

St Andrew's, Earls Colne



Annual Report Year ending December 2025

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1. Vicar's report: Revd Mark Payne

Introduction

2025 has seen exciting periods of growth and with some new initiatives whilst valuing the day-to-day ministry of pastoral care, worship, occasional offices and opportunities for fellowship through our various church groups. Across the Three Colnes this is very much a team effort with so many people contributing to our mission and ministry as Church in this place.

The vacancy in Halstead came to an end with the appointment of Reverend Sue Goldsmith and Team Vicar and we were delighted to see our very own Helen Sherfield licensed as LLM at Chelmsford Cathedral on the 28th of June; Helen's ministry continues to flourish in many ways, including as Chaplain to the Essex and Herts Air Ambulance.

This was my first full year as Area Dean, and during this time we have established a Deanery Vision, appointed a Deanery secretary and revitalised Deanery Synod.

I am happy to offer this annual report to you. What you will see throughout these pages is how we have served our communities as a Church family, with so many people working together to be a beacon of Christ's presence and love in our villages.

Thank Yous

The most wonderful thing about this report is that each year I get to offer thank yous to my colleagues, both lay and ordained.

As the Body of Christ, we all have an important part to play and so I thank each of our congregation members and community partners – together we have endeavoured to share the good news of the Gospel in our villages and beyond.

Amongst the 'Body', our Churchwardens do an amazing job and always deserve our thanks. So big thank you to Helen Sherfield who stepped down at the APCM and to Richard Gourlay who took up the role; to Ray Wood, Christopher Chamberlain George Courtauld for continuing and to Terry Hawthorn who returned for a further 12 months.

Alongside our Churchwardens in the three parishes, I would also like to thank Candy Robson, Caroline Smith and Jacquie Church for their role as Secretaries for our PCCs, and with their fingers on the pulse of the church finances I also thank Charles Jones, Helen Brooks and Sally Scobie.

The Church needs to be a safe and trusted place and, in a year of additional training and necessary requirements for church officers and some other volunteers, I'd also like to thank our Parish Safeguarding Officers; Terry Hawthorn and Rachael Jennings, and to Sally McFerran who handed over the reins to John Edwards, for your commitment and

professionalism during the year, and for all who have undergone their Safeguarding training updates.

Our PCCs form the management teams for our churches and each person brings their gifts and time to this important role. I'd like to thank each of you for all that you do, and say a big thank you to those who will be stepping back from the role. Worthy of special mention are Margaret Hill and Terry Hawthorne who will be stepping back from their PCC positions after many, many years.

I would also like to thank my ministerial colleagues Helen Sherfield, Reverend Sharon and those from the wider Halstead Team Ministry, as we walk alongside one another and our Lord, for your friendship, your prayers and for your time and wisdom.

Thanks also to Caroline Smith for having established and run Baby Group for several years and who has now stepped back. We were very blessed by her ministry and delighted to welcome Katy Kerslake who has volunteered to lead the group each week.

I thank all involved in Foodbank collections and delivery; the Pastoral Care Team; Home Group leaders; those who work with children and young people through Luminous, Messy Church and on Sunday morning; Brew and Chat volunteers; leaders of groups and clubs; fundraisers and event organisers; all our flower arrangers; our eco groups; all who contribute and sort books and plants in the porches; our cleaners and churchyard volunteers who keep our churches looking so wonderful; flag raisers and clock checkers; our sidespersons, readers, intercessors, preachers and service leaders, rota coordinators, magazine team, organists and choir for leading such beautiful worship; coffee and refreshment stockers and servers and food providers; Liz and team for arranging the Recitals in Earls Colne; all those who sort our notice-boards, linens, church supplies, email communications, Pew News, social media and keep our website up to date – THANK YOU FOR EVERYTHING YOU DO.

Services & Discipleship

Our wide-ranging pattern of services has continued to offer quality options for worship opportunities across the three villages, from Book of Common Prayer to Forest and Café Church. The Rogation service at White Colne and the Remembrance Services were successful and the Christmas Services saw a significant rise in attendance.

In May, we launched our new monthly service – Space 4 Grace in Earls Colne Church. This is a more informal and contemporary service offering a relaxed and accessible way to worship. This has been well received and adds value to our provision of worship styles throughout the Colnes.

The 3.30 Express service in Colne Engaine continues to grow in numbers and spiritual depth.

Café Church has become a staple in our monthly pattern of services as a conversation based way to worship and develop our discipleship.

We have added Sacred Space to our three Home Groups, this is a Lectio Divina styled Bible study. Across the Home Groups, approximately 35 people attend. Thanks to Andrew and Rachel, to Sally and Joy, to Phil and Kate and to Helen S.

The Preachers Group continues to meet with the aim of continual development in this important part of our worship. We held a sermon series across the Three Colnes in the early Autumn on Discipleship.

Earls Colne has a group of young adults who have been coming regularly to church this year and have attended Alpha to build on their newly found faith and understanding. They are planning to begin a new group for young adults called Reset after Easter in 2026.

Giving to other charities and causes is important. Each church chooses particular charities to support and in December, we supported children through the Samaritan Shoebox Appeal.

Taking time out as a church family, we held our third annual weekend retreat with a focus on Ignatian Spirituality, staying at the beautiful Diocesan Retreat Centre in Pleshey.

Outreach

2025 saw our eighth and ninth Alpha courses with a good attendance throughout and wonderful personal journeys amongst those who attended. By the end of 2025 we have walked alongside 80 people as they explore/deepen their faith through the Alpha journey.

Church-in-the-Community in Earls Colne was mostly rained off, this has led us to purchase a number of gazebos so that this valued outreach can be weather-proofed!

Luminous (Pancake Day, Easter, Halloween and Christmas) continues to attract many families and Messy Church remains popular and has helped us to further develop our link with Colne Engaine school.

The Cost-of-Living Crisis continues to hit some families hard. The Rainy Day Fund has helped more people this year; our grants totaled £3,710 compared to £2,193 the year before. We also continue to distribute Food Bank Vouchers to those in need.

Schools

Building on our good connection with Earls Colne School (a Foundation School) we have been privileged to host Easter, Harvest and Christmas services in church. This is reflected in Colne Engaine Primary School. In both schools, I have also had the joy of leading occasional RE sessions, assemblies and serving as a Governor.

Occasional Offices

Baptisms: 12 (17 in 2024)

Weddings: 7 (8 including various churches in 2024)

Funerals and Burial of Ashes: 19 BOA and 21 funerals (11 BOA and 17 funerals 2024)

Wedding and Baptism preparation sessions were well received.

Conclusion

As you can see, 2025 has been a full and exciting year, but it wasn't without sadness. We have said goodbye to many friends and family members, including some of our regular congregation members who died this year, amongst whom were Christopher White-Thompson, Carol Marner, Audrey Hayward and Mervyn Rudkins.

May they and all who died during the year rest in peace and rise in glory.

2. Annual statistics: Helen Sherfield

Attendance Summary:-

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Christmas	480	297	338	370	0	128	457	353	348	358
Easter	111	132	102	85	-	39	52	102	93	96
Average Week, October	59	68	60	83	30	52	57	61	47	66
Usual Sunday	43	40	42	42	-	-	42	37	40	47
Worshipping Community	67	67	67	66	75	73	73	75	87	90

N.B. Because of the disruption caused by the COVID-19 pandemic, churches were not asked to report their Usual Sunday attendance for 2020 or 2021, or their Easter attendance for 2020

- Christmas: Christmas Eve & Christmas Day;
- Easter: Easter Eve & Easter Day;
- Average week, October: includes Sunday and midweek church services & fresh expressions in October but excludes attendance at services for schools;

Worshipping Community:-

	2018	2019	2020	2021	2022	2023	2024	2025
Total	67	66	75	73	73	75	87	90
0-17	6	3	3	5	7	7	9	9
18-69	32	33	38	34	33	27	38	45
70+	29	30	34	34	33	41	40	36
Age unspecified	0	0	0	0	0	0	0	0
Joiners	5	6	10	8	8	3	18	7
Leavers	1	1	1	2	3	4	11	6

Worshipping Community information has been collected from 2012 onwards.

Baptisms, weddings and funerals:-

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Baptisms	8	6	9	3	3	4	5	9	9	13
Marriages	4	7	5	0	0	2	4	0	2	1
Funerals	7	5	10	7	10	8	19	27	13	11

- Baptisms: all baptisms & thanksgivings.
- Marriages: marriages and services of prayer & dedication after civil marriages.
- Funerals: those held in church & at crematoria/cemeteries.

3. Treasurer's report: Helen Brooks

The final accounts for 2025 produced a large surplus of over £21,000. This is a very welcome result and has enabled St. Andrews to pay the Parish Share in full again this year.

The overall Church expenditure was £3000 more than the year before but still came in just under the estimated budget. The most noticeable increase in costs was for the Church building and maintenance and included payments for tower rails, benches, paving, steps to the font and a roof inspection. There was a significant decrease in utility payments in 2025, following the decision to go onto a fixed tariff contract. The use of the Rainy Day Fund increased in 2025 to £3700. Other Church giving included donations to Halstead Foodbank, Royal British Legion, Headway Essex and Autism Anglia. In addition, the Three Colne's Churches were able to help buy robes and gifts for Helen Sherfield, on the occasion of her Licensing.

The overall Church income was above the estimated budget figures and an increase of a few thousand pounds from the previous year. There were several areas of increase including Planned giving, Gift Aid recovered, Grants (St. Andrews Trust, Braintree DC, MOF), and Fundraising activities. Fundraising in 2025 included the Recital programme, Teddy parachute/BBQ, Marmalade sales, Bingo, Summer cream tea, Art exhibition, Easy fundraising, Christmas tree festival, Roast dinner, Gift a cream tea, and Gift day donations. Many thanks to all who help with this because it raised an amazing £5,500. Other Church activities are shown in both income and expenditure figures for Mission and Ministry. These amounts reflect how busy St. Andrews is and includes activities such as Alpha, the Retreat, Baby group, Children's activities, Luminous and Church in the community.

The deposit account has continued to increase and holds several Church funds to include the Bell fund, Rainy Day Fund, Baby group fund, Piano fund and the Choir fund. The value of the reserves held by the PCC has also increased by a small amount.

Thank you to Margaret and Doug for their assistance with the Treasury and to the PCC for their support.

4. Fundraising committee: Helen Sherfield

We had a very good fundraising year in 2025, raising £5,500 of our aimed for £6,000.

Each event has been well attended and brings different people from all walks together and into our church. Our two regular events – Bingo and lunchtime recitals – both remain very popular with wonderful atmospheres. The cream tea afternoon and gift a cream tea are both very popular and delivering the gifted cream teas is a highlight of the year. We held a very successful art exhibition and from this we will be holding a photographic exhibition next. The Christmas Tree Festival was brilliant – the imagination in the trees was incredible and the primary school won the most voted for award.

Huge thank you to our fundraising team for your time and dedication, to all the volunteers that come and join us, to all our cake bakers, to Drapers for making the wonderful scones for Gift a Cream Tea and to the Colne Valley Golf Club for providing the scones for our cream tea afternoon and generously hosting our annual Sunday Roast and to their suppliers Crowbond Food Services and Hards Butchers of Halstead for providing the meat and vegetables. Thank you to Beryl for your wonderful marmalade and EasyFundraising which both bring in a considerable amount each year. We are very blessed with strong connections in our community and when we host events, people willingly come and help and offer their support. We have so many wonderful relationships, giving us meaningful opportunities to serve others and show something of God's love through the life of our church in the events we provide.

The rounded up figures are:

Roast dinner	£915
Bingo	£764
Recitals	£977
Cream Tea	£579
Art Exhibition	£676
Gift a Cream Team	£281
Tree Festival	£474
Marmalade	£477
Easy Fundraising	£309
WI Talk	£50

5. Churchwardens: Richard Gourlay and Ray Wood

2025 was another good year in terms of no major urgent repairs being needed.

- The usual annual inspections of the fire extinguishers, PAT testing, alarm and boiler service were carried out and no remedials needed.
- A safety rail was fitted around the tower parapets so that we can re-commence tower tours.
- Changed the tower room lights to LED which will save on energy costs.
- Richard Gourlay has created an electronic Excel record of all the known burials in both the upper and lower churchyards.

The lower churchyard continues to be maintained by a small group of wonderful volunteers who are not part of the main congregation but very much part of church. Braintree District Council maintain the upper closed churchyard doing the mowing and strimming and our wonderful team of volunteers maintain the boundaries and wildflower areas that keep us flowering through much of the year.

- BDC removed a diseased Ash tree

Thank you to all the people who carry out the many jobs that help to keep the church running – flowers, linen, candles, kitchen stock, marmalade, refreshments, cleaning, noticeboard, PCC, magazine deliveries, advertising, readings, prayer warriors, intercessors, banking, trust fund managers, fundraisers, churchyard, socials, welcomers – we are very blessed to have so many active members of our congregation who help to lighten the load.

- The Parish Council representatives Bob Cooke and Les Berner have been doing an excellent job in keeping the clock mechanism in excellent time and working order and Les hoists the flags according to our flag schedule.

2026 scheduled work:

- Richard Gourlay contacted the architect to request the spec' and schedule of works so that he can send them out for tender.
- Richard Gourlay emailed 'Nightingale Joinery, J Hudson carpentry & joinery and Stuart Simpson carpentry joinery and construction firms to repair lower lytch gate.
- Ray Wood to source new energy saving lights for tower stairs and with RG assistance install them.
- Helen Sherfield contacted 'TNT' to clean the gutters around church and tower

6. Deanery Synod: Margaret Hill

The Synod met three times in 2025.

The **March meeting** at Halstead Church Hall welcomed Wendy Lidgate, Programme Manager, Diocese of Chelmsford. She spoke about her role in supporting the Colchester Episcopal Area in bidding for investment from the national Church SMMIB (Strategic Mission and Ministry Investment Board). This funding would cover projects over the whole Area mainly focusing on Mission, Youth Work and Growing the Christian Faith. Input was sought from the Parish Reps at the meeting and from questionnaires sent out to parishes.

The meeting also covered Succession Planning for Deanery Roles: identifying people who might take over particular roles in the future.

The **June meeting** was held in Bulmer Church. Holly Chaplin stepped down from her role as Deanery Secretary. Revd Mark thanked her for all she had done, and then introduced Helen Sherfield, who would join the Synod as an *ex-officio* member when she became a Licensed Lay Minister. Helen volunteered to take on the role of Secretary.

A SMMIB update revealed that questionnaire results for the Colchester Episcopal Area had 'growing the church younger' at the top of the parishes' 'wish-list'. Revd Mark would continue to stress the support needed for rural ministry, as this is essential for our Deanery.

The meeting ended with a workshop: 'Deanery Synod – how can it work for us?' This began with a talk from Revd Mark entitled 'Why Deanery Synod matters', and continued with group discussions and the completion of a questionnaire. Members were reminded that, even in small parishes, their voices carry weight in shaping the church's future.

The **November meeting** took place in Helions Bumpstead church. Revd Mark gave a presentation on the Deanery Ministry and Mission Plan 2025 – 2030. Hinckford is the most rural deanery in the diocese (38 parishes, 42 churches, 5 ministry 'families'). A Christian presence is very important in rural communities but our ministry team is just enough for basic coverage. The shared objectives of the Plan are: to grow engagement with children and young people; to reach adults new to faith; to encourage and celebrate vocations. The Plan was discussed by the Parish reps, who voted unanimously to adopt it.

At every meeting, information is given about clergy deployment in the deanery and there is a general news exchange from the parishes. Reports from Diocesan Synod and General Synod are given following their meetings.

Your Deanery Synod reps were Rosemary Johnson and Margaret Hill.

7. Electoral Roll: Caroline Smith

At the end of 2024 there were 56 people on the roll. Following a full revision there were 52 people on roll at the end of 2025. This year there are now 56.

8. Safeguarding: Rachael West

In 2025, we at St. Andrew's remained dedicated to upholding the House of Bishops' guidance concerning safeguarding and safer recruitment processes. By adhering to these established procedures, we aim to foster a safe and secure environment for all members of our community. We want everyone who enters our building, whether our church family or visitors to feel welcome in a sacred space that is healing and free from threat. To achieve this we continue to work together to implement and improve safe practices. A new safeguarding dashboard was rolled out by the Diocese helping to shape and measure our processes, and all three of the Colne parishes began to work more closely together to share good practice and provide support.

DBS Compliance Review and Safer Recruitment

A comprehensive review of our Disclosure and Barring Service (DBS) compliance was completed during the year. As part of this process, we updated all necessary checks to ensure ongoing compliance. Individuals working with children or vulnerable adults in regular and regulated capacities, along with all Parish Church Council (PCC) members, are required to possess a valid Enhanced DBS certificate. These checks provide information regarding convictions, cautions, warnings, and other relevant records held by the police. This step is vital in confirming that those representing our church, whether as staff or volunteers, are free from any background concerns that might pose risks. Through safer recruitment practices, we strive not only to protect the vulnerable members of our parish but also to maintain the trust and integrity that the broader community places in our church.

Safeguarding Training and Education

Safeguarding training continued throughout the year, reflecting our commitment to ongoing learning and awareness. Every parish volunteer, including all PCC members, is required as a minimum to complete four training modules: Basic, Foundation, Awareness of Domestic Abuse, and Modern Slavery. Additionally, those leading groups or holding influential positions must undertake a Safeguarding Leadership course. Certain roles may require further specialised learning programs. Although the training demands significant time and effort, participants have found the courses both informative and stimulating. Personally, I have gained valuable insight into effective observation and listening, as well as a deeper appreciation for identifying early signs of potential safeguarding issues. I would like to express sincere gratitude to all who have dedicated their time and energy to completing this essential training. It is so important that people remain engaged and invested as our eyes and ears are the bedrock of safeguarding.

Reporting and Vigilance

Thankfully over the past year, only a few safeguarding concerns were brought to my attention. However, this should not lead to complacency. We must remain vigilant at all times and not fall into the old adage "it couldn't happen here". This was underlined powerfully by Terry Hawthorn when he preached in Earls Colne earlier this year. It is important to recognise that safeguarding may also involve protecting ourselves. No one should feel threatened or vulnerable while participating in church activities. Should any

issues or suspicions arise, even if it's "just a gut feeling" and you think it's probably nothing, I encourage anyone to speak directly with me or Mark.

9. Baby Group: Katy Kerslake

Leadership of the Baby Group changed from Caroline to Katy Kerslake in September 2025 and moved days from Tuesday to Friday to accommodate Katy's availability.

Since September, there has been social media accounts set up for the group on both Instagram and Facebook. There is cross marketing within up to seven local community pages weekly to boost awareness of the group. There is a regular group of parents attending weekly, and new people are starting to arrive more regularly with much younger babies. Feedback shows that parents/carers value the calm, no-pressure or expectation approach, parent-focused community where having protected time to support and connect with those in similar stages of parenthood. It is also appreciated that this is a free resource, particularly for those that are on maternity leave and experiencing the continued pressure of the cost of living.

In January 2026, I introduced the Earls Colne Baby Wardrobe which provides a sustainable way for parents/carers to donate outgrown baby clothes and swap them with the next size needed. This is aimed at 0-18mths which links with the average age of the Baby Group. Within the last couple of weeks, this service has already been utilised. I am also building relationships with other local 'wardrobes' to collectively support and promote each other.

Finally, on 7th February 2026, I passed a paediatric first aid course (valid for three years) which covers CPR, choking, sepsis and anaphylaxis as well as more general first aid aimed at 0-1yrs and upwards.

10. Children and Young people: Rachel Fleetwood

In church on Sunday:

April 2025, we were celebrating having about 5 families, mostly with preschool children attending church. The Tower Room was opened as a space for play and teaching. Whilst this was initially welcomed it has had unintended consequences. Parents felt cut off from the service. Some preferred being in the Lady Chapel, which is still possible.

The issue that we as a church have never satisfactorily addressed is that our Safeguarding rules require two adults to be present within the space if we are providing a teaching/play session.

Firstly, we tried to find people without children to volunteer. When this failed, parents were asked to help and to complete the Safeguarding training. Several mums did this, but family circumstances meant that they weren't able to commit to specific days. Activities in the Tower drew to a close.

Since Easter, Eleanor Girt-Izod (Wakes Colne) and I arranged to offer a story & activity in the Lady Chapel on 2 Sundays a month, but we only had one child, once from April until October.

The latest offer is a bag for children who come to church, to keep them amused during the service.

Earls Colne is full of children and young people. God loves each of them. We, as a church, must think seriously about how we share God's amazing love with them; particularly as they aren't coming into Church.

Church in the Community:

We didn't manage to reach any children this summer. Thank you to those prepared to help.

Luminous:

As I write, I am excited for Shrove Tuesday's Luminous. For the first time, we will be having a specific time to hear a message about Jesus. Amongst the glue, paper and pancakes, there will be time to ponder about what Jesus did when he went into the desert, and why. Parents and children will be given the opportunity to hear about Jesus and how much he adores them. Huge thanks to the willing (and not so willing) volunteers without whom this wouldn't happen. We pray for an amazing afternoon.

11. Brew & Chat: Rachel Fleetwood

Meeting on Wednesday afternoons from 2.00-4.00pm, Brew & Chat continues to be a vibrant place to be.

There is always a warm welcome and a core of 8-10 who attend each week. Many stay for the duration whilst others pop in and out as they wish. The offer is a cuppa and a biscuit, but it seems to mean a great deal to those who come. Mostly it's about connecting. Many who attend are living alone and delight in just having others about and around.

Conversations are wide and varied, including discussions about views we don't all share. We are all different, but everyone remains welcome. We laugh a lot.

We've ventured further this year. We tried meeting in the Tower Room because it was warmer; but moving chairs and navigating uneven steps wasn't easy so we're back in the café area.

We also decorated a Christmas Tree for the festival, making decorations and decorating biscuits.

We have been blessed with offers of help, which has taken some pressure from me, and we've cancelled far less. I'd like to explore reopening over the summer, which is a long break for those who don't see many people.

Thank you to everyone who helps. If you've never come, then please give it a try. We all have room in our lives for one more person.

12. Churchyard Team: Bob Cook

We start with some good news. Gary and Ian have joined the team, bringing with them great energy and new ideas.

The primroses are back and are possibly even better than last year. Our policy of leaving them to die back and consolidate after flowering seems to have paid dividends. The bed of delicate blue flowers seems to have expanded. They can be best seen from Park Lane but we have cut a path in the grass so that visitors can get a closer look.

Braintree Council's grass cutting team attended regularly throughout the year and did a great job. We are grateful to them for their work and attention to preserving the spring flowers as they died back, as well as sparing some of the insect friendly plants that might normally be cut down.

The new electric hedge cutter has proved its worth. Graham has kept the memorial garden hedge looking good and the shrubbery close to the top gate has all been reshaped. The new blower has seen plenty of action clearing up the fallen gravestones after the BDC grass cutting. It also came in very handy to clear up leaves prior to the Remembrance service. And yes, we did compost them.

The donated tulips in the adopted graves again gave us a good display and are showing great promise for this year.

More plants have been donated. We were able to adopt two more graves in the northern section and get the donations of some hefty plants straight into the ground. We hope that they will provide a source of material for the flower arranging team. We are also grateful for the donation of a number of young plants which are being looked after away from the church in the hope that we can find them homes in the Spring. The donor of the plants has agreed to give us guidance on placing the ones that survive the winter into locations that might suit them.

The two water butts that we installed on the wooden shed provided a useful water supply for the Memorial Garden volunteers.

The Nativity Scene figures, the Three Kings and the string lights were left in place for much longer this year, which is more in line with the church calendar. The Nativity tableau received upgraded lighting.

As part of the green initiative, we cut the grass in the cemetery but left the older graves unmolested. That gave us a constant progression of colour as nature partly took over and new varieties appeared. Once again, the teasels gave us a wonderful display and we were able to harvest some useful dried stems for flower arranging in the church.

Early in 2025, we started a wildflower meadow initiative. After taking advice, we marked off some small areas of grass which were mown hard and then left uncut throughout the

summer to see what nature would do. The grasses performed well and there seemed to be abundant insect activity, but no flowers appeared. The marked off areas were cut down late in the year and we have continued to mow the areas hard in an attempt to deplete the soil. Received advice is that, if we continue with our actions, nature might reward us with wildflowers. We have just done the final cuts and seeded some trial areas. Who knows what will grow? That explains the canes with the corks on the top!

We have accepted donations of various garden tools over the years and had amassed quite a pile. This year, we sorted through and made sure that we kept the best and then passed the surplus on to TWAM, Tools With A Mission. They send the most useful and best stuff to developing countries and recycle the rest.

I think that would go down well in the ECO and good works tick box!.

There is always something to do and the team would welcome any help that anyone might like to give. It can be as much or as little time as can be given. If there's something that you think we should be doing, or you'd like to help out with what we are already doing, please talk to us or, better still, come down and join in. If you want to use any of the equipment, please do, that's what it's for. If you've never used a strimmer, come and try one. The work is very rewarding but the bonus is that you get access to the church biscuits after work.

13. Eco Church: Helen Sherfield

We are participating in A Rocha UK's Eco Church programme which equips churches in England and Wales to care for creation. We have already received a bronze award and we had hoped to achieve the silver award in 2025 but the parameters were slightly changed so we still have more work to do. Amongst other things, one of the items we are looking into is moving our bank to a more eco-friendly minded one, the challenge is in finding one where we can easily make cash deposits without having to travel afar and which scores high enough on the eco-friendly ratings. We have also chosen three species to support in our churchyards which are hedgehogs, butterflies and native wildflowers.

14. Home Groups: Helen Sherfield

We have four home groups now in the Colnes, each offering unique ways of engaging with scripture. All four are well attended and around 30 people from across the Colnes, Halstead and Greenstead Green attend.

15. Pastoral Care Team: Helen Sherfield

Our Three Colnes pastoral care team regularly visit and keep in touch with people who are home bound, offering friendly faces, someone to talk to and signposting people to help that is available to them.

16. Bell Ringers: Trevor Beadle

Over the last year the numbers of ringers has increased by 1 to nine ringers with an additional lady learning to ring. She has made good progress and is able to ring for Service.

Fundraising continued with a Quiz night and a stall with tombola at the Four Colnes show.

I am very pleased to report that, having been awarded a £40,000 pledge to the Bell Fund from the Essex Association of Church Bell Ringers, and after all our energetic fund-raising, we have enough to commission the restoration of the church bells, the cost of which will be £83,343.

The work on the bells will start on 13th July and will last until approximately the second week in October, during which time the bells, including the quarter and hour chimes of the church clock, will be silent. All eight bells will be dismantled and lowered from the belfry and will be taken by road to Nicholson's Engineering bell foundry in Bridport, Dorset. There they will be tuned and completely refurbished with all new ringing fixtures before being returned and re-hung in the tower. Local volunteer labour will be assisting the professional bell-hangers in their removal and re-hang and also photographing and videoing the progress of the restoration so we can all see what is happening.

17. Lunchtime Recitals: Liz Pottinger

2025 saw the church celebrating the 10th Anniversary of its Lunchtime Recitals. The audience numbers still range from 30 to 50 and the Broadwood piano is still going strong.

The first Recital in April saw us being entertained by the jazz trio, Midnight Oil the saxophonist, Martin Dobbs, having played with Eurythmics. Next, as part of the VE Day 80th Anniversary Celebrations in May, Kim Peek (of Co-op fame), accompanied by Edward Preston, regaled the audience with War Time songs.

June saw Edward Preston, part of the Lunchtime Recital Team, playing pieces by Prokofiev, Debussy and Chopin on the Broadwood. David New's debut performance playing Acoustic Guitar followed in July.

We were delighted to hear pianist Jill Crossland, (enticed by Bret Johnson to travel from Yorkshire to visit us) when she performed pieces by Scarlatti, Rameau and Bach. Klavierstück D946/2 by Schubert was the finale.

The last Recital held in September saw the return, for the third time, of Soprano, Kate Harris. Her programme was wide ranging and included songs by Rodgers & Hammerstein, Novello, Gershwin, Rodgers & Hart through to Rutter, Vivaldi and Mozart. Edward Preston accompanied her on the piano.

Thanks must go to the Recital Team, Edward, Bret and Rosemary, Beryl, Margaret and also to Jenny Tuffen who occasionally help us.

The Lunchtime Recitals continue to be very popular and we look forward to the 2026 season.

18. Games Club: Margaret Hill

Our Games Club continued to meet on the first Friday of the month at 7.00 pm in the bar at Earls Colne Recreation Club. There were eight regular members – aged from a few months old to 78 years old – plus others who attended from time to time. Our presence often attracted the interest of other people in the bar.

We played a variety of games - from fun games such *P is for Pizza*, to perennial favourites such as *Ticket to Ride*, to the more unusual *Thurn und Taxis*.

Whether you want to bring your favourite game or learn a new game (or both!), you are welcome to come and join us. Please have a word with me if you would like further information.

19. Book Club: Margaret Hill

The Book Club members were greatly saddened by the death of Mervyn Rudkins. We thank him for his friendship and hospitality over many years. We miss him. We are most grateful to Pat Rudkins, who invited us to continue meeting in her home.

During 2025, our reading took us from love and computer gaming in *Tomorrow and Tomorrow and Tomorrow* by Gabrielle Zevin, via the view of Earth from the International Space Station in *Orbital* by Samantha Harvey, to plans to build a mosque in an English village in *This Green and Pleasant Land* by Ayisha Malik.

Our book of the year was *The Midnight Library* by Matt Haig, which scored 4½ out of 5 stars.

We meet at 2.00 pm on the second Tuesday of the month at 8 Coggeshall Road, Earls Colne. New members are always welcome. Please have a word with me if you would like further information.

20. Church Website: Rosemary Johnson

Colne Churches Website

No substantial changes to the website since last year. Rosemary continues to update services, events, group events and other content. Reverend Mark is using Chat GPT to generate posters and has produced some stunning and eye-catching ones.

Group leaders are generally very good at notifying Rosemary about group events – please continue! Please also tell Rosemary when an event has been cancelled, or a date/time/venue has been changed.

Rosemary is still concerned, however, that the Colne Churches website features Earls Colne almost exclusively. There is not enough content coming in from Colne Engaine and White Colne.

Rosemary is in desperate need of some up to date photos of church and church events, please.

A Church Near You

A Church Near You (ACNU) is an all-encompassing Church of England content management system, with a platform for each church, which displays information about services, church events and facilities available at each church. We are responsible for all content ourselves. Rosemary and Mark have user IDs for ACNU.

Unlike the website, which is for the whole team, Earls Colne ACNU platform is exclusively for Earls Colne. Colne Engaine and White Colne have their own platforms.

Canva

Since last year, Rosemary has used a professional-grade church not-for-profit Canva account to modify graphics for the website and ACNU. This has proved invaluable – and it's free. Church members needing to generate graphics and products with graphics for church should be aware that this is available. Please speak to Rosemary. Be aware, however, that Canva is a complex application.

Analytics

Rosemary will supply up-to-date statistics at the meeting.

A Church Near You:

Page views: 16,607 for the year

Colne Churches website (whole site):

Visits: 467

Unique visitors: 429

Page views: 836

21: Organist & Choirmaster: Bret Johnson

We have continued with our practice of singing a short anthem each Sunday morning and during 2025 we led the singing at three Choral Evensongs. We have developed the discipline of singing the appointed psalm for that day unaccompanied. On Easter Sunday 2025 we sang a big anthem "The Strife is O'er" (Melchior Vulpus, arr. Lionel Dakers)

The choir also led carol singing at The Lion at Christmas, continuing a tradition now well established over a number of years

Thank you once again to Mina and Edward Preston for yet another winter of hospitality and warm comfort at their home for our weekly choir practices.

I extend our thanks once again to those who support us on special occasions and also to everyone else in the choir for their continuing loyalty.

22. Film Club: Revd Sharon Quilter

The Film Club has been going since June 2021 and continues to flourish. We gather on the 2nd Wednesday of the month, continuing to meet at and enjoy the hospitality of the Drapers in Earls Colne. In 2025 we held all twelve of our scheduled sessions - no football interruptions this time! Our 'members' consist of Christians of different denominations and non-believers/non-churchgoers from Earls Colne, Colne Engaine, Coggeshall, Bures, and Halstead. Attendance remains steady with our highest attended meeting at 11 and our lowest at 6. We were delighted to welcome one new member as a result of our presence in the Three Colne Magazine, but unfortunately due to personal circumstances, they couldn't stay with us.

This year, again, we watched and discussed thirteen films. We continued our double-bill for December with the 1984 version of A Christmas Carol up against the 1951 version of Scrooge: A Christmas Carol as our Christmas offerings. We continued scoring the films but trialled a 1-5 scoring system compared with the 1-10 system in 2024. We also introduced a spotlighting season comparing three films from award winning actors Tom Hanks and Dame Maggie Smith, alongside renowned director, Steven Spielberg. Tom Hanks in A Man Called Otto was our highest scoring film, with Amelie, our second foreign language film, bringing up the rear with the lowest score of the year. Whilst these scores tend to indicate the overall preference of the group, you can never tell where the discussions will lead or the depth of sentiments raised on the various topics that come up. And it is not all faith and morals either!

We continue to enjoy the social side of the club as well as appreciating each other's likes and dislikes of film genres. The social side extended to almost all members attending the Three Colnes Sunday Roast Lunch in February, and one member invited the group to help celebrate a big birthday with a screening of their all-time favourite Bond film at the Empire Theatre in Halstead, complete with 1960's style snacks.

Sadly Kirsten, our fellow Film Club admin, had to step back for personal reasons and we really miss her involvement, and support. On behalf of the entire group, I would like to thank Kirsten for all she has done and for introducing us all to some interesting titles. Ray and I are truly grateful to all our fellow club members, for their support, film choices and frank views that makes our time together a good time had by all. And we look forward to a full calendar of films to enjoy, tolerate and discuss in 2026.

Parish of St Andrew's, Earls Colne - 2025 Accounts - Summary

INCOME													
	Total P Cash 1	Bank 2	Bank Trans 3	Planned Giving 4	Mission Ministry 5	Loose Collect 6	Coffee/ Refresh 7	Clergy Exp Ministry 8	Div & Interest 9	Bell Fund 10	Rainy Day Fund 11	Tax Recovrd 12	Giving 13
Jan	834.49	7,331.94	800.49	2,862.00	465.00	454.50	103.42	0.00	357.05	120.22	50.00	97.50	0.00
Feb	946.71	6,362.28	974.71	2,807.00	665.00	136.00	157.16	0.00	0.00	39.00	0.00	97.50	0.00
Mar	996.85	8,228.78	532.05	4,287.00	128.60	42.00	127.35	0.00	0.00	149.55	0.00	97.50	275.00
Apr	1,133.83	12,934.42	1,604.63	2,725.00	1,218.59	106.94	74.00	411.08	335.53	14.00	20.00	97.50	205.00
May	910.37	12,318.38	689.77	2,650.00	832.45	45.10	86.55	0.00	0.00	255.00	0.00	97.50	230.00
Jun	557.12	8,693.15	697.72	4,250.00	36.89	165.24	97.63	431.92	0.00	125.70	25.00	97.50	55.00
Jul	1,116.54	21,751.59	1,194.54	2,750.00	0.00	19.00	49.55	0.00	334.17	840.75	0.00	9,177.59	50.00
Aug	417.71	5,586.27	419.71	2,735.00	0.00	38.00	82.95	310.40	0.00	402.00	600.00	97.50	390.00
Sep	622.23	7,035.91	622.23	4,235.00	162.14	5.00	97.26	0.00	0.00	39.00	450.00	97.50	206.25
Oct	742.17	14,701.97	339.13	2,720.00	47.90	7.00	99.20	0.00	313.33	614.42	125.00	7,648.06	40.00
Nov	994.72	20,016.94	797.66	2,705.00	218.90	35.00	115.11	43.12	0.00	994.00	20.00	97.50	99.34
Dec	1,164.13	10,934.73	1,764.23	3,935.00	9.95	307.08	75.95	687.97	0.00	779.40	100.00	0.00	0.00
	10,436.87	135,896.36	10,436.87	38,661.00	3,785.32	1,360.86	1,166.13	1,884.49	1,340.08	4,373.04	1,390.00	17,703.15	1,550.60

	Fund-raising 14	Music/ Concerts 15	Flowers (not FF) 16	Guides Etc 17	DBF Fees 18	PCC Fees 19	Event Fees 20	St Andrew's Trust and Grants 21	Donations 22	Other Income 23	Cross Cast 24
Jan	965.00	0.00	0.00	0.00	145.00	584.00	130.00	0.00	271.25	150.00	6,754.94
Feb	956.25	0.00	0.00	0.00	127.00	227.00	130.00	0.00	459.36	180.51	5,981.78
Mar	257.00	0.00	0.00	0.00	341.00	440.00	15.00	0.00	1,203.25	310.32	7,673.57
Apr	13.00	305.53	60.00	0.00	54.00	163.00	123.00	0.00	672.48	150.00	6,748.65
May	284.14	590.78	0.00	0.00	199.00	35.00	15.00	0.00	106.73	289.23	5,716.48
Jun	67.91	261.88	0.00	0.00	36.00	93.00	0.00	2,000.00	159.89	0.00	7,903.56
Jul	992.45	223.42	0.00	0.00	469.00	254.00	225.00	5,914.19	224.47	150.00	21,673.59
Aug	126.15	229.50	0.00	0.00	18.00	74.00	0.00	0.00	137.92	152.85	5,394.27
Sep	188.00	235.67	0.00	0.00	18.00	154.00	0.00	0.00	1,148.08	0.00	7,035.91
Oct	1,820.10	0.00	0.00	0.00	231.00	846.00	200.00	0.00	118.00	150.00	14,980.01
Nov	265.43	5.00	0.00	0.00	180.00	481.00	385.00	10,000.00	1,979.86	2,312.64	19,936.80
Dec	731.37	0.00	0.00	0.00	145.00	584.00	130.00	0.00	2,040.56	431.15	9,957.43
	6,666.80	1,851.78	60.00	0.00	1,963.00	3,935.00	1,353.00	17,914.19	8,521.85	4,276.70	119,756.95

Receipts Total 119,756.99

EXPENDITURE													
	Total P Cash 25	Bank 26	Bank Trans 27	Bldg Rep, Maint 28	Upkeep of Svcs 29	Organ etc Music 30	Kitchen, Refmts 31	Clergy Exp Ministry 32	Post & Stnery 33	Rainy day Fund 34	Parish Share 35	Mission costs 36	Giving 37
Jan	834.49	5,788.01	834.49	232.90	0.00	40.00	57.77	59.40	0.00	451.00	3,705.16	236.00	0.00
Feb	946.71	7,103.46	946.71	0.00	0.00	40.00	69.00	0.00	13.60	490.00	3,705.16	160.00	0.00
Mar	996.85	10,374.35	996.85	174.96	115.48	58.92	35.36	538.87	96.90	722.51	3,705.16	1,486.01	133.46
Apr	1,133.83	13,138.12	1,133.83	5,970.00	45.89	55.00	15.69	79.20	9.39	200.00	3,705.16	229.84	504.46
May	910.37	12,105.73	910.37	1,575.00	20.89	0.00	93.76	721.19	132.61	400.00	3,705.16	3,287.06	0.00
Jun	557.12	8,476.78	557.12	768.79	618.40	268.00	50.25	0.00	0.00	471.49	3,705.16	332.96	260.00
Jul	1,116.54	12,108.25	1,116.54	34.85	11.49	3.96	77.17	388.72	69.50	0.00	3,705.16	121.12	50.00
Aug	417.71	7,195.30	417.71	195.30	0.00	144.00	40.56	0.00	0.00	175.00	3,705.16	120.00	0.00
Sep	622.23	6,283.01	622.23	0.00	49.50	40.00	18.99	0.00	13.92	0.00	3,705.16	0.00	450.25
Oct	742.17	13,768.03	742.17	0.00	0.00	0.00	78.27	19.80	0.00	100.00	3,705.16	8.50	40.00
Nov	994.72	13,159.30	994.72	2,520.00	0.00	120.00	26.92	59.70	13.92	500.00	3,705.16	138.63	100.00
Dec	1,164.13	16,560.03	1,164.13	37.44	678.86	379.08	30.04	792.94	165.98	200.00	3,705.16	434.53	0.00
	10,436.87	126,060.37	10,436.87	11,509.24	1,540.51	1,148.96	593.78	2,659.82	515.82	3,710.00	44,461.92	6,554.65	1,538.18

	Fundrs Exp 38	Music/ Concerts 39	Flowers (not FF) 40	CCLA Trans 41	Insurnce 42	DBF Fees 43	Event Fees 44	Gardener 45	Utilities Church 46	Other Payments 47	Cross Cast 48
Jan	770.00	0.00	0.00	0.00	364.16	16.00	130.00	0.00	21.00	368.40	6,451.79
Feb	0.00	0.00	0.00	0.00	364.16	145.00	130.00	0.00	1,118.54	0.00	6,235.46
Mar	19.00	0.00	0.00	0.00	364.16	0.00	355.00	0.00	1,984.23	443.78	10,233.80
Apr	0.00	220.00	0.00	0.00	364.16	715.00	123.00	0.00	21.00	280.80	12,518.59
May	13.98	100.00	139.55	0.00	364.16	0.00	15.00	0.00	691.19	296.40	11,555.95
Jun	26.14	370.00	18.00	0.00	364.16	253.00	0.00	0.00	602.85	0.00	8,109.20
Jul	106.80	50.00	0.00	0.00	364.16	36.00	225.00	48.61	286.89	296.40	5,875.83
Aug	0.00	220.00	0.00	0.00	368.68	469.00	0.00	0.00	246.81	15.54	5,700.05
Sep	23.95	50.00	35.02	0.00	368.67	0.00	70.00	0.00	300.54	0.00	5,126.01
Oct	136.78	50.00	0.00	0.00	368.67	36.00	130.00	0.00	127.30	386.40	5,186.88
Nov	1,008.10	0.00	18.00	0.00	368.67	231.00	385.00	0.00	34.76	2,915.44	12,145.30
Dec	102.03	0.00	69.66	0.00	368.67	180.00	130.00	0.00	640.90	2,000.00	9,915.29
	2,206.78	1,060.00	280.23	0.00	4,392.48	2,081.00	1,693.00	48.61	6,076.01	6,983.16	99,054.15

Payments Total 99,054.15

End-of-year income/expenditure surplus/deficit £20,702.84

	PC	Bank
1 Jan 25	0.00	3,409.30
Rcpts	10,436.87	135,896.36
Pmts	-10,436.87	-126,060.37
unpres chgs		
31 Dec 25	0.00	13,245.29

Bank	3,409.30
PC Dec	0.00
Bank	13,245.29

to total	3,409.30
to total	13,245.29

St Andrew's, Earls Colne - Final 2025 Accounts

Financial Statement for the year 2025 as at 31st December 2025
Current Account Receipts and Payments

Notes:

Receipts	2025	2024
Voluntary Receipts		
Planned Giving	38,661.00	34,785.00
Collections	1,360.86	1,324.80
Giving	1,550.60	1,185.04
GA Tax recovered	17,703.15	16,565.20
	59,275.61	53,860.04
Other Voluntary Receipts		
Donations	3,363.36	3,043.21
St Andrew's Trust, reimbursements.	2,000.00	5,047.88
	5,363.36	8,091.09
Activities Generating Funds		
Recitals and music	1,851.78	1,886.07
Teddy Parachute/BBQ	162.14	228.44
Rock Choir	0.00	501.54
Marmalade	477.33	625.50
Bench payment from Braintree DC	5,525.00	0.00

Bell Restoration Fundraising	4,373.04		7,680.99		8
MOF Grant for Earls Colne PCC	2,000.00		0.00		
MOF Grant for other Parishes	8,000.00		0.00		
Sumup donations	1,893.49		2,088.77		
Bingo	834.15		1,226.07		
History Talk	0.00		129.51		
Kelvedon Singers	0.00		250.00		
PCC Wishlist	0.00		50.00		
Church Shop (including Guides)	0.00		0.00		
Cream Tea events	1,017.26		1,074.37		
Art exhibition	1,666.60		0.00		
Easyfundraising	309.09		367.13		
Christmas tree festival	627.37		0.00		
Three Colnes Roast dinner	1,685.00		0.00		
Fundraising general	50.00		331.42		
Total from Activities Generating Funds		30,472.25		16,439.81	
Receipts from Church Activities					
PCC Fees	3,935.00		4,994.00		9
DBF Fees	1,963.00		2,857.00		10
Church Refreshments	1,166.13		1,382.03		11
Gift day Donations	3,265.00		0.00		
		10,329.13		9,233.03	
Receipts from Investments					
CBF Dividend/Interest	1,340.08		1,561.44		12
		1,340.08		1,561.44	
Sub-total		<u>106,780.43</u>		<u>89,185.41</u>	
Other receipts					
Administration amount	2,000.00		0.00		
Expenses contributions (CE/WC)	1,884.49		1,946.28		13
Officiant Event Fees	1,353.00		2,761.00		14
County Broadband	600.00		600.00		
Listed Places of Worship scheme	389.19		2,924.60		
National lottery Grant /Baby Group	0.00		4,000.00		17
Luminous donations	61.80		89.11		
Donations for Alpha	85.00		710.30		
Donations to Rainy Day Fund	1,390.00		4,715.84		16
Flower Festival donations	0.00		2,197.00		
Donations for Easter lilies	60.00		102.90		
Mission and ministry donations	3,476.38		3,361.00		15
Mistaken amounts, paid back	293.00		0.00		
Payment refund - Diamond controls	0.00		532.20		
Photocopier shared costs	1,216.38		639.06		
Legacy Donations	0.00		0.00		
Donations to choir fund	167.32		30.00		18
Compensation from Cadence	0.00		170.00		
Total Current Account + Petty Cash Receipts		<u>119,756.99</u>		<u>113,964.70</u>	
Payments	2025		2024		
Regular Payments					
Bldg Repairs & Maintenance	11,509.24		6,942.74		6
Cost of Services	1,540.51		1,561.76		
Organist & Organ	1,148.96		1,186.99		
Kitchen/Refreshments	593.78		852.00		11
Clergy Expenses	2,659.82		3,424.48		13
Post/Stationery	515.82		277.79		
Rainy Day Fund	3,710.00		2,193.40		16
Parish Share	44,461.92		45,001.00		
Giving	320.00		229.59		3
Fundraising Expenses	1,436.78		844.18		
Music Rectal costs	1,060.00		550.00		7
Flowers	280.23		758.00		
Insurance	4,392.48		4,095.98		
DBF Payments	2,081.00		2,873.00		10
Officiant Event Fees	1,693.00		2,686.00		14
Website (Squarespace)	260.80		264.00		
Gardener	48.61		517.13		
Utilities (Church)	6,076.01		11,082.36		
Baby Group costs	1,157.20		2,027.21		17
Regular Payments Total		<u>84,946.16</u>		<u>87,367.61</u>	
Other payments					
Donation to Headway Essex	133.46		0.00		
Share of Roast Dinner	770.00		872.00		
Present for Rev. Katie	0.00		239.99		
Robes and gifts for Helen S.	764.46		0.00		
Donations to Foodbank	130.26		492.12		
Donations to Royal British Legion	150.00		85.00		18
Choir fund costs	17.32		50.00		
Mission costs	5,397.45		5,427.89		15
Donation to Embrace middle East	0.00		210.57		
Photocopier costs	2,188.58		1,304.22		
Donation to Autism anglia	40.00		0.00		
MOF payment to other parishes	4,000.00		0.00		
Donation to White Colne PCC	133.46		0.00		
Mistaken amounts, paid back	383.00		0.00		
Total Current Account + Petty Cash Payments		<u>99,054.15</u>		<u>96,049.40</u>	
Current Account and Petty Cash					
Opening Current Account balance 1st January 2025	3,409.30		4,895.83		
Cash/cheque receipts	135,896.36		124,579.28		
Cash/cheques paid into current account + cash payments	-126,060.37		-126,065.81		
Current Account balance 31st December 2025	<u>13,245.29</u>		<u>3,409.30</u>		
Net increase/decrease in Current Account		<u>9,835.99</u>		<u>-1,486.53</u>	
Opening Petty Cash balance 1st January 2025	0.00		0.00		
Cash/cheque receipts	10,436.87		15,909.62		
Cash/cheques paid into current account + cash payments	-10,436.87		-15,909.62		
Petty Cash balance 31st December 2025	<u>0.00</u>		<u>0.00</u>		
Net increase/decrease in Petty Cash		<u>0.00</u>		<u>0.00</u>	
Bank Deposit (IAS) Account					
Opening balance 1st January 2025	98,561.87		78,373.20		
Interest received	1,242.05		1,279.33		
Transfers from Current Account	27,403.43		29,523.92		
Transfers to Current Account	17,330.99		-10,614.58		
Closing balance 31st December 2025	<u>109,876.36</u>		<u>98,561.87</u>		
Net increase/decrease in Bank Deposit Account		<u>11,314.49</u>		<u>20,188.67</u>	
Net increase/decrease in Current Account		9,835.99		-1,486.53	
Net increase/decrease in Petty Cash		0.00		0.00	
Net increase/decrease in Bank Deposit (IAS) Account		11,314.49		20,188.67	
Net Inflow/Outflow of Funds		<u>21,150.48</u>		<u>18,702.14</u>	
Bank Current Account at 31st December 2025	13,245.29		3,409.30		
Bank Deposit (IAS) Account at 31st December 2025	109,876.36		98,561.87		
Petty Cash (PC) at 31st December 2025	0.00		0.00		
Current + IAS + PC Accts 31st December 2025	<u>123,121.65</u>		<u>101,971.17</u>		
NOTES					
A. The Financial Statements of the PCC have been prepared in accordance with the Church Accounting Regs 2006 using the R & P basis.					
B. The following assets are recognised but not necessarily valued in the Statements of Assets and Liabilities:-					
- movable church furnishings (listed in the Terrier) held by the Churchwardens on special trust for the PCC					

and which require a faculty for disposal.

C. The expenses paid to Clergy may include a small immaterial proportion which relates to their function as a PCC member.

D. Fees paid to the organist include reimbursement for purchase of music.

E. Monies paid to PCC members were:-

	M Payne	£3,828.06	S Quilter	£158.00	B Johnson	£380.00	
	H Sheffield	£1,234.62	R Wood	£0.00	R Johnson	£260.80	
R Jennings	£0.00	R Gourlay	£530.95	R Fleetwood	£339.14	M Hill	£0.00
C Smith	£1,113.92	H Brooks	£91.33	R McCarthy	£0.00	A FitzGibbon	£0.00

With the exception of clergy expenses, the above payments are all reimbursements for purchases made on behalf of the church or event fees.

Earls Colne St Andrews PCC Surplus/Deficit 2025
(Page 1 figures)

Receipts		Payments	
Total Receipts		Total Payments	
Current Account+Petty Cash	119,756.99	Current Account+Petty Cash	99,054.15
Deposit Account	1,242.05	Deposit Account	0.00
	<u>120,999.04</u>		<u>99,054.15</u>
2025 Operating Surplus/Deficit (cashflow through current and deposit accounts)	£21,944.89		
Donations received in 2025 not moved to deposit account	£3,363.36	see note 5 below	
2025 Operating Surplus/Deficit if donations are excluded	£18,581.53		

Notes:

- Donations by Standing Order and the Parish Giving Scheme
- Regular collections and loose collections from events (e.g. funerals, weddings), on which gift aid is claimed.
- Giving in 2025 included donations in and out for: Halstead Foodbank (Harvest Festival), Headway Essex, Robes and Gifts for Helen.S, the Royal British Legion (Remembrance), Gazebos, and Autism Anglia.
- There were 2 Gift Aid claims made and regular Gift Aid from the Parish Giving Scheme
- This includes general donations to the PCC and donations at events. Sumup and Gift Day donations are shown separately
- Expenditure on building and maintenance included : Tower room carpet clean, steps to font , roof inspection, benches and bench paving, boiler service, tower rails and routine maintenance.
The St. Andrews Trust helped to fund some of these.
- There is £3202.14 in the Piano Fund.
Following the VE day concert, the Piano fund was able to donate £100 to the Royal British legion and £100 to Earls Colne School pool appeal.
- There is £34,127.36 in the Bell Fund.
- The Treasury processed: 2 Wedding deposits, 1 Banns fee, 12 Funerals, 3 Burial of Ashes, 5 Monuments/Plaques and 1 Inscription.
- DBF Fees are paid to the PCC by Funeral directors and then the PCC pays the Diocese.
- The net Surplus of the refreshments was £572.35
- Dividends from CCLA accounts paid directly into the Current account.
- Clergy expenses shared with Colne Engaine and White Colne PCCs .
- Fees paid to the PCC for events and then paid out to individuals.
- Amounts in and out of the Current account for Mission and Ministry in the Parish.
Activities include: Alpha, Baby group, Baptism resources,Children's activities, Church in the Community, Churchyard safari, Bibles, Luminous, Lycig, PCC away day, Retreat,Teddy parachute and BBQ.
- The Total in the Rainy Day Fund is £6289.44.
- The Total in the Baby Group Fund is £2473.49.
- The Total in the Choir Fund is £150.

Statement of Assets and Liabilities at 31 December 2025

	2025	2024
Cash funds		
Petty Cash	0.00	0.00
Bank Current Account	13,245.29	3,409.30
Bank Deposit (IAS) Account	109,876.36	98,561.87
Total Bank & Deposit accounts	123,121.65	101,971.17
(unrestricted, restricted, designated funds)		
Other Monetary Assets		
CBF Deposit Funds	57,873.04	56,416.52
Investment Assets		
CBF Bone & Flower investment Funds		
Income -Mk Value (Listed below)	5,127.80	5,341.34
Liabilities		
Facilities Retention Payments due 2025	0.00	0.00

Approved by the PCC in 2026 and signed on their behalf by Rev. M. Payne (Team vicar) and Mrs. H. Brooks (PCC Treasurer).

CBF Church of England Deposit Funds	2025	2024
PCC1 (General Fund) CB3022087		
Receipts		
Income Transfers	115.00	112.32
Interest	0.00	0.00
Payments		
Withdrawals	0.00	0.00
Excess of Receipts over Payments	115.00	112.32
Deposit accounts at 1 Jan 2025	15,895.39	15,783.07
Deposit accounts at 31 Dec 2025	16,010.39	15,895.39
Flower Fund CB3022090		
Receipts		
Income paid	135.88	144.54
Interest (CB3022089)	138.12	134.90
Payments		
Withdrawals	0.00	0.00
Excess of Receipts over Payments	274.00	279.44
Deposit accounts at 1 Jan 2025	2,975.70	2,696.26
Deposit accounts 31 Dec 2025	3,249.70	2,975.70
Misc Bequests CB3022091		
Receipts		
Donations/Giving	0.00	0.00
Interest	154.80	172.39
Payments		
Nil	0.00	0.00
Excess of Receipts over Payments	154.80	172.39
Deposit accounts at 1 Jan 2025	3,420.39	3,248.00
Deposit accounts at 31 Dec 2025	3,575.19	3,420.39
Lych Gate Bequest CB3022092		
Receipts		
Donations/Giving	0.00	0.00 Maintenance of
Interest	46.60	51.90 Lych Gates
Payments		
Nil	0.00	0.00
Excess of Receipts over Payments	46.60	51.90
Deposit accounts at 1 Jan 2025	1,029.76	977.86
Deposit accounts at 31 Dec 2025	1,076.36	1,029.76
Bone Bequest CB3022093		
Receipts		
Income paid	13.85	14.92
Interest (CB3022088)	10.27	10.04
Payments		
Nil	0.00	0.00
Excess of Receipts over Payments	24.12	24.96
Deposit accounts at 1 Jan 2025	304.13	279.17
Deposit accounts at 31 Dec 2025	328.25	304.13
Banham Bequest CB3022094	2025	2024
Receipts		
Donations/Giving	0.00	0.00 Maintenance of Church Fabric
Interest	416.85	464.26
Payments		
Nil	0.00	0.00

Excess of Receipts over Payments	416.85		464.26	
Deposit accounts at 1 Jan 2025	9,211.00		8,746.74	
Deposit accounts at 31 Dec 2025		9,627.85		9,211.00
Sloane Stanley Beque CB3022095				
Receipts				Income for Churchyard
Donations/Giving	0.00		0.00	& Stanley's Grave
Interest	73.03		81.34	
Payments				
Nil	0.00		0.00	
Excess of Receipts over Payments	73.03		81.34	
Bank current & deposit accts at 1 Jan 2025	1,613.82		1,532.48	
Bank current & deposit accts at 31 Dec2025		1,686.85		1,613.82
Sunday School Fund CB3022096				
Receipts				Sunday School costs
Donations/Giving	0.00		0.00	
Interest	55.30		61.58	
Payments				
Nil	0.00		0.00	
Excess of Receipts over Payments	55.30		61.58	
Deposit accounts at 1 Jan 2025	1,221.93		1,160.35	
Deposit accounts at 31 Dec 2025		1,277.23		1,221.93
Church Rooms CB3022097				
Receipts				For PCC agreed expenditure
Donations/Giving				
Interest goes to PCC current account				
Payments				
Nil	0.00		0.00	
Excess of Receipts over Payments	0.00		0.00	
Deposit accounts at 1 Jan 2025	14,185.66		14,185.66	
Deposit accounts at 31 Dec 2025		14,185.66		14,185.66
Capital Building Fund CB3022098				
Receipts				
Deposited				
Interest	0.00		0.00	
Payments				
To PCC				
Excess of Receipts over Payments	296.82		330.58	
Deposit accounts at 1 Jan 2025	6,558.74		6,228.16	
Deposit accounts at 31 Dec 2025		6,855.56		6,558.74
Total Deposit Funds				
		57,873.04		56,416.52
CBF Church of England Investment Fund Income Shares				
Bone Account				
16 shares				
Mk Value 31/12/25		355.17	369.96	
Flower Fund				
215 shares bought for £1400 in 1994				
Mk Value 31/12/25		4,772.63	4,971.38	
Total Mk Value		5,127.80		5,341.34
NOTE: Figures below are excluded from PCC assets until confirmation of ownership is obtained.				
Trusts with Interest Income (Held by Diocese)				
S E Cooke Trust				
179 shares				
Mk Value 31/12/25		3,973.50		4,138.96

Independent examiner's report to the PCC of St Andrew's, Earls Colne
I report on the accounts of the PCC for the year ended 31 December 2025, which are set out in pages 1 to 5.

Respective responsibilities of the PCC and the Examiner
The PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 44(2) of the Charities Act 2011. The Charities Act 2011 states that if the PCC consider that an audit is not required, an independent examiner is needed.

It is my responsibility to:
- examine the accounts under section 145(5) of the 2011 Act;
- follow procedures laid down in the general directions given by the Charity Commission under 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 comparison of the accounts presented with the records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:
1. Which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with s.130 of 2011 act; and
- to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the 2011 act.
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.

Name: _____

Address: _____

Signature: _____

Date: _____

Position: _____

Independent examiner's report to the PCC of St Andrew's, Earls Colne

I report on the accounts of the PCC for the year ended 31 December 2025, which are set out in pages 1-6.

Respective responsibilities of the PCC and the Examiner

The PCC are responsible for the preparation of the accounts. The PCC 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 examiner is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act.
- follow procedures laid down in the general directions given by the Charity Commission under 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 PCC and a comparison of the accounts presented with the records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect to the requirements:

- to keep accounting records in accordance with s.130 of 2011 act; and
 - to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the 2011 act.
- 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.

Name:

WILLIAM FOSSICK

Address:

THE GRANGE

GREENSTEAD GREEN

HALSTEAD COG 102

Signature:

William Fossick

Date:

14/02/2026

Position:

TREASURER, GREENSTEAD GREEN PCC.