St Nicolas

Witham and Villages

The Parochial Church Council of the Ecclesiastical Parish of Witham

(Reg charity 1133036)

Annual report and Accounts 2025

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Constitution and activities

The Anglican Church of St Nicolas is the Parish Church of Witham. It stands on Chipping Hill where it has proudly stood since 1335.

Governance

The correspondence address is

The Parish Office, St Nicolas Church Hall, Chipping Hill, Witham Essex CM8 2JS

The Trustees during the year were:-

Rev Jonathan Pritchard - Rector and PCC Chair

Rev Howard Schnaar

Rev Noah Cockett - Curate

Rev Susan Malam - Associate priest - SSM

Mrs Deidree Schaar - LLM

Mr Andrew Holt - Church Warden, Vice Chair of PCC, Diocesan and Deanery Synod representative

Mrs Marian Mitchell - Church Warden

Mr Mike Robinson

Ms Dayo Akande – resigned December 2025

Mrs Samanatha Rees - resigned May 2025

Mrs Caroline Churn

Mr Rodney Cullum

Mrs Zoe Gilby

Mr John Hassler

Mrs Janet Hewitt

Mr Michael Hewitt

Mrs Tracey MacKay

Mrs Anna Pritchard - Resigned May 2025

Ms Liz Timms

Ms Carla Tointin - Appointed June 2025

Ms Petrina Tointin- Appointed June 2025

Mr David Martin – co opted 2nd June 2025

Bankers - Barclays Bank

CCLA Charity Fund

Independent Examiner

Mrs Ann Clarke

The Church operates with a number of Sub Committees who monitor detailed activities and report to the PCC

- Standing Committee
- Wardens and Ministers Committee
- Fabric Committee
- EcoChurch Committee
- Finance Committee
- Social and Events Committee

The Medieval Fayre and Christmas Tree Festival have their own Committees which meet to plan the events.

PCC Secretary report for 2025

We've had another busy and pro-active year and have achieved a great deal from our meetings. PCC met 8 times during the year, attendance averaged at 15 members throughout the year, with full PCC membership averaging at 20.

The sub committees continue to do excellent work, and all met regularly throughout the year feeding effectively into PCC meetings to further the work of the PCC. In January it was agreed that children under 18 can serve on PCC sub-committees. To be validated by PCC on a case-by-case basis and subject to appropriate safeguarding procedure always being in place.

In year we had 3 casual vacancies arise on PCC, electing 2 new members in June, welcome to Carla Tointin and Petrina Tointin. Also welcome to David Martin who was co-opted in June.

We were sorry to lose Anna Pritchard, Dayo Akande and Samantha Rees from PCC.

The casual vacancy for Deanery Synod Representative is still to be filled.

Samantha Rees took the difficult decision to resign as PCC Secretary after the APCM, to focus on her Licenced Lay Ministry course. On behalf of the PCC Jonathan thanked her for all her hard work over the last two years. The PCC fully support Samantha for Licenced Lay Ministry (LLM) training which starts in September 2025.

Caroline Churn offered to become the PCC Secretary in June, which was duly voted on and agreed. PCC is very grateful to Caroline for offering her time to this role.

Dayo Akande took the difficult decision to resign as Treasurer in December. On behalf of the PCC Jonathan thanked, valued and appreciated all that she has done for us.

This led to a chain of events, which although happened in January 2026, as key actions, need to be mentioned now. Caroline Churn resigned as PCC Secretary but stepped up as Treasurer, and Tracey Mackay took on the role of PCC Secretary. This was voted on and passed at the PCC meeting in January 2026.

PCC were delighted to appoint Jackie Martin as Parish Safeguarding Officer and look forward to working with her once the required training/PSO induction course is completed.

All members of PCC are up to date with their relevant safeguarding training.

In addition to safeguarding, we have reviewed and updated the following policies and procedures in year: Bullying & Harassment, E-Safety and Expressing Concerns & Whistleblowing.

New polices for Grievance, Discipline and social media were adopted. Tracey Mackay took on a new role of PCC Policies Officer, which will involve updating and re-presenting all policies to PCC as they come up for their annual review each year.

Tracey Mackay was also appointed as a second lead recruiter, to assist Wendy Pattison, and will undertake the necessary training for this role.

PCC also gave their full support to Anna Pritchard to be an Authorised Local Preacher (ALP) at St Nicolas Church, and Jackie Rodd, Petrina Tointon, and Carla Tointon to be licensed formally as Sacristan's.

A Lay Pastoral Team is being created to increase the mission work of the church. Noah is the chair of this team and is working with Petrina Tointon and Deirdre Schaar who are working towards completing the lay pastoral course.

PCC were pleased to agree to the installation of Swift boxes in the church tower, and are delighted the church path is now done, 18 years after discussions first began!

The church hall has seen the toilets refreshed and new lighting in the main hall, but please read the Churchwardens report on fabric for all the great things that have been achieved this year.

Financially, we are still in deficit and need to develop plans to meet our Parish Share over the next 5 years. We have seen good growth in our church this year but still need to seek additional funding outside of our church congregation. Please read the treasurers report for full details.

We continue to develop ideas for our church and church buildings, and hopefully you will agree we've got a lot done this year.

Tracey Mackay

PCC Secretary

Chairs report

These pages tell the story of St Nicholas Church across 2025 in numbers and words. What they don't show is the warmth, good humour and sheer hard work that goes into being a church. The qualities of faith behind all that we do, especially the spiritual gifts of grace and love. Thank you everyone who contributes to the richness of our Church's life. Thank you for your generosity in what you each do and how you do it.

Our church continues to grow, develop and renew. There are hints of a demographic shift. Church is getting a bit younger: there are now more under 70s than over 70s. Church often feels a bit fuller on a Sunday morning too, with many newer faces. On Bellringers Sunday there were over a 100 in church for parish communion. More came to all our seasonal services too, beginning with the Advent Procession. Church was full for the Carol Service. We held two Crib Services on Christmas Eve instead of one. (The earlier one drew in more young children, the later one more older children.) And numbers continue to increase for Midnight Mass, which historically used to be the biggest service of the year.

But there is something more intangibly spiritual going on. This year's Carol Service was astonishingly and movingly beautiful. A service fully by candlelight helped (electric light banished) and the choir in front of the Rood screen. Philip Stopford's haunting setting of the Coventry Carol Lully, *Lulla Lullay* (sung again on Holy Innocents) just held the grief of our world in song. It evokes the pain and difficulty of the world into which Jesus is born, emotionally and spiritually deepening our Christmas celebrations. Light and shadow: our Gospel faith in Jesus, our hope in our broken world, the light that shines in the darkness. The sense of this is not just for Christmas. Holy Week has it in spades. And it is present throughout the year.

Parish life means making connections and building relationships. It's coffee mornings and staying to talk after worship - whether that's in the Church Hall or the Woolpack. It's church cleaning and church committees. Baptisms, Weddings and Funerals. It's learning about our faith together. And prayer. So much prayer. And mowing the grass and tidying the churchyard. It's the new pastoral care team we established this year. And our new Church Refill Stall every Saturday morning in the Newlands Centre. It's our annual Medieval Fayre and Christmas Tree Festival. It's singing in the Woolpack. It's... a whole host of different roles of ministry and mission, both clergy and lay working together, sung and unsung. All the many different ways we put faith into practice. Together we build up the body of Christ and engage in the mission of the church. God's mission of love, compassion, forgiveness and justice for all of us.

St Nicolas is Witham's Parish Church. A Christian place of prayer and worship for all. Called to be a warm and faithful church in a wonderful-difficult world. The Churchwardens and Assistant Wardens are currently working on articulating how our vision may shape us as a parish church here in this place, at this time.

Looking ahead

In the coming year we should compete the repair of the South Aisle roof, redecorate the South Aisle, and work towards helping our buildings be more environmentally sustainable (Fabric). We will also pay a larger proportion of our Parish Share request (Finance). We will further develop our relationships with local schools though a Church Choir/Schools Project (Mission). And be promoting evening services better; and developing a Junior choir based Evensong within our current mix of Evensong Services (Worship).

May we continue to share the love of God and neighbour Jesus calls us to. And may God bless and prosper this good work.

Rev Dr Jonathan Pritchard
Rector and Chair of the PCC

Treasurers report

This year we have seen a focus on bringing the electrical safety of the Church up to standard. This has involved significant expenditure, which came to nearly £9,500. We have also had to spend on making our churchyard trees safe, costing nearly £2,000, with further costs expected in the coming year. Thank you to Noah for organizing the sales of wooden mice, which have been a fantastic way to fund this important tree work.

The Funds balances as at the end of the year show that, as a result of insufficient general funds being generated, after the repairs were made, we have not covered our running costs and have seen our general fund fall by £8,963. This brings our General Fund closing balance down from £15,390 last year to £6,427 as at 31st December 2025.

During 2025, we received £66,559 from our insurers to enable us to make the necessary repairs to the Church roof. This money is held in a restricted fund to reflect the fact that it is unavailable for any other purpose.

We received £14,127 in Gift Aid recovered from HM Revenue and Customs during 2025, this included £8,363 for arrears owed to us relating to giving in 2021.

To better manage our money, I am now utilising the funds management system in the accounting software to allow us to collect money for designated specific projects and future anticipated costs. This ensures that donations given for specific purposes can be clearly identified and transparently recorded in the appropriate fund.

General funds are listed at the bottom of the Statement of Financial Activities Report as Unrestricted Funds. Where donations have been received for specific purposes, these are shown in the Restricted Funds list.

My aims for 2026 are to look for ways to increase donations from external sources, ensure we maximise our tax recovery through the gift aid scheme and also to carry out a full review of all aspects of costs within the Church.

This will help to keep our running costs down.

Our share allocation for 2025 was £112.8k. We were only able to pay £33k.

It is imperative that this year we work within our budget, ensure that we start to put back some reserves into the General Fund in 2026 and focus on increasing our the amount of the Parish Share allocation we can pay.

Being appointed in January 2026 as Treasurer, I have prepared the 2025 accounts based on the information available to me.

The accounts have been produced on an accruals basis, meaning that costs and income are accounted for in the period to which they relate. Previously accounts were prepared on a receipts and payment basis, which means that items were only included once they have been physically paid through bank or cash. This is a change from previous years.

I think it's really important to clarify that as a Church, we really do have to fund all the costs that are incurred in running services, the building and the hall. All of these costs, including salaries of clergy and support team members are all funded through our fundraising, collections, one-off donations and gift aid donations.

We are not subsidised by the Diocese and are expected to pay our Parish Share (which covers the provision of our clergy, their housing costs, training etc).

Ideas are always welcomed from anyone in our church family for raising funds in order for us to keep our clergy for the future at St Nicolas.

RESERVES POLICY

The Church is a faith community that relies principally on funding from its members through direct and prayerful giving. The Church maintains responsibility for its own funds which requires it to raise sufficient income to meet its running costs and additional sums for maintenance and development. It is the PCC's policy where possible to maintain a balance of available general unrestricted funds in cash and bank accounts, equivalent to four months' of annual unrestricted and undesignated payments in order to cover emergency situations which may arise from time to time. Again, this has not been achieved at 31 December 2025.

The Church maintains a Fabric fund for the upkeep of its buildings and has a plan and policy for future refurbishment. All the Church buildings are at risk of needing specialist repairs, possibly at short notice. It is hoped that the Church can make a transfer from unrestricted to designated funds each year to cover ongoing repairs, although this is not always possible.

The Parish Share accounts for 25% of total unrestricted expenditure. During the year, the Church paid £33,000 towards its Parish share allocation of £112,792, which meant it defaulted on 71%. For 2026 the Parish Share has been set at £105,343.

An annual budget is prepared and agreed by PCC members each November. Payments outside of the budget are always approved by the PCC members.

Failure to pay the share allocation in full is seen as an act of last resort, given the effect it has on the Diocesan funds and its ability to maintain the number of stipendiary posts.

Risk Management statement

The PCC is responsible for the identification, mitigation and management of risk. To achieve this, a register of all identified risks is required, together with a management and mitigation strategy. This should be subject to review by the PCC on an annual basis, with the responsibility for delivery of the mitigation strategies that it identifies being delegated to the Churchwardens and reported to the PCC.

Risks

There are five generic principal areas where the risk of either failure to act or the impact of the events is considered 'high'. These areas and the associated mitigation strategies are:

- Reduced Income:

  Reduction in income from donors. This can be affected by donors being unable to maintain their giving, moving away from the Church or passing away. Like most Churches, the Church has members who individually donate significant sums during the year. Giving is recorded by the Treasurer. She and the Parish Giving Scheme Coordinator are the only Officers who are aware of how much an individual gives and are able to report significant variations to the DCCs, affecting decisions taken over discretionary spend.

- Safeguarding:

  Where a child or vulnerable adult may be being abused or mistreated, whether by someone working for or on behalf of the church or in their wider environment.

  The church has appointed a Safeguarding Officer who is re-elected at the Annual Church Meeting (AGM) and ratified by the PCC.
  Safeguarding within the Church of England is a high-profile issue and a new safeguarding dashboard is being introduced in 2025 to provide more detailed guidelines and ensure compliance. Officers and members are only appointed formally to roles once they have been 'safely recruited' and completed the level of safeguarding training commensurate with the role.

- Catastrophic Building Failure or Major Repairs

  The Church holds insurance for all major risks to which the church is exposed, including incidents resulting in damage to any buildings on site, subject to the insurance being available at an economic price.

  The Church site is subject to a Quinquennial Inspection from an architect, approved by the Diocesan Advisory Committee and appointed by the PCC, who specifies repairs to be undertaken within the following five years.

  The Church maintains a thorough maintenance and renewal programme based on the previous Quinquennial Report, as far as this is financially possible, with major issues and regular preventative maintenance and servicing prioritised.

  Should a building become unusable for any reason, the PCC have contingency plans that would enable regular worship in the Church hall, and funerals or weddings to be held in other Churches within the team.

- Uncertainties

  In addition to the risks identified above, in light of lessons learned during the Coronavirus Pandemic, the PCC acknowledges continuing ongoing uncertainties in relation to the church's operations in 2026. These include whether the number of church members and visitors will be sustained.

  As a result of the Pandemic, the Churches now have ways to service those who cannot attend Church services and prefer to worship online and attendances are increasing in both special and weekly services.

  The PCC is continually looking at new ways of embedding lessons learned during Covid into the way it operates and for attracting donations and have contactless card readers available. Most regular members give by standing order or Parish Giving Scheme which further protects income streams should it not be possible to meet face to face for a period. The introduction of Wi-Fi in Church will permit the development of live streaming of worship, including "life event" services in the future.

  The PCC Secretary together with the GDPR Officer ensures compliance with GDPR regulations and the Parish's own GDPR policy and promotes good data security to limit the potential for cybersecurity "hacking" and to ensure back-ups of key data are available in the event of a catastrophic event. Only key individuals hold sensitive data on personal computers and on a "need to have" basis. All Church computers are protected by up-to-date antivirus

software and members are instructed not to open suspect emails or anything that may compromise their data.

The Church has proved that its key business can be transacted in online meetings. Correspondence with external contacts and payment made by and to them is mainly made electronically, reducing the need for in person meetings, should this be necessary. The issuing of cheques is now rare and only negligible expenses are paid in cash.

Church members are aware of the current worldwide political, economic and security state of the world and have had policies and procedures in place should it be necessary to evacuate or lock down a Church during an activity. These policies should be reviewed and tested regularly.

- Reputational

This is where the Church loses members and fails to gain new membership by the actions it takes or doesn't take as appropriate.

This could include but is not limited to, inappropriate religious teaching, inappropriate social media activity, dangerous or dirty buildings, formation of cliques or groups within the existing Church and lack of welcome and encouragement to those wishing to develop, grow or maintain their faith.

The Church provides regular training and team building for those on welcome duties, follows the Church of England lectionary and invests in keeping its buildings and grounds safe and clean for all users and acting promptly and appropriately towards concerns raised.

The Churchwardens keep a listening watch for any signs of tension or unease within the Church family and attempt to resolve situations.

Future plans

The Churches primary future plan is to continue to provide Ministry to those who wish and services of worship to those who wish to join with others in collective worship. The Churches also plan to develop more courses for those who wish to develop their faith and groups to encourage Christians to meet together to discuss theological issues.

The financial plans are:

- to ensure that the Church is maintained in a safe state and that all legal and compliance costs are met.
- To work towards paying the Parish share allocation in full.
- To donate to Mission and Charity and fund opportunities to bring more people to faith
- To develop the Church buildings as money permits to make them more versatile, user friendly, disability compliant and generally used more. The issue is that Church exists not just on Sunday.

Caroline Churn

Treasurer

St Nicolas Church Witham Statement of Financial Affairs (SOFA) for the year ended 31st December 2025

	Unrestricted	Designated	Restricted	Total year 2025	Year ended Dec 2024
Income					
Planned Giving	57,750	-	1,000	58,750	64,647
Collections and other giving	22,180	1,355	10,153	33,688	14,081
Gift Aid recovered	13,127	-	1,000	14,127	-
Other receipts	409	22,074	66,559	89,042	19,836
Fund raising	16,038	587	-	16,625	17,495
Investment activities	282	812	1,670	2,764	3,196
Total Income	**109,786**	**24,828**	**80,382**	**214,996**	**119,255**
Expenditure					
Fundraising costs	3,813	99	367	4,279	4,159
Charitable giving	150	-	-	150	231
Parish Share	33,000	-	-	33,000	40,599
Clergy and other staff costs	14,368	-	-	14,368	15,501
Church running costs	42,842	1,572	-	44,414	43,707
Hall running costs	1,591	9,306	149	11,046	6,593
Church fabric costs	16,940	6,830	5,966	29,736	6,276
Hall Fabric costs	-	-	1,209	1,209	501
Governance	130	-	-	130	130
Total	**112,834**	**17,807**	**7,691**	**138,332**	**117,697**
Net income before transfers	**(3,048)**	**7,021**	**72,691**	**76,664**	**1,558**
Transfers into funds	-	5,635	-	5,635	12,401
Transfers from funds	(5,635)	-	-	(5,635)	(12,401)
Net movement in funds for Year	**(8,683)**	**12,656**	**72,691**	**76,664**	**1,558**
Funds brought forward	15,513	21,623	55,340	92,476	90,918
Funds carried forward	**6,830**	**34,279**	**128,031**	**169,140**	**92,476**

St Nicolas Church Witham

Balance Sheet to 31st December 2025

	As at 31st December 2025	As at 31st December 2024
Current Assets		
CCLA Deposit Accounts	130,407	61,064
Current Account	59,623	41,714
Cash in hand	39	-
Debtors and amounts receivable	348	-
Total Current Assets	**190,417**	**102,778**
Current liabilities		
Amounts held - due to others	16,508	10,302
Amounts payable	4,769	-
Total Current liabilities	**21,277**	**10,302**
Net Assets	**169,140**	**92,476**
Represented by		
Unrestricted Funds	6,830	15,513
Designated Funds	34,279	21,623
Restricted Funds	128,031	55,340
Total Funds	**169,140**	**92,476**

Signed by Chair on behalf of the PCC on ~~13th~~ 30th April 2026

Rev Dr Jonathan Pritchard

Independent examiner's report to the trustees of

The Parochial Church Council of The Ecclesiastical Parish of Witham.

I report on the accounts of the Trust for the year ended 31st December 2025

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 section 130 of the 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: Mrs Ann Clarke **Signature:** ACClarke

Relevant professional qualification or body:

Address: 4 Abercorn Way, Witham, Essex, CM8 2UF

Date 09th April 2026

St Nicolas Church Witham

Notes to the Accounts

1. **Basis of accounting**

   In 2025 the Charity changed from receipts and payments accounting to accrual accounting. The 2024 figures have not been restated.

2. **Staffing**

   The Charity employed 3 part time staff during the year. No one earned more than £60,000.

   None of the staff are Trustees of the Charity. Trustees are reimbursed for purchases made on behalf of the charity on production of receipts but receive no fee.

   The Clergy team are paid by the Diocese of Chelmsford but claim expenses from the Charity. During 2025 they claimed £1,888. No other Trustee claimed expenses.

   No payments were made to related parties apart from direct reimbursement of purchases of consumables for exclusive use by the Church and upon production of a receipt.

3. **Analysis of Income**

	General	Designated	Restricted	Total 2025
Planned Giving				
Standing orders	16,205	-	-	16,205
Parish Giving Scheme	30,874	-	-	30,874
Giving envelopes	5,924	-	1,000	6,924
Gift aid Recoverable	4,748	-	-	4,748
Total planned giving	**57,750**	**-**	**1,000**	**58,750**
Collections and other Giving				
Giving via Card machine	4,645	45	-	4,690
Loose plate collection	7,763	320	-	8,083
Collection at life event services	586	-	-	586
Other donations	2,091	990	5,305	8,386
Total collections and other giving	**15,085**	**1,355**	**5,305**	**21,746**

Wall safe	439	-	-	439
Donations - flowers	780	-	-	780
Donations - Voltives	547	-	-	547
Donation - Tea & Coffee	328	-	-	328
Legacies	5,000	-	-	5,000
One off Grants	-	-	4,848	4,848
Total - Other voluntary receipts	**7,094**	**-**	**4,848**	**11,943**
Gift Aid Recoverable	**13,127**	**-**	**1,000**	**14,127**
Other receipts				
Other Income	248	6,697	-	6,944
Insurance Claim	-	4,982	66,559	71,541
Total other receipts	**248**	**11,679**	**66,559**	**78,485**
Activities for Generating Funds				
Medieval Fayre	11,722	-	-	11,722
Fundraising Concerts	1,418	-	-	1,418
Easyfundraising	60	-	-	60
Fundraising Quizzes	20	-	-	150
Christmas Tree Festival	2,335	-	-	2,335
General Fundraising	483	-	-	483
Social Events	-	407	-	407
Church Hall letting - fundraising	-	50	-	50
Activities for General funds	**16,038**	**587**	**-**	**16,625**
Investment Income				
Bank and building Society Interest	282	812	1,670	2,763
Investment income total	**282**	**812**	**1,670**	**2,763**
Receipts from Church Activities				
Fees from Weddings and funerals	162	-	-	162
Church Hall letting	-	10,395	-	10,395
Total receipts Church Activities	**162**	**10,395**	**-**	**10,557**
Grand total Income	**109,786**	**24,828**	**80,382**	**214,997**

4. Analysis of Expenditure

	General	Designated	Restricted	Total 2025
Cost of generating funds				
Cost of events	1,351	21	-	1,672
Medieval Fayre	1,676	-	-	1,676
Area group costs	200	-	-	200
Other fundraising costs	586	78	367	1,031
Total Cost of generating funds	**3,813**	**99**	**367**	**4,279**
Mission and Charity Giving				
Giving to local	100	-	-	100
Giving to Relief agency	50	-	-	50
Total Mission giving	**150**	**-**	**-**	**150**
Parish Share	**33,000**	**-**	**-**	**33,000**
Clergy & Staffing Costs				
Parish Administrator	12,316	-	-	12,316
Team Ministry expenses	2,052	-	-	2,052
Clergy Staffing costs total	**14,368**	**-**	**-**	**14,368**
Church running expenses				
Course expenses	25	-	-	25
Church Office telephone	588	-	-	588
Organ/piano tuning	196	-	-	196
Director of Music salary	11,792	-	-	11,792
Organists' payments	900	-	-	900
Choir & music costs	1,506	-	-	1,506
Organ Scholarship	500	-	-	500
Church equipment	597	1,572	-	2,169
Upkeep of services	1,820	-	-	1,820
Upkeep of Churchyard	2,646	-	-	2,646
Church Flowers	677	-	-	677
Administration - printing & Stationery	1,839	-	-	1,839
Administration - Photocopying	2,643	-	-	2,643
Administration - other	298	-	-	298
Bank Charges	60	-	-	60
Software	178	-	-	178
Church insurance	6,806	-	-	6,806
Church Electricity	1,232	-	-	1,232
Church Gas	8,319	-	-	8,319
Church other running costs	220	-	-	220
Church running cost - total	**42,842**	**1,572**	**-**	**44,414**

Hall Running costs				
Hall electricity	-	4,664	-	4,664
Hall - Maintenance	1,437	1,790	149	3,376
Hall - water	-	266	-	266
Hall - waste water	-	247	-	247
Hall - Cleaner salary	-	1,595	-	1,595
Cleaning materials	155	257	-	412
Window cleaning	-	25	-	25
Glebe field rent	-	460	-	460
Hall running cost total	**1,591**	**9,305**	**149**	**11,046**
Church repairs and maintenance				
Church maintenance	16,940	-	126	17,066
Church major repairs	-	200	4,800	5,000
Architect's fees	-	357	-	357
Expenses covered by insurance	-	6,273	1,040	7,313
Church repairs and maintenance total	**16,940**	**6,830**	**5,966**	**29,736**
Hall repairs and maintenance				
Hall interior decorating	-	-	1,209	1,209
Total Hall repairs	-	-	1,209	1,209
Governance costs				
Independent Examiner fee	**130**	**-**	**-**	**130**
Total Costs	**112,834**	**17,806**	**7,692**	**138,332**

5. Analysis of funds held

The Charity holds 3 classes of funds

Unrestricted funds

Most donations and giving from Church members are given for the furtherance of the general objectives of the Church and are placed in an unrestricted fund to cover general Church running costs including payment of the Parish Share.

Designated Funds

From time to time the Charity receives funds which the PCC members agree should be used for a specific objective. The Designated funds held all have such a purpose.

- Equipment Fund - to provide for the addition or replacement of equipment needed to run the Church, such as the boiler, organ or sound system.

- Items under review - Receipts held in this fund whilst further information is obtained as to how the funds should be apportioned.
- John Suddards Memorial Fund - To provide discretionary funds in memory of the late Reverand John Suddards
- Roof repairs - a fund started with the proceeds of the 2024 Medieval Fayre to cover the fees and costs to get the South roof repaired
- Social events - Proceeds from Social events to be used to fund an item needed by the Church for which a budget does not exist.
- Hall Income and expenditure - Surplus Income over expenditure from 2025 which will be used to fund future improvements and upkeep of the Hall building
- Tree maintenance and upkeep - Sales of Wooden Church mice to fund the ongoing cost of upkeeping the trees on site

Restricted funds

From time to time the Church receives donations or raises funds for a specific purpose. These funds may only be used for the purpose the funds were raised for and may not be transferred and used for other purposes without the express agreement of the donor if know, or the Charity Commission.

- Abrey Trust - The Trustees shall apply the fund towards rebuilding, enlarging or equipping St Nicolas Church
- Admin support grant - A grant received to enable the admin support to the Clergy to be strengthened. To be utilised in 2026 once administrator role reviewed.
- Agency Collections - monies collected to be paid to others
- Bellringers Funds - funds held on behalf of the Bell ringers team to be spent to upkeep the Bells
- Church House fund - Can be used by the incumbent or Wardens to provide any building used for the purposes of divine worship, Classes or lectures, meetings, clubs or Clerical meetings and conferences
- Fabric Fund - To upkeep the fabric of the Church and Churchyard
- Friends of St Nicolas - subscriptions raised from supporters to be used for church improvements and earmarked for Eco Church projects
- Graves Fund - Fund to upkeep the graves in the Churchyard
- Hope Community Fund - to be used for Witham based hardship cases or people in urgent need of money and is administered by the Braintree Halstead and Witam Citizens Advice Bureau.

- Internal Decorations - Funds received from the Insurers as settlement of claim to be used to decorate the Church once the South roof is replaced
- Parish Fund- use to be investigated by the PCC
- Roof Repairs and grants - Settlement from Insurers to cover the cost of like for like repairs of the South roof and other donations given specifically to help cover the cost
- Small equipment donations - donations from members towards replacement of certain fixtures and fittings of the Church and hall.

A list of the balances on the funds and movements in the year follows:-

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
Abrey - Abrey Trust	17,980	835	-	-	18,815
Administration Support Grant	-	3,000	-	-	3,000
Bells - Bellringers Fund	5,689	96	126	-	5,659
Church House Fund	3,883	176	-	-	4,059
EcoShop Trading	-	367	367	-	-
Equip - Equipment Fund	17,937	812	-	-	18,749
Fabric - Fabric Fund	14,570	7,140	6,009	-	15,701
FOSN - Friends Of St Nicolas	-	560	-	-	560
Graves - Graves Fund	2,734	-	-	-	2,734
Hall - St Nics Hall I&E	-	10,845	9,305	-	1,540
HCW - Hope Community Witham	2,990	-	-	-	2,990
Insure - Insurance Claims	-	4,982	5,232	250	-
Int Decs - Internal Decorations	-	43,801	1,040	-	42,761
John Suddards Memorial Fund	3,685	-	-	-	3,685
Parish Fund	1,592	-	-	-	1,592
Review - Items Under Review	-	6,697	-	-	6,697
Roof Repair Grants Etc	5,903	23,878	3,170	5,385	31,996
Small Equip Donations	-	649	149	-	500
Social - Social Events	-	902	99	-	803
Trees - Tree Maintenance & Upkeep	-	470	-	-	470
General - General fund	15,513	109,786	112,834	(5,635)	6,830
Totals	92,476	214,997	138,332	-	169,140





A warm welcome awaits...