hoppers to our first midweek Christingle service at St. Philip's, supported by members of the congregation, which was thoroughly enjoyed by all, having 20 plus children attending. Please keep praying for us, as we celebrate all God is doing at St. Philip's.

*Rev Wendy and Team*

### **St Philip's Pop-Up Shop**

I must begin with a huge "thank you" to all the people at St Mary's Church who support the Pop-Up Shop in so many ways throughout the year. You support us with donations in the grocery basket each week, with regular donations of money, with gifts from your allotments and this year by supporting the events we've put on for the Mayor's Charities fund which we, together with the Thursday Hub, will benefit from. The team of volunteers is also truly amazing, turning up week by week, no matter what the weather is doing, to set up the tables, serve our customers and then put everything away again – we couldn't function without you.

During the year Sainsbury's was added to the list of shops offering their leftover groceries, joining both branches of Lidl, Greggs and Walton Bakery. We are very grateful to them all, and to the team of people who collect from them each week.

For the first time it was decided to have a joint Christmas party with the Hub and this was very successful, as well as being much easier to organise and cater for. There was a lovely atmosphere and plenty of Christmas presents to be taken home.

Our main concern at present is shortage of space at St Philip's. Our very small cupboard/storeroom is inadequate for the volume of goods we need to sort and store, in date order so that we can ensure good stock rotation. I hope that next year's report will bring news of the best solution we can come up with.

*Margaret*

### **St Philip's Community Hub Drop In Thursday 10am-1.30pm**

We have had another busy year with volunteers setting up from 8.30am, holding Morning Prayer at 9.30am and opening at 10am.

Whilst our numbers are not as high as in previous years, we still have around 40 people visit on Thursday with over 30 staying for lunch. Winter menu is homemade soup and a hot dessert whilst the summer menu is a filled roll, sausage roll and crisps and dessert.

We had a surprise visit from The Food Standards Agency and were pleased to receive a top rating of '5 Very Good' during our inspection, covering food hygiene, handling, physical conditions (they were very impressed with our new refurbished kitchen) and management of food safety.



It's lovely to see the staff from Little Hoppers Pre-School pop over to get their lunch.

We have regular visits from Mark, Tristan and Sally our Community Police Officers who engage with folk and listen to any concerns they have.

Lorna and Lesley, our Walton Parish Nurses, attend every Thursday to offer health checks, support, care and guidance. They encourage folk to visit the Hub. What a joy and a blessing they are!

Smoke Free Felixstowe have visited regularly and supported those who need their help.

We have been able to support those in need and also help with many queries and form filling and little worries that can keep you awake at night.

The Mayor, Corrinne Franklin, chose St Philip's Community Hub as one of her charities and we have raised awareness and raised funds by hosting events - an Afternoon Tea, Teddys Bears Picnic, Murder Mystery, a Meal at Alba Chiara and a beautiful Mayor's Civic Carol Service at St Mary's Church.

We had our usual Beach Day at The Hut in June with fish and chips and ice cream; however this year we needed raincoats and wellies as the weather was not kind to us, but we did have fun with 50 folk singing in The Hut whilst it poured with rain outside.

In September our bright and colourful bench was fitted in memory of Graham Fellingham, a dear friend and supporter of the work we do.

With Christmas looming it was decided to hold a joint Christmas Party with Pop-Up folk and over 70 attended with lots of singing and eating, and a gift for all funded by a sale held in November.

Thank you to everyone who supports the Hub by donations, cooking, baking, collecting food, setting up, clearing away, serving, washing up, putting up The Christmas Tree and decorations, as well as Greggs and The Bread Basket for donations of food.

It's been a challenging year for many with health issues for both volunteers and customers and walking into the Hub the message 'God is Faithful' with the bright rainbow gives us hope and strength to continue his work in our community.

*Carolyn Jones*

## **Aims and Purposes**

The Parochial Church Council (PCC) has the responsibility of co-operating with the minister in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical, which encompasses our charitable aims of providing public benefit.

The mission statement for the Benefice is:

To **grow in faith** together through the love of God, be empowered to **make Jesus known** and inspired by the Holy Spirit to **be His light** in our communities.

This is further simplified into three areas:

**Grow in Faith**  
**Make Jesus known**  
**Be His Light**

St Mary's PCC is responsible for co-operating with the clergy to fulfil God's mission in the ecclesiastical parish of Walton. Together with all clergy and members, they proclaim the gospel, worship God and care for their members and the local community. They also have maintenance responsibilities for the parish church of St Mary's, St Mary's Church Hall, Victoria Cottage and St Philip's Church and Hall.

## **Public Benefit**

The members of the PCC are aware of the Charity Commission guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have had regard to it in their administration of the PCC. The PCC believes that by promoting the work of the Church of England in the Parish of St Mary's, Walton, it provides a benefit to the public by:

- Providing facilities for regular public worship, open to all
- The provision of space for personal prayer and contemplation
- Pastoral work including supporting the work of Walton Parish Nursing, the Boost Chaplain at Felixstowe School and The Hope Trust
- Providing a Community Hub Drop In and a Pop-Up Shop & Community Café
- Taking religious assemblies in schools
- Providing special services of remembrance, bereavement services and Remembrance Sunday
- Providing help and support for the local community through various projects
- Providing services of baptism, marriage and funerals.

## **Objectives, Activities, Achievements and Performance**

Noted in the Church Wardens' Report above.

## **Future Plans**

The PCC continues:

- with their discussions around developing St Philip's
- to support the Hub's work with the community
- to focus attention on St Mary's mission.

## **Risk Assessment and Health & Safety Report**

The responsibility for Health and Safety rests with the Church Wardens and PCC and they are actively seeking a volunteer for this role.

## **Safeguarding Report**

Annie and I met regularly to discuss progress and any issues and divide up the work between us over the past year; however Annie is opting out of church commitments at present but will join me again next year in 2027.

We are grateful for the support we have received from the churchwardens and members of the PCC. We haven't been able to meet regularly with Joan (PSO at Trimley) but we keep in contact with her and we continue to share responsibility for the Safeguarding emergency phone.

We continue to monitor the training needs of all our volunteers and paid staff (64 overall). We have been able to keep most up to date with training. A few people need DBS checks early in 2026. Anyone who

needs training for safeguarding is given an option to do so online. If not, I arrange this face to face. I am happy to assist people with any problems accessing their online training.

At the time of writing, there are six DBS checks, four Leadership courses, three Foundation courses and ten Basic courses that need completing this year. I have also handed out new Confidential Declaration Forms to two volunteers to bring these up to date. We would encourage everyone to complete their training in a timely manner to ensure we stay compliant with the Church of England's guidelines and to avoid us having to continually chase you up! As you will all be aware, the Church of England has again been under scrutiny this year with regard to its Safeguarding practices and we want to avoid similar issues in the future and ensure that our churches are safe.

We continue to care and be aware of our church members; we have only had two concerns which Enid dealt with very swiftly. The church remains sensitive and we believe this is further evidence of us all working together to ensure our visitors and church families are safe.

Safeguarding is on the PCC agenda for every meeting and I update them as and when necessary or ask for their prayers when there is nothing to report.

With our thanks to everyone who works to keep our churches safe places for all. We couldn't do it without you. Many thanks.

*Sonya Stephenson* (St Mary's Parish Safeguarding Officer)

## **Church Membership and Services**

### **Electoral Roll**

Resident:	45
Non-Resident	30
As at 31/12/2025	<u>Total</u> <b>75</b>

### **Attendance**

An average of 53 people attended church services at St Mary's Church, an average of 30 at St Philip's Community Hub, with a further average of 5-6 attending St Mary's Church online live on a Sunday and another 30-60 people who view all, or part, of the service later. We are of course reliant on YouTube, internet connections and equipment to be able to do this, not all within our control; but from conversations I have had I think this is understood by our audience and I know being able to join in this way is found helpful. We would welcome any feedback; please send via the Church Office.

<b>Weddings</b>	1
<b>Baptisms</b>	1
<b>Funerals</b> (inc. those held at Crematoria)	15
<b>Interments</b>	<u>2</u>
For period 1/1/25 to 31/12/25	<u>Total</u> <b>19</b>

## **Financial Review 2025**

As in previous years, 2025 has been busy financially but it has been good to us. I thank you for your continued support with your time, talents, prayers and monetary giving. God continues to bless us and we thank Him for that. Walton is a busy parish with work and outreach at both St Mary's and St Philip's. We have four buildings in our care to maintain and as a PCC we also have the usual everyday running costs to consider. The PCC continues to be prudent and careful with the financial decisions that it makes. We began 2025 with total funds of £92,489 and ended with £109,735. This is mostly due to the increased

amount in our Church Roof Restricted Fund as a result of your continued generous support at our Prayer & Gift Day in September, which raised around £9,000 (including gift aid), along with other welcome donations received during the year. It is anticipated that work on St Mary's Church roof will continue in 2026 so the money in this fund will be spent.

Receipts in 2025 on Unrestricted General Funds totalled £128,305. Regular planned giving through the bank and the Free Will Offering (FWO) envelopes was slightly down in 2025 to £43,976 (a decrease of £549). This regular giving amounts to 34% of receipts on Unrestricted General Funds. Loose plate collections at St Mary's and St Philip's were also down in 2025 to £5,757 (a decrease of £572). On the plus side irregular donations jumped from £6,890 in 2024 to £11,191 in 2025. We are extremely grateful for these irregular donations as it remains a fact that without them we would struggle.

Lettings income from Victoria Cottage, the Church Hall and part of St Philip's (to Little Hoppers Pre-School) remains a significant source of income for us. This generated £38,830 in 2025. Lettings income amounts to 30% of receipts on Unrestricted General Funds. In the summer of 2025 Ian and Pam Cobb moved out of Victoria Cottage; the Cottage has been refurbished and re-let with a monthly rental of £950.

Our contribution to the Diocesan Parish Share continues to be our biggest item of expenditure totalling £49,941, an increase of £1,352 on 2024 and, as last year, accounts for 40% of expenditure from Unrestricted General Funds. This money largely provides the stipends, pensions and housing for the clergy and training and support to the PCC. We continue to pay for a Benefice Coordinator & Communications Assistant and Carla Ball took on this role at the end of September following the departure of Georgina South. We also pay Steve Rowe as our bookkeeper along with keyboard players, an organist and a cleaner for the Church Hall and St Philip's Hall. Staff costs account for 21% of spending from Unrestricted General Funds.

Expenditure from Unrestricted General Funds in 2025 totalled £124,562 which means this fund shows a year end surplus of £3,742. Hopefully you will be as encouraged as I am by this.

You can read about the work and outreach at St Philip's (Pop-Up Shop, Community Hub and the Sunday services) elsewhere in the Annual Report. The unrestricted proceeds of the Pop-Up Shop and the Hub have continued to support Walton Parish Nursing with a donation of £500. Walton Parish Nursing work closely with us, with either Lorna, Lesley or both of them in attendance most weeks. The unrestricted proceeds were also used to make a donation of £1,000 towards the running costs at St Philip's. The Pop-Up Shop and the Hub received donations from the Rotary Club and from members of our church fellowships, this money being used to purchase stock and provide lunches. At year end the Pop-Up Shop held £4,736 in restricted monies and the Hub £6,821 in restricted monies – this includes grants to help people in need, with the distribution of this money being overseen by Carolyn.

As you might expect the PCC spent a lot of money on maintenance throughout 2025, just over £19,000. This includes but is not limited to the refurbishment of Victoria Cottage, replacing part of the rainwater goods and the guttering at St Philip's, repointing work to St Mary's Church, the Church Hall and Victoria Cottage, a new cast iron downpipe at St Mary's Church and repairs to the toilets at Little Hoppers. We have been fortunate over the past few years to have money designated in a maintenance fund to help pay for maintenance works. Just over £1,600 remains in this fund now so more maintenance expenditure is going to have to come from our General Unrestricted Fund which will put increased pressure on our finances.

We believe that our churches should be generous. The PCC continued with its five-year Mission Giving Strategy for the fourth year. We donated to our partner charities £2,000 to Walton Parish Nursing, £1,000 to Boost and £250 to CPAS. The Charity of the Quarter initiative, centred around Coffee, Cake & Chat on a Monday morning, remains a success and this year raised £1,944 for the chosen charities – Emmaus Suffolk, St Elizabeth Hospice, Mercy Ships and Memory Lane Dementia Support Group. We express a

big thank you to the faithful team who run this and those who come along to support it. 3C's will continue throughout 2026, once more supporting four charities – Kagera (our link Diocese in Tanzania), The Bible Society, St Elizabeth Hospice and Papyrus (the prevention of suicide in young people).

We continue to benefit from the tax recoverable on Gift Aid and this makes such a difference to our income each year. Across all donations received in 2025 this totalled £15,564. Thank you to all those who gift aid their financial contributions. Please do come and talk to me if this is something you would like to find out more about or are considering doing.

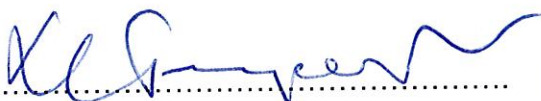
My thanks again go to the Finance Committee for the help that they give me and for their work throughout the year - Carolyn Jones, Philip Rawe, Steve Rowe (bookkeeper), Margaret Lake (FWO Coordinator) and Paul Solomon (Donations Coordinator). The FWO envelopes have now been phased out so a special thank you to Margaret who has been looking after this side of our giving for many years.

As we discover what 2026 brings we, as a PCC, value your continued support financially, practically and prayerfully and particularly as we consider the financial decisions that we need to make.

*David Bellamy*  
Treasurer

The above reports were approved by the Parochial Church Council

On 24/3/2026 and signed on its behalf

By  (Chairman)

## **FINANCIAL ACCOUNTS**

### **Independent examiner's report to the PCC of St Mary's Church Walton, for the year ended on December 31<sup>st</sup> 2025.**

I report on the accounts for the year ended 31<sup>st</sup> December 2025 which are set out on pages 15-23.

#### **Respective responsibilities of the PCC and the examiner**

The Trustees are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- follow the procedures laid down in the General Directions given by the Charity Commissioner section 145 (5) (b) of the 2011 Act and
- state whether particular matters have come to my attention.

#### **Basis of Independent Examiner's Statement**

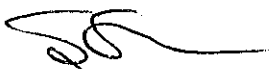
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit and consequently no opinion is given as to whether the accounts represent a 'true and fair' view and the report is limited to those matters set out in the statements below.

#### **Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

- (1) which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act or to prepare accounts which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

(Signed)



Name: Mr Simon Sturman FCCA

Date: 25/3/2026

Address: Simply Accounts & Tax Ltd  
Epsilon House  
Ransomes Europark  
Ipswich  
Suffolk  
IP3 9FJ

St Mary's Church Walton - 1133981

Receipts and Payments Account

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>						
Donations and legacies	77,349	—	22,729	—	100,079	128,053
Income from charitable activities	11,434	—	887	—	12,321	10,938
Other trading activities	38,873	—	—	—	38,873	36,511
Investments	573	1,626	1,237	7	3,444	3,579
Other income	75	—	—	—	75	—
<b>Total receipts</b>	<b>128,305</b>	<b>1,626</b>	<b>24,855</b>	<b>7</b>	<b>154,794</b>	<b>179,083</b>
<b>Payments</b>						
Raising funds	27,269	2,369	567	—	30,206	38,361
Expenditure on charitable activities	96,942	4,184	5,529	—	106,656	148,965
Other expenditure	350	—	335	—	685	353
<b>Total payments</b>	<b>124,562</b>	<b>6,554</b>	<b>6,431</b>	<b>—</b>	<b>137,548</b>	<b>187,679</b>
<b>Excess of receipts over payments before transfer</b>	<b>3,742</b>	<b>(4,927)</b>	<b>18,423</b>	<b>7</b>	<b>17,246</b>	<b>(8,596)</b>
<b>Transfers</b>						
Gross transfers between funds - in	1,000	2,412	—	—	3,412	3,329
Gross transfers between funds - out	(2,412)	(1,000)	—	—	(3,412)	(3,329)
<b>Excess of receipts over payments before other gains</b>	<b>2,330</b>	<b>(3,515)</b>	<b>18,423</b>	<b>7</b>	<b>17,246</b>	<b>(8,596)</b>
<b>Net movement in funds</b>	<b>2,330</b>	<b>(3,515)</b>	<b>18,423</b>	<b>7</b>	<b>17,246</b>	<b>(8,596)</b>
<b>Reconciliation of funds</b>						
<b>Funds at beginning of year</b>	<b>20,827</b>	<b>37,940</b>	<b>32,114</b>	<b>1,606</b>	<b>92,489</b>	<b>101,085</b>
<b>Funds at end of year</b>	<b>23,158</b>	<b>34,425</b>	<b>50,538</b>	<b>1,613</b>	<b>109,735</b>	<b>92,489</b>

There may be minor discrepancies in the totals if the pence are not being shown

**Statement of Assets and Liabilities**  
**as at 31<sup>st</sup> December 2025**

**Cash Funds**

Representing balances on the following accounts:

Barclays Bank	13,158	4,163	12,951	30,272	16,404
CCLA Investment Account	10,000	30,262	37,588	77,850	74,479
Porter Endowment Fund			1,613	1,613	1,606
<b>Total</b>	<b>23,158</b>	<b>34,425</b>	<b>50,539</b>	<b>109,735</b>	<b>92,489</b>

**Other monetary assets**

Gift Aid tax refunds due	3,873		135	4,008	4,086
Unpaid invoices	170			170	0
Lettings fees due					300
Diocesan Board of Finance fees due					142
<b>Total</b>	<b>4,043</b>		<b>135</b>	<b>4,178</b>	<b>4,528</b>

**Assets retained for the charity's own use**

The church is the beneficial owner of the following assets (estimated rebuilding valuation)

St Mary's Church Hall	550,000			550,000	550,000
Victoria Cottage	180,000			180,000	180,000
St Philip's Church and Hall	380,000			380,000	380,000
<b>Total</b>	<b>1,110,000</b>			<b>1,110,000</b>	<b>1,110,000</b>

**Liabilities**

Electricity invoices for St Philip's & Church Hall	1480			1480	0
<b>Total</b>	<b>1480</b>			<b>1480</b>	<b>0</b>

Signature 

Date 24/03/26

There may be minor discrepancies in the totals if the pence are not being shown



# NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

## 1. Accounting Policies

These accounts have been prepared under the receipts and payments basis and in accordance with Section 133 Charities Act 2011.

### Funds

**Unrestricted funds** represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

**Designated Funds** are general fund set aside by the PCC for use in the future for particular purposes. The PCC may re-designate or transfer these funds back to unrestricted funds.

**Restricted Funds** are funds that have been given for particular purposes and can be spent only on the specific purpose intended by the donors. Interest on pooled investments is apportioned to the individual funds on an average balance basis.

**Endowment Fund:** The Porter Endowment Fund is specifically for the maintenance of the Porter Window in the church. A proportion of the interest is transferred to general fund for youth work.

## 2. Staff Costs

### a) Staff costs

Total staff costs are shown below. Staff costs are shown on the Analysis of income and expenditure under the codes stated below.

	<u>2025</u>	<u>2024</u>
Wages and salaries from PCC funds codes 2007-2008-2011-2014-2050-2052-2363-2514-2544	£25,885	£27,204

### b) Staffing

We employ a part time Benefice Coordinator & Communications Assistant, working 15 hours per week, who supports the Incumbent and PCC with benefice administration, secretarial and IT support and manages the lettings for our halls. (The previous employee in this position resigned in August 2025 and worked 20 hours per week. The new employee started at the end of September 2025 and works 15 hours per week.)

We employ a Benefice Support Assistant, working three hours per week, who supports the Benefice Coordinator & Communications Assistant.

We also employ a bookkeeper.

Pay is received by our keyboard players and organist.

The PCC employs a cleaner for both St Philip's Hall and St Mary's Hall.

The average head-count employed during the period is five staff.

There are no employees who received emoluments of more than £60,000.

### c) Payment to PCC members

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties, with the following exception - reimbursement for items or materials purchased solely for the use of the PCC.

## 3. Fixed Tangible Assets

### a) All assets are freehold lands and buildings

Rebuilding valuations made by Richard Monks Associates Ltd, Chartered Surveyors on 22/09/2011 are as follows:

	<u>Rebuilding Valuation</u>
St Mary's Church Hall	£550,000
Victoria Cottage	£180,000
St Philips Church and Hall	£380,000
Total	<u>£1,110,00</u>

We have confirmation from the Diocese of our ownership of all the above assets.

**b) Fixed assets: Consecrated property and moveable church furnishings.**

Moveable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are listed in the church's inventory which can be inspected (at any reasonable time).

**4. Income tax recoverable**

Income tax received during the year on gift aid is £15,564.

**5. Reserves Policy and Funds**

**a) Reserves**

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least three months of unrestricted payments. It is held to smooth out fluctuations in cash flow and to meet emergencies.

Total 2025 unrestricted resources used were £124,562 therefore reserves of £31,140 should be set aside.

The Reserve Fund Designated balance at year end 2025 is £25,921.

Additionally, there is £23,158 within the closing general reserves.

**b) The Endowment Fund**

This comprises the Porter Family Bequest and 90% of the annual interest is transferred to the General Fund.

## 6. Analysis of income and expenditure

Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments</b>						
<b><i>Donations and legacies</i></b>						
0101 - Gift Aid - Bank	34,720	—	1,200	—	35,920	34,367
0103 - Tax efficient planned gifts, inc. CAF	4,275	—	—	—	4,275	5,900
0110 - Gift Aid - Envelopes	525	—	—	—	525	485
0201 - Other planned giving Bank	4,296	—	—	—	4,296	4,411
0210 - Other planned giving FWO Envelopes	160	—	—	—	160	202
0301 - St Marys Loose plate collections	3,636	—	—	—	3,636	3,437
0302 - St Philips Loose Plate Collections	2,121	—	—	—	2,121	2,892
0303 - Irregular Gift Aid donations	10,170	—	5,919	—	16,089	13,243
0304 - Irregular nonGA gifts	821	—	933	—	1,754	2,929
0401 - Regular gift days Not GA	—	—	710	—	710	875
0405 - Regular Gift Days Gift Aided	—	—	6,590	—	6,590	7,490
0415 - St Mary's church group donations	—	—	—	—	—	301
0417 - St Mary's church hall donations	764	—	—	—	764	1,039
0419 - St Philips hall and church donations	816	—	—	—	816	1,088
0501 - One-off Gift Aid gifts	200	—	—	—	200	342
0550 - Donations appeals etc	—	—	—	—	—	732
0551 - Charity of the quarter	—	—	1,944	—	1,944	1,476
0601 - Tax recoverable on Gift Aid	10,247	—	5,316	—	15,564	13,526
0701 - Legacies	—	—	—	—	—	2,000
0801 - Recurring grants	135	—	—	—	135	135
08A1 - Non-recurring one-off grants	—	—	—	—	—	25,134
0902 - Fund raising activities	860	—	116	—	976	2,445
0903 - Benefice shared staff contribution	3,600	—	—	—	3,600	3,600
<b><i>Donations and legacies Totals</i></b>	<b>77,349</b>	<b>—</b>	<b>22,729</b>	<b>—</b>	<b>100,079</b>	<b>128,053</b>
<b><i>Income from charitable activities</i></b>						
1101 - PCC Fees for weddings and funerals	2,578	—	—	—	2,578	1,823
1150 - DBF assigned fees	—	—	335	—	335	89
1200 - PCC Fees Heating Weddings & Funerals	800	—	—	—	800	720
1201 - PCC Incumbent Travel Funerals	12	—	—	—	12	2
1206 - Organist any others	980	—	—	—	980	840
1207 - Online service fee	150	—	—	—	150	225
1208 - Verger Fees Income	1,050	—	—	—	1,050	980
1225 - St Philips pop-up shop income	4,737	—	—	—	4,737	4,424
1246 - Community Hub income	1,126	—	552	—	1,679	1,834
<b><i>Income from charitable activities Totals</i></b>	<b>11,434</b>	<b>—</b>	<b>887</b>	<b>—</b>	<b>12,321</b>	<b>10,938</b>
<b><i>Other trading activities</i></b>						
1213 - Victoria Cottage letting	8,200	—	—	—	8,200	6,645
1216 - Church hall lettings	16,173	—	—	—	16,173	14,396
1222 - Photocopier	42	—	—	—	42	20
1226 - St Philips lettings	14,457	—	—	—	14,457	15,450

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Other trading activities Totals</b>	38,873	—	—	—	38,873	36,511
<b>Investments</b>						
1020 - Bank and building society interest	573	1,626	1,237	7	3,444	3,579
<b>Investments Totals</b>	573	1,626	1,237	7	3,444	3,579
<b>Other income</b>						
1325 - Sundry income	75	—	—	—	75	—
<b>Other income Totals</b>	75	—	—	—	75	—
<b>Income and endowments Grand totals</b>	128,305	1,626	24,855	7	154,794	179,083

## Expenditure

### Raising funds

2514 - PCC staff costs St Mary's Hall Cleaner	2,509	—	—	—	2,509	2,465
2516 - Hall running - electricity	1,371	—	—	—	1,371	1,570
2518 - Hall running - gas	1,637	—	—	—	1,637	1,587
2520 - Hall running - insurance	668	—	—	—	668	673
2522 - Hall running - maintenance	1,564	1,280	—	—	2,844	3,996
2526 - Hall running - water	401	—	—	—	401	358
2530 - St Philips electric	3,310	—	—	—	3,310	3,106
2532 - St Philips Church Gas	1,273	—	—	—	1,273	1,298
2534 - St Philips Hall gas	1,394	—	—	—	1,394	2,014
2536 - St Philips Insurance	580	—	—	—	580	586
2538 - St Philips Maintenance	3,238	263	567	—	4,069	16,881
2540 - St Philips Water	918	—	—	—	918	653
2544 - PCC staff costs St Philips cleaner	1,881	—	—	—	1,881	1,906
2550 - Victoria Cottage insurance	344	—	—	—	344	349
2554 - Victoria Cottage routine Maintenance	6,093	826	—	—	6,919	763
2556 - Victoria Cottage annual servicing	80	—	—	—	80	150
<b>Raising funds Totals</b>	27,269	2,369	567	—	30,206	38,361

### Expenditure on charitable activities

1801 - Giving to missionary societies	—	—	—	—	—	68
1830 - Giving - relief and development agencies	—	—	546	—	546	435
1850 - Home mission	3,250	500	—	—	3,750	4,658
1870 - Secular charities	—	—	1,398	—	1,398	90
1910 - Parish share	49,941	—	—	—	49,941	48,589
2002 - PCC staff expenses	48	—	—	—	48	84
2007 - PCC staff costs Pam H	756	—	—	—	756	760
2008 - PCC staff costs other musicians	870	—	125	—	995	925
2011 - PCC staff costs Inland Revenue	497	—	—	—	497	464
2014 - Verger expenses Weddings and Funerals	675	—	—	—	675	1,045
2050 - Salary of parish administrator	12,182	—	—	—	12,182	13,576
2052 - Benefice admin assistant salary	2,010	—	—	—	2,010	1,892
2205 - Parish training	890	—	—	—	890	—
2210 - Mission outreach	—	—	—	—	—	26
2215 - Education	75	—	—	—	75	—
2301 - Church running - insurance	1,783	—	—	—	1,783	1,799

*There may be minor discrepancies in the totals if the pence are not being shown*

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
2310 - St Marys Church broadband	328	—	—	—	328	489
2312 - Benefice office telephone & broadband	416	—	—	—	416	383
2320 - Organ / piano tuning	—	—	457	—	457	411
2330 - Church maintenance	1,860	3,398	—	—	5,258	5,569
2331 - St Marys Church, Cleaning Materials	125	—	—	—	125	138
2340 - St Marys Upkeep of services	1,229	—	—	—	1,229	544
2342 - Pastoral	122	—	—	—	122	410
2343 - St Marys hospitality	661	—	—	—	661	277
2362 - Admin Running costs	1,940	—	—	—	1,940	1,814
2363 - Bookkeeper	4,380	—	—	—	4,380	4,171
2364 - admin licences subs	1,505	—	—	—	1,505	1,538
2420 - St Marys Church running - water	263	—	—	—	263	243
2440 - St Marys Church, heating and light	6,665	—	—	—	6,665	6,562
2521 - St Marys Hall, cleaning materials	246	—	—	—	246	224
2541 - St Philips Hall, cleaning materials	358	—	—	—	358	385
2543 - St Philips hall hospitality	62	286	—	—	349	163
2545 - st philips pop-up shop expenses	2,754	—	1,366	—	4,120	4,277
2546 - Community Hub expenses	696	—	1,635	—	2,331	4,647
2547 - Home Support Grants	—	—	—	—	—	5,147
2548 - St Phils - upkeep of services	320	—	—	—	320	755
2560 - Sundry costs	24	—	—	—	24	—
2701 - Church major repairs - structure	—	—	—	—	—	34,980
2801 - Hall + major repairs - structure	—	—	—	—	—	1,413
<b>Expenditure on charitable activities Totals</b>	<b>96,942</b>	<b>4,184</b>	<b>5,529</b>	<b>—</b>	<b>106,656</b>	<b>148,965</b>
<b>Other expenditure</b>						
2020 - DBF assigned fees payments	—	—	335	—	335	17
2601 - Governance costs examination/audit fee	350	—	—	—	350	336
<b>Other expenditure Totals</b>	<b>350</b>	<b>—</b>	<b>335</b>	<b>—</b>	<b>685</b>	<b>353</b>
<b>Expenditure Grand totals</b>	<b>124,562</b>	<b>6,554</b>	<b>6,431</b>	<b>—</b>	<b>137,548</b>	<b>187,679</b>
<b>Excess of receipts over payments before transfers</b>	<b>3,742</b>	<b>(4,927)</b>	<b>18,423</b>	<b>7</b>	<b>17,246</b>	<b>(8,596)</b>

*There may be minor discrepancies in the totals if the pence are not being shown*

**St Mary's Church Walton - 1133981**

**7. Fund movement by type**  
**Selected period: 01 January 2025 to 31 December 2025**

<b>Fund and type</b>	<b>Fund balances brought forward</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>Gains and Losses</b>	<b>Journal Entries</b>	<b>Fund balances carried forward</b>
<b>Unrestricted</b>							
General - General fund	20,827	128,305	124,562	(1,412)	—	—	23,158
<b>Sub-totals</b>	<b>20,827</b>	<b>128,305</b>	<b>124,562</b>	<b>(1,412)</b>	<b>—</b>	<b>—</b>	<b>23,158</b>
<b>Designated</b>							
Hub-Des - Hub Designated	5,218	145	1,050	1,412	—	—	5,725
Maint-Des - Maintenance	6,856	310	5,504	—	—	—	1,662
Reserve - Reserve fund	24,798	1,122	—	—	—	—	25,921
Choir - Choir designated	1,067	48	—	—	—	—	1,115
<b>Sub-totals</b>	<b>37,940</b>	<b>1,626</b>	<b>6,554</b>	<b>1,412</b>	<b>—</b>	<b>—</b>	<b>34,425</b>
<b>Restricted</b>							
Ch-Rf-Res - St Marys Church Roof	7,027	18,635	—	—	—	—	25,662
ComHub-Res - Community Hub Restricted	7,142	1,314	1,635	—	—	—	6,821
Ext-Fund - External Fund Raising	567	1,944	2,512	—	—	—	—
Organ-Res - Church Organ Fund	5,996	262	582	—	—	—	5,675
PopUp-Res - Pop-Up Shop Restricted	4,070	2,032	1,366	—	—	—	4,736
Miss-Res - Mission Restricted	7,311	330	—	—	—	—	7,642
<b>Sub-totals</b>	<b>32,114</b>	<b>24,520</b>	<b>6,096</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>50,538</b>
<b>Endowment</b>							
Porter-End - Porter Endowment	1,606	7	—	—	—	—	1,613
<b>Sub-totals</b>	<b>1,606</b>	<b>7</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,613</b>
<b>Totals</b>	<b>92,489</b>	<b>154,459</b>	<b>137,213</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>109,735</b>

*There may be minor discrepancies in the totals if the pence are not being shown*

