

**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

**THE PAROCHIAL CHURCH COUNCIL
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**ANNUAL REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2025**

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
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ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Meadgate Church is part of the benefice of St Mary the Virgin Great Baddow, Chelmsford and became a separate parish on 1 January 2016, obtaining charity registration on 31 October 2016. It is part of the Diocese of Chelmsford within the Church of England.

Charity Number: 1169955

Principal Office: The Orchards
Meadgate Centre
Chelmsford
Essex
CM2 7NS

Independent Examiner Claire Bullen
Taylor Viney & Marlow Ltd
46-54 High Street
Ingatestone
Essex
CM4 9DW

Bankers	Barclays Bank PLC 1 Churchill Place London E14 5HP	Metro Bank PLC 1 Southampton Row London WC1B 5HA
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PCC members who have served during 2025 are:

Team Rector	Rev. Cannon Timothy Ball (until 05 Jan 2025, position vacant for the remainder of the year)	
Other Team Clergy	Rev. Andrew Brown	Rev. Philip Sheldrake (until 30 June 2025)
	Rev. Mark Petitt (from 27 Nov 2025)	Rev. Lydia Petitt (Chair, from 27 Nov 2025)

Elected Members	Martin Amundsen	Moirra McQuiggan
	David Belbin	Elizabeth Minnican
	Malcolm Burrell (Treasurer)	Charlotte Parsons
	Rosalind Coleridge (Church Warden)	Steph Ridgwell
	Graham Delves	Jason Smart
	John Kennett	Paul Smith
	Denise Hom (Church Warden)	Locardia Takawira
	Duncan McKenzie	
	Elizabeth McKenzie	

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church is governed by the Parochial Church Council Powers Measure (1956) as amended and by church representation rules. The church is a charity, registered with the Charity Commission.

The method of appointment of PCC members is set out in Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

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OBJECTIVES AND ACTIVITIES

Meadgate Church PCC has the responsibility of co-operating with the team vicars, Rev. Mark Pettit and Rev. Lydia Pettit, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church centre complexes at the Parade and the Orchards.

Background information

Meadgate Church was established as a daughter church to St Mary the Virgin, Great Baddow, in 1963 to serve the needs of the Meadgate district which comprises a mix of former council housing now run by Chelmer Housing Partnership, and a number of privately owned dwellings. The church started in the home of one of the founder members and quickly grew, such that a church was built as part of the Meadgate Parade. Following various extensions as the church grew an opportunity to take over the site of the former Meadgate Junior School was taken advantage of and in July 2014 the Church took a three year lease from Essex County Council on the site now known as The Orchards, where as well as running Sunday services we have opened a cafe with under 5s soft play area which is open 5 days a week in school terms, as well as making the rooms available for other agencies serving the needs of the Meadgate Community. The lease was extended in 2017 allowing for discussions and agreement in principal for the purchase of the site, which completed on 16 September 2020.

Mission statement

Called by Christ, Committed to Serve, Caring for our Community.

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

There are 92 people registered on the Electoral Roll (2024: 105). Approximately 70 adults and 13 children attend the services each Sunday.

Review of church council and church meeting business during the year.

The PCC meets approximately every quarter with additional sub-committee meetings for mission, buildings and finance held when needed. Copies of the minutes are available to all church members on request after they have been signed and agreed by the PCC.

FINANCIAL REVIEW

Meadgate Church has once again witnessed the blessings and provision of God in respect of its finances.

We started the year with a budgeted deficit of £10,745 for the General, Orchards Cafe, Community Garden and Junior Church / Youth Funds combined, and ended at break-even. However, this break-even figure included a transfer of £9,628 into the Reserve Fund, and so these combined Funds generated a surplus prior to the funds transfer significantly in excess of budget. It should be noted that the Church was only able to fill the vacant Children and Families Worker position in September. Had this post been filled for the whole of 2025 we would have potentially been looking at a deficit. The General Fund ended the year with an unchanged balance of £33,327.

Total income on ordinary unrestricted funds was £275,901 (2024: £258,679). Total unrestricted expenditure amounted to £245,461 (2024: £232,585). On the income side, giving by church members was down by around 4% compared to 2024, whilst Cafe income increased by 8% and lettings income by 10%. Expenditure was around 6% higher than 2024, primarily due to higher maintenance costs, higher Cafe running costs and the higher parish share.

The Church continues to pay in full our Deanery Share (or Family Purse) contribution – this year £66,480 (2024: £63,501).

Following the purchase of The Orchards in 2020, the Orchards Purchase Fund is now sitting at £481,330 (2024: £471,470), represented entirely by the net asset value of The Orchards. £2,484 was transferred out of this Fund into the Reserve Fund. The Orchards Refurbishment Fund ended the year at £49,274 (2023: £26,637), with £46,149 (2024: £47,750) having been spent on refurbishment works during 2025, these being primarily the replacement of the main hall roof. The PCC gratefully acknowledges the receipt of the generous donations from church members, and from the Diocese of Chelmsford, which facilitated these works. Having replaced the main hall roof, the PCC has arranged for the remaining areas of the roof to be replaced in the early half of 2026. This is a significant undertaking, with a cost in the order of £250,000. Some funds have been donated by church members, some monies are in the Reserve Fund and the Diocese has generously agreed to increase the facility on the existing loan to enable these works to go ahead.

The Community Assist Fund is now sitting at £1,990 (2024: £2,147).

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ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

FINANCIAL REVIEW (cont.)

The Reserve Fund ended the year at £37,173 (2024: £33,573), following transfers in from the General Fund and the Orchards Purchase Fund and a transfer out to the Refurb Fund. The PCC anticipates using some or all of the balance of this Fund to help pay for the roof replacement.

RESERVES POLICY

The PCC is mindful of the Charity Commission guidance of unrestricted funds being brought up to a level which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of unrestricted funds at the year end totals £73,070. It is likely that it will be a number of years before the unrestricted funds can be brought up to the recommended level, particularly as the Church now has to finance the loan repayments for The Orchards and undertake significant renovations.

RESPONSIBILITIES OF THE PCC

The Members of the PCC are responsible for the preparation of a Statement of Financial Activities and Balance Sheet for each financial year, which comply with Section 130 of the Charities Act 2011 following the guidance for accounting for smaller charities issued by the Charities Commission.

In preparing the Statement of Financial Activities and Balance Sheet we are required to:

- Select suitable Accounting Policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departure disclosed and explained in the accounts.

Our responsibilities as members of the PCC include keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the Accounts comply with the Charities Act 2011. We are also responsible for safeguarding the Church's Assets and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

The Orchards
Meadgate Centre
Mascalls Way
Chelmsford
CM2 7NS


.....
Rev Mark Petitt

May 2026


.....
Rev Lydia Petitt

May 2026

INDEPENDENT EXAMINER'S REPORT
TO THE

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW,
MEADGATE, DIOCESE OF CHELMSFORD**

This report on the Accounts of the PCC for the year ended 31 December 2025, which is set out on pages 1 to 17 inclusive, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

Respective responsibilities of Trustees and Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with those records. It also includes considering any unusual items or disclosures in the Accounts 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 I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In accordance with my examination, no matter has come to my attention which gives 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: and
- to prepare Accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

46-54 High Street
Ingatestone
Essex
CM4 9DW



Claire Bullen
Independent Examiner
Taylor Viney & Marlow Ltd
Chartered Accountants

29th April.....2026

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD**

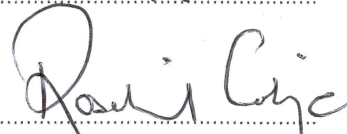
(Charity Registration No. 1169955)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Notes			2025	2024
		£	£	£	£
INCOME AND ENDOWMENTS					
Voluntary Income	4-6,12,14, 17-19	146,321.65	57,180.34	203,501.99	216,233.06
Activities for Generating Funds	7,8	48,097.45	-	48,097.45	44,858.60
Investment Income	16,18	496.52	24.23	520.75	567.40
Income from Church Activities	9	77,555.47	-	77,555.47	71,530.15
Other Income	10-13,15	3,429.77	-	3,429.77	1,759.94
TOTAL INCOME		<u>275,900.86</u>	<u>57,204.57</u>	<u>333,105.43</u>	<u>334,949.15</u>
EXPENDITURE					
Church Activities	20-44	245,460.69	51,860.48	297,321.17	286,116.43
Fund-raising Costs		-	-	-	-
TOTAL EXPENDITURE		<u>245,460.69</u>	<u>51,860.48</u>	<u>297,321.17</u>	<u>286,116.43</u>
NET INCOME/ (EXPENDITURE)		30,440.17	5,344.09	35,784.26	48,832.72
Bought forward at 1 January 2025		69,784.00	498,106.71	567,890.71	519,057.99
Transfers Between Funds		- 27,153.77	27,153.77		
BALANCES AT 31 DECEMBER 2025		<u>73,070.40</u>	<u>530,604.57</u>	<u>603,674.97</u>	<u>567,890.71</u>

Approved by the Parochial Church Council on 03 May 2026

 Church Officer

 Church Officer

 Treasurer

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)**

BALANCE SHEET AS AT 31ST DECEMBER 2025

2024		Notes		2025
	FIXED ASSETS			
662,080.29				662,080.29
	CURRENT ASSETS			
21,583.38	Debtors and Prepayments	47	17,133.50	
535.36	Deposit Account	48	559.59	
80,010.30	Current Account	49	115,836.28	
2,276.35	Charge Cards	50	1,946.52	
95.00	Cash in hand: General Fund		186.58	
20.69	Cash in hand: Children and Young People		127.58	
<u>104,521.08</u>				135,790.05
	CURRENT LIABILITIES			
8,099.92	Creditors and accrued expenses	51	5,308.67	
8,875.81	Loans repayable within 12 months	45	11,430.89	
181,734.93	Loans repayable beyond 12 months	45	169,319.13	
-	Receipts in Advance	56	8,136.69	
198,710.66				<u>194,195.38</u>
<u>567,890.71</u>	NET ASSETS / (LIABILITIES)			<u>603,674.97</u>
	FUNDS			
	Unrestricted			
33,326.65	General Fund			33,326.65
	Designated			
-	Orchards Café Fund		0.00	
-	Creative Hands Fund		-	
364.77	Community Garden		133.23	
372.66	Children and Young People		447.91	
2,146.81	Community Assist		1,989.56	
33,573.11	Reserve		37,173.05	
				39,743.75
	Restricted			
-	Mission / Charities Fund		0.00	
471,469.56	Orchards Purchase Fund		481,330.29	
26,637.15	Orchards Refurbishment Fund		49,274.28	
				530,604.57
<u>567,890.71</u>	TOTAL FUNDS			<u>603,674.97</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES

a) Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with United Kingdom Generally Accepted Accounting Practice (FRS 102), and the Charities Act 2011.

b) Funds

Restricted funds represent donations or fundraising income invited by the PCC for a specific object. 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.

Where funds received have been restricted for the purchase of fixed assets, the value of the specific object is transferred at the purchase date from the restricted fund to the general fund in the Statement of Financial Activities.

General Funds represent funds of the church council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. Funds designated by the Church Council for a particular purpose are also unrestricted.

c) Income and Endowments

All income and endowments are included in the statement of financial activities when the Church is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Collections and planned giving receivable under covenant are recognised when received on behalf of the Church Council.
- Tax refunds are recognised when the incoming resource to which they relate is received.
- Funds raised from outreach activities and similar events are accounted for gross.
- Grants and legacies to the Church Council are accounted for as soon as the Church Council is notified of its legal entitlement and the amount due. Grant income is matched to the period to which it relates.
- Rental income from the letting of church premises is recognised when the rental is due.
- Trading income is recognised when the goods have been sold.
- Interest is recognised when received.

d) Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of running fundraising events.
- Church activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- The costs of governance which include those costs associated with meeting the constitutional and statutory requirements of the charity and include the Independent Examination fees and costs linked to the strategic management of the charity are included as support costs for our charitable activities.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

2. DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Notes	General Fund Unrestricted	Orchards Café Designated	Creative Hands Designated	Community Garden Designated	Children & Young People Designated	Community Assist Designated	Reserve Designated	Restricted Funds Summary	Total
INCOME										
Planned Giving	4	99,270.74								99,270.74
Income Tax Recovered (Planned Giving)	4	21,521.98								21,521.98
Collections	5	3,157.73								3,157.73
Non-Planned Giving	5	3,454.79								3,454.79
Donations	6	14,549.70							10,800.00	25,349.70
Income Tax Recovered (Non-Planned Giving)	5	3,329.28					142.50		8,571.45	12,043.23
Church Letting Income	7	48,097.45								48,097.45
Catering Income	8	0.00								0.00
Orchards Café	9		77,555.47							77,555.47
Sundry Income	10	1,984.04								1,984.04
Creative Hands	11			853.44						853.44
Community Garden	12				24.93					24.93
Youth Account	13					592.29				592.29
Community Assist	14						870.00			870.00
Parochial Fees		0.00								0.00
Bank Interest Received	16	496.52							24.23	520.75
Funds raised for Mission/Charities	17								4,482.55	4,482.55
Funds raised to purchase The Orchards	18								1,968.00	1,968.00
Funds raised for The Orchards Refurbishment	19								31,358.34	31,358.34
Total Income		195,862.23	77,555.47	853.44	24.93	592.29	1,012.50	0.00	57,204.57	333,105.43
EXPENDITURE										
Clergy Expenses	20	251.17								251.17
Staff Costs	21	24,275.78								24,275.78
Training	22	568.50								568.50
Worship Costs	23	275.21								275.21
Premises Rental	24	200.00								200.00
Upkeep of church building/grounds	25	45,395.93								45,395.93
Catering	26	727.88								727.88
Administration	27	7,995.96								7,995.96
Junior Church / Youth	28					1,119.04				1,119.04
Orchards Café	29		72,671.68							72,671.68
Community Outreach	30	673.74								673.74
Sundry Costs	31	6,350.76								6,350.76
Creative Hands	32			0.00						0.00
Get Meadgate Gardening	33				756.47					756.47
Youth Account	34									0.00
Evangelism	35	0.00								0.00
Orchards Loan Interest	38	12,543.27								12,543.27
Community Assist	39						757.75			757.75
The Orchards Purchase	43								0.00	0.00
The Orchards Refurbishment	44								46,148.98	46,148.98
Team GB Shared Expenses	41	1,058.03								1,058.03
Outside of Parish										0.00
Parish Share	36	66,479.52								66,479.52
Mission/Charity Giving From the General Fund	37	3,360.00								3,360.00
Mission/Charity Giving From Special Appeals	42								5,711.50	5,711.50
		170,155.75	72,671.68	0.00	756.47	1,119.04	757.75	0.00	51,860.48	297,321.17
Balances as at 1 January 2025		33,326.65	0.00	0.00	364.77	372.66	2,146.81	33,573.11	498,106.71	567,890.71
Surplus/(Deficit) for year		25,706.48	4,883.79	853.44	-731.54	-526.75	254.75	0.00	5,344.09	35,784.26
Transfers between Funds		-25,706.48	-4,883.79	-853.44	500.00	602.00	-412.00	3,599.94	27,153.77	0.00
Balances as at 31 December 2025		33,326.65	0.00	0.00	133.23	447.91	1,989.56	37,173.05	530,604.57	603,674.97

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

3. RESTRICTED FUNDS SUMMARY FOR THE YEAR ENDED 31ST DECEMBER 2025

	Mission/ Charities	Orchards Purchase	Orchards Refurb	TOTAL
INCOME				
Funds raised for Mission/Charities	4,482.55			4,482.55
Orchards Purchase		1,968.00		1,968.00
Orchards Loan				0.00
Orchards Refurb			31,358.34	31,358.34
Donations			10,800.00	10,800.00
Deposit Interest		24.23		24.23
Income Tax Recovered	816.95	492.00	7,262.50	8,571.45
Total Income	5,299.50	2,484.23	49,420.84	57,204.57
EXPENDITURE				
Funds raised for Mission/Charities	5,711.50			5,711.50
Orchards Purchase		0.00		0.00
Orchards Loan Repayments				0.00
Orchards Refurb			46,148.98	46,148.98
Church Group Expenses				0.00
Gifts				0.00
Other Expenditure				0.00
Total Expenditure	5,711.50	0.00	46,148.98	51,860.48
Balances as at 1 January 2025	0.00	471,469.56	26,637.15	498,106.71
Surplus/(Deficit) for year	-412.00	2,484.23	3,271.86	5,344.09
Transfers between Funds	412.00	7,376.50	19,365.27	27,153.77
Balances as at 31 December 2025	0.00	481,330.29	49,274.28	530,604.57

NOTES TO THE ACCOUNTS

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		2025	2024
	<u>UNRESTRICTED INCOME</u>		
4	PLANNED GIVING		
	Planned Giving - DD, Pledged, Gift Aided	83,779.00	85,177.00
	Planned Giving - DD, Pledged, CAF etc	5,522.74	4,945.48
	Planned Giving - DD, Not Gift Aided	8,344.00	11,296.00
	Envelopes - Gift Aided	1,625.00	1,288.00
	Income Tax Recovered	21,521.98	22,412.74
		<u>120,792.72</u>	<u>125,119.22</u>
5	NON PLANNED GIVING		
	Non Planned Giving (Gift Aided)	1,321.35	3,267.00
	Non Planned Giving (Not Gift Aided)	2,133.44	2,381.21
	Income Tax Recovered	3,329.28	954.28
	Collections	3,157.73	4,214.32
		<u>9,941.80</u>	<u>10,816.81</u>
6	DONATIONS		
	Donation - Unrestricted	12,405.00	890.04
	Pat Kennett	0.00	333.07
	Funmilayo Vaughan	0.00	999.67
	Tim and Anita Ball	1,060.00	1,356.87
	Phil Sheldrake	751.41	
	Jason Smart	333.29	
		<u>14,549.70</u>	<u>3,652.39</u>
	<u>OTHER GENERAL FUND INCOME</u>		
7	Church Letting Income:		
	NELFT / HCRG	30,485.03	23,266.63
	Moo Music	8,018.24	8,009.06
	U3A	1,974.38	1,541.48
	CCG Choir	1,062.60	1,016.40
	Diocesan Meeting	987.37	1,081.64
	Other	634.50	3,231.48
	Sounds Right	952.60	883.32
	Chelmsford City Council	0.00	0.00
	Starlight Music Theatre Group	0.00	173.25
	Made For More	2,077.00	2,077.00
	Do Re Minis	589.05	808.50
	YMCA	0.00	369.60
	Tappy Toes	1,316.68	1,073.84
		<u>48,097.45</u>	<u>43,532.20</u>
8	Catering Income	0.00	1,326.40
9	Orchards Café		
	Daily Takings	77,455.47	71,206.15
	Party Hire	100.00	324.00
	Donation	0.00	0.00
		<u>77,555.47</u>	<u>71,530.15</u>
10	Sundry Income		
	Other	1,984.04	585.99
		<u>1,984.04</u>	<u>585.99</u>
11	Creative Hands		
	Creative Hands (Tue)	80.00	144.00
	Creative Hands (Wed)	773.44	504.95
		<u>853.44</u>	<u>648.95</u>
12	Community Garden		
	Donations Gift Aided	0.00	
	Donations Not Gift Aided	24.93	2.50
	Grants	0.00	
	Income Tax Recovered	0.00	
	Other Income	0.00	
		<u>24.93</u>	<u>2.50</u>

13	Children and Young People			
	Six Pack Subs	356.59	279.85	
	Elevate Subs	235.70	245.15	
		<u>592.29</u>	<u>525.00</u>	
14	Community Assist			
	Donations Gift Aided	570.00	0.00	
	Donations Not Gift Aided	300.00	399.42	
	Donations CAF etc	0.00	0.00	
	Income Tax Recovered	142.50	0.00	
		<u>1,012.50</u>	<u>399.42</u>	
15	Parochial Fees	0.00	0.00	
16	Bank Interest Received	496.52	540.42	
	<u>TOTAL UNRESTRICTED INCOME</u>	<u><u>275,900.86</u></u>	<u><u>258,679.45</u></u>	
	<u>RESTRICTED FUNDS INCOME</u>			
17	FUNDS RAISED FOR MISSION/CHARITIES			
Refer also	Denisa Care Home (was Hope for Kids)	Donations	1,239.10	2,854.00
to		Income Tax	225.34	629.75
Restricted			<u>1,464.44</u>	<u>3,483.75</u>
Funds	Samaritans Purse	Donations	2,069.70	987.81
Summary		Income Tax	388.75	213.44
			<u>2,458.45</u>	<u>1,201.25</u>
	Little Edi	Donations	0.00	0.00
		Income Tax	0.00	0.00
			<u>0.00</u>	<u>0.00</u>
	Bible Society	Donations	899.75	772.15
		Income Tax	134.36	155.75
			<u>1,034.11</u>	<u>927.90</u>
	Food Bank	Donations	0.00	114.36
		Income Tax	0.00	5.00
			<u>0.00</u>	<u>119.36</u>
	CHESS	Donations	0.00	44.63
		Income Tax	0.00	5.00
			<u>0.00</u>	<u>49.63</u>
	LMDC Charity	Donations	274.00	0.00
		Income Tax	68.50	0.00
			<u>342.50</u>	<u>0.00</u>
			<u>5,299.50</u>	<u>5,781.89</u>
18	THE ORCHARDS PURCHASE			
Refer also	Donations Gift Aided	1,968.00	1,968.00	
to	Donations Not Gift Aided	0.00	0.00	
Restricted	Donations CAF etc	0.00	0.00	
Funds	CCLA Deposit Interest	24.23	26.98	
Summary	Income Tax Recovered	492.00	492.00	
			<u>2,484.23</u>	<u>2,486.98</u>
19	THE ORCHARDS REFURBISHMENT			
Refer also	Donations Gift Aided	29,450.00	50,125.00	
to	Donations Not Gift Aided	1,908.34	5,465.99	
Restricted	Grants	10,800.00	0.00	
Funds	Income Tax Recovered	7,262.50	12,409.84	
Summary	Other Income	0.00	0.00	
		<u>49,420.84</u>	<u>68,000.83</u>	
	<u>TOTAL RESTRICTED INCOME</u>	<u><u>57,204.57</u></u>	<u><u>76,269.70</u></u>	

UNRESTRICTED EXPENDITURE

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20	CLERGY EXPENSES		
	Mileage	67.64	157.43
	Office	147.77	462.78
	Telephone	35.76	290.24
	Other	0.00	-277.65
	Books and Publications	0.00	0.00
		<u>251.17</u>	<u>632.80</u>
21	STAFF COSTS (EXCL. CAFÉ STAFF)	<u>24,275.78</u>	<u>19,384.20</u>
22	TRAINING		
	General Training	568.50	136.00
		<u>568.50</u>	<u>136.00</u>
23	WORSHIP/SERVICES COSTS		
	Communion Bread & Wine	114.62	222.43
	Candles	0.00	6.00
	Books & Booklets	82.20	36.37
	Special Services	0.00	29.23
	Refreshments	7.25	294.37
	Sundry Expenses	71.14	9.78
		<u>275.21</u>	<u>598.18</u>
24	PREMISES RENTAL		
	Chelmer HP	200.00	200.00
		<u>200.00</u>	<u>200.00</u>
25	UPKEEP OF PREMISES		
	Upkeep of The Parade		
	Utilities	2,460.44	3,835.56
	Insurance	1,320.34	1,242.00
	Refuse Collection Fee	0.00	0.00
	Extinguisher Service	0.00	91.50
	Maintenance & Repairs	1,091.42	2,156.28
	Cleaning	473.03	1,070.77
		<u>5,345.23</u>	<u>8,396.11</u>
	Upkeep of The Orchards		
	Utilities	12,654.01	12,397.09
	Insurance	2,535.01	2,755.81
	Refuse Collection Fee	1,976.52	1,896.96
	Extinguisher Service	0.00	114.42
	Gardening	0.00	0.00
	Maintenance & Repairs	9,397.90	3,672.50
	Cleaning	10,126.13	9,582.16
	Container Hire	446.40	446.40
	Cleaning Supplies	918.14	756.40
	AV Equipment	1,996.59	2,103.85
		<u>40,050.70</u>	<u>33,725.59</u>
		<u>45,395.93</u>	<u>42,121.70</u>
26	CATERING EXPENSES		
	Orchards Catering General	727.88	973.38
	Parade Catering General	0.00	0.00
		<u>727.88</u>	<u>973.38</u>

	Licences	1,597.38	1,503.98
	Subscriptions	0.00	51.00
	Stationery	247.95	262.36
	Printing / Photocopying	3,334.91	3,226.29
	Books & Booklets	0.00	54.99
	Postage	0.00	5.00
	Giving Envelopes	27.32	40.25
	Photocopier / Printer Toner/Ink	0.00	39.99
	Equipment	48.86	619.00
	Other	30.00	138.00
	Phone	1,779.12	1,270.81
	Internet Subscription	930.42	959.53
		<u>7,995.96</u>	<u>8,171.20</u>
28	CHILDREN AND YOUNG PEOPLE		
	Food and Drink	142.65	43.88
	Craft	85.49	94.06
	Resources	491.00	427.36
	Phone	12.00	10.00
	Six Pack	246.61	139.88
	Elevate	141.29	36.85
		<u>1,119.04</u>	<u>752.03</u>
29	ORCHARDS CAFÉ COSTS		
	Catering Supplies	22,107.04	21,109.19
	Café Staff Costs	46,532.33	45,088.23
	Other	335.74	49.99
	Equipment	3,608.59	1,110.41
	Maintenance	87.98	616.06
		<u>72,671.68</u>	<u>67,973.88</u>
30	COMMUNITY OUTREACH		
	General Expenses	642.24	0.00
	Summer Festival	0.00	342.80
	Pancake Night	0.00	53.33
	Christmas Hampers	0.00	57.45
	Sensory Play	31.50	93.27
		<u>673.74</u>	<u>546.85</u>
31	SUNDRY COSTS		
	Other Expenditure	4,035.29	3,922.16
	Donations	0.00	0.00
	Sundry	62.00	37.00
	Bank Charges	335.00	335.00
	Hosting Diocese Meetings	250.47	536.11
	Examination Fee	480.00	420.00
	St. Mary's	0.00	0.00
	St. Paul's	0.00	0.00
	Payroll Services	1,140.00	1,092.00
	Miscellaneous Pastoral Expenses	48.00	27.65
		<u>6,350.76</u>	<u>6,369.92</u>
32	CREATIVE HANDS		
	Creative Hands Expenses	0.00	
		<u>0.00</u>	<u>0.00</u>
33	GET MEADGATE GARDENING		
	Get Meadgate Gardening Expenses	756.47	137.73
		<u>756.47</u>	<u>137.73</u>
35	EVANGELISM		
	Christmas Booklets	0.00	200.00
		<u>0.00</u>	<u>200.00</u>
36	PARISH SHARE	66,479.52	63,500.64

37	GIFTS TO MISSIONS / CHARITIES			
	Denisa Care Centre (was Hope For Kids)		1,000.00	1,170.00
	Samaritans Purse		1,000.00	1,000.00
	CADEF SYM		360.00	1,360.00
	Kintsugi Hope		0.00	500.00
	Bible Society		1,000.00	1,000.00
			<u>3,360.00</u>	<u>5,030.00</u>
	THE ORCHARDS LOAN REPAYMENTS			
38	Loan Repayments Principal			
	Loan Repayments Interest		12,543.27	15,696.91
39	COMMUNITY ASSIST		757.75	31.01
41	TEAM GB SHARED EXPENSES			
	MMU Service For Families		5.44	24.00
	General Shared Expenses		1,052.59	104.11
			<u>1,058.03</u>	<u>128.11</u>
	TOTAL UNRESTRICTED EXPENDITURE		<u><u>245,460.69</u></u>	<u><u>232,584.54</u></u>
	<u>RESTRICTED EXPENDITURE</u>			
42	FUNDS RAISED FOR MISSION/CHARITY			
Refer to	Denisa Care Centre (was Hope For Kids)	Donations	1,239.10	2,849.00
Restricted		Income Tax	<u>230.95</u>	<u>634.75</u>
Funds			1,470.05	3,483.75
Summary				
	Samaritans Purse	Donations	2,069.70	987.81
		Income Tax	<u>388.75</u>	<u>213.44</u>
			2,458.45	1,201.25
	Bible Society	Donations	889.75	772.15
		Income Tax	<u>138.75</u>	<u>155.75</u>
			1,028.50	927.90
	LMDC Charity	Donations	274.00	0.00
		Income Tax	<u>68.50</u>	<u>0.00</u>
			342.50	0.00
	Food Bank	Donations	269.50	114.36
		Income Tax	<u>142.50</u>	<u>5.00</u>
			412.00	119.36
	CHESS	Donations	0.00	44.63
		Income Tax	<u>0.00</u>	<u>5.00</u>
			0.00	49.63
			<u>5,711.50</u>	<u>5,781.89</u>
43	THE ORCHARDS PURCHASE FUND			
Refer to	Purchase Cost		0.00	
Restricted	Purchase Fees		0.00	
Funds	Fund Raising Events Costs		0.00	
Summary			<u>0.00</u>	<u>0.00</u>
44	THE ORCHARDS REFURBISHMENT FUND			
Refer to	Refurbishment Works		46,148.98	47,750.00
Restricted	Refurbishment Fees		0.00	0.00
Funds			<u>46,148.98</u>	<u>47,750.00</u>
Summary				
	TOTAL RESTRICTED EXPENDITURE		51,860.48	53,531.89

TANGIBLE FIXED ASSETS

- 45 The Parade is held on a long lease and, as a dedicated building that is used for Church purposes, its leasehold value is not included in these accounts. Its insurance value in 2016 was £1,100,000.
- The Orchards was purchased from Essex County Council (ECC) on 16 September 2020 for the sum of £650,000, with a further £12,080 incurred in legal fees. Although the Diocese is the custodian trustee holding the deeds, the purchase price plus fees has been added as a fixed asset on to the balance sheet, as Meadgate Church has taken out a loan for £260,000 from The Diocese to finance the purchase and has yet to repay the loan.
- The loan is for 20 years at an interest rate of 2.5% above base. The monthly repayments commenced on the 1st October 2020, beginning at £1,390.45, increasing to £1,733.14 from January 2023 onwards, and increasing to £1,867.00 from January 2024 onwards.
- It should also be noted that The Diocese, effective January 2026, has agreed to increase the loan to £400,000, to facilitate replacement of The Orchards' roof. Under the terms of the revised loan, the loan has been reset for a further twenty years commencing 01 January 2026, the interest rate reduced to 2% above base, and repayments will only increase once Meadgate draws down on the increased facility. Since there have been no draw downs of the increased facility as of 31 December 2025, the future loan repayments set out below reflect the current loan and not the increased facility.

Loan Repayments:			
	Principal	Interest	Total
2020 repayments	2,487	1,685	4,171
2021 repayments	10,964	7,111	18,076
2022 repayments	20,330	8,626	28,956
2023 repayments	16,901	15,897	32,798
2024 repayments	18,707	15,697	34,404
2025 repayments	9,861	12,543	22,404
2026 repayments	11,431	10,973	22,404
Repayments beyond 2026	169,319	71,422	240,741
Total	260,000	143,954	403,954

The Orchards Net Asset Value:	
Purchase Price (incl fees)	662,080
Original Loan	-260,000
Repayments to 31 Dec 2025	79,250
Net Asset Value, 31 Dec 2025	481,330

46	STAFF COSTS	2025	2024
	Wages and salaries	69,849.67	63,925.23
	Pension costs	958.44	547.20
		<u>70,808.11</u>	<u>64,472.43</u>
The Church employed a part-time children and families worker (Sep onwards), a part-time administrator, a part-time community worker, three part-time catering outreach managers on a job share, three part-time catering assistants on a job share, and a part-time caretaker. The average number of FTE (full time equivalent) staff was 3.0.			
47	DEBTORS		
	Gift Aid, General Fund	8,212.28	6,175.66
	Gift Aid, Community Assist	142.50	
	Gift Aid, Restricted Funds	4,899.00	1,588.94
	Other debtors	3,879.72	13,818.78
		<u>17,133.50</u>	<u>21,583.38</u>
48	DEPOSIT ACCOUNT		
	CCLA	<u>559.59</u>	<u>535.36</u>
49	CURRENT ACCOUNT		
	Balance as per statement	115,836.28	80,010.30
	less cheques not yet presented	0.00	0.00
	Balance of Current Account as at 31/12/2025	<u>115,836.28</u>	<u>80,010.30</u>

Opening balance	2,284.35	2,810.54
Loading	19,000.00	21,600.00
Spend	19,337.83	21,730.72
Closing balance	<u>1,946.52</u>	<u>2,679.82</u>

51	CREDITORS AND ACCRUED EXPENSES		
	Funds raised for missions / charities	1,514.30	383.68
	Other creditors and accruals	3,794.37	7,716.24
		<u>5,308.67</u>	<u>8,099.92</u>

52	ANALYSIS OF GIFTS TO MISSIONS / CHARITIES				
	Payments in the year including both giving from the General Fund and donations by church members:				
		Overseas	Overseas	Home	Total
		Mission	Relief	Societies	2024
	CADEF			360.00	360.00 1,360.00
	Denisa Care Centre (was Hope For Kids)		2,470.05		2,470.05 4,653.75
	Samaritans Purse		3,458.45		3,458.45 2,201.25
	Bible Society		2,028.50		2,028.50 1,927.90
	Kintsugi Hope			0.00	0.00 500.00
	Food Bank			412.00	412.00 119.36
	CHESS			0.00	0.00 49.63
	LMDC Charity			342.50	342.50 0.00
		0.00	7957.00	1114.50	9,071.50 10,811.89

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PAYMENTS TO TRUSTEES AND RELATED PARTIES

Mr Jason Smart, a trustee, held the paid post of Café Manager until his retirement in September 2025. Jason Smart's wife, Mrs Sue Smart, has undertaken paid work in the Café.

Mrs Ros Coleridge, a trustee, has undertaken paid work in the Café.

Mrs Lorraine Smith, the wife of trustee Mr Paul Smith, holds the paid post of Administrator.

Mrs Stephanie Ridgwell, a trustee, took up the paid post of Children and Families Worker in September 2025. Mrs Ridgwell is the daughter of trustee Mr David Belbin.

Mr David Belbin, a trustee, is employed by an accountancy practice, which provides payroll services for Meadgate Church. The invoices for these payroll services are settled by Mr Belbin from his own personal funds, as a gift to Meadgate Church.

The following related parties have been reimbursed at one or more times during the year for various items which they purchased on behalf of Meadgate Church: Mrs Sheela Burrell, wife of trustee Malcolm Burrell; Mrs Lorraine Smith, wife of trustee Mr Paul Smith; Mr Eric Amundsen, father of trustee Mr Martin Amundsen; Mr Alan Parsons, husband of trustee Mrs Charlotte Parsons. In addition, Mr Alan Parsons was paid to erect a fence at Meadgate Church.

The following trustees have been reimbursed at one or more times during the year for various items which they purchased on behalf of Meadgate Church: Charlotte Parsons, Denise Hom, Duncan McKenzie, Jason Smart, John Kennett, Paul Smith, Rosalind Coleridge, Stephanie Ridgwell.

54	FUNDS TRANSFER						Page 17
	Transfer Description	General	Café	Reserve	Orchards Purchase	Orchards Refurb	Other Funds
	Transfer of £500 from the GF to the Community Garden Fund.	-500.00					500.00
	Transfer of £579 from the GF to the Junior Church / Youth Fund.	-602.00					602.00
	Transfer of loan principal repayments to the Orchards Purchase Fund.	-9,860.73			9,860.73		
	Transfer of the cash balance of the Orchards Purchase Fund to the Reserve Fund for potential future additional loan repayments.			2,484.23	-2,484.23		
	Transfer of funds from the Reserve Fund balance to the Refurb Fund for the main hall roof refurb.			-8,511.83		8,511.83	
	Transfer of £412 from the Community Assist Fund to the Mission Fund being the balance of donations received together with Gift Aid less money spent on hampers, for payment to The Foodbank.						0.00
	Annual transfer of £10,000 from the General Fund to the Refurb Fund.	-10,000.00				10,000.00	
	Transfer of Creative Hands balance to Orchards Refurb Fund to leave fund closing balance at £0.					853.44	-853.44
	Transfer of Café fund balance to leave fund closing balance at £0.	4,883.79	-4,883.79				
	Transfer of surplus from the General Fund to the Reserve Fund to leave the General Fund closing balance the same as the opening balance.	-9,627.54		9,627.54			
	Totals	-25,706.48	-4,883.79	3,599.94	7,376.50	19,365.27	248.56

55 GIFTS PAID TO RETIRING STAFF

The following amounts were paid to clergy and staff who were either retiring or leaving. All amounts paid out were 100% funded by donations from church members given specifically for the leaving gifts.

Benefactor	Amount
Rev Tim Ball	1040.00
Rev Phil Sheldrake	751.41
Jason Smart	343.29

56 RECEIPTS IN ADVANCE

HCRG, who let rooms at The Orchards, made two payments in April 2025 totalling £34,395 for 12 months hire running from mid March 2025 through to the end of March 2026. The amount attributable to 2026 is £8,137 and this is shown as Receipts in Advance under Current Liabilities.