THE PAROCHIAL CHURCH COUNCIL OF LAWFORD

(STMARY'S CHURCH, LAWFORD)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025.

Incumbent: The Church has been in

an interregnum since February 2025

Independent Examiner:

Mrs. Hilary Powell

1Ash Grove

Great Bromley

Colchester

CO7 7UQ

Banks:

Barclays Bank

Leicester

LE87 2BB

Central Board of Finance

of the Church of England CCLA

One Angel Lane

London

EC4R 3BA

Registered Charity Number: 1133132

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD

(ST MARY'S CHURCH, LAWFORD)

ANNUAL REPORT 2025

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THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
ANNUAL REPORT 2025

The Parochial Church Council (PCC) as trustees is pleased to present their report together with the independently examined Accounts for the year ended 31 December 2025.

Legal, Administrative and Governance Information

St Mary's Church Lawford is a charity registered with the Chairty Commission of England and Wales and is governed by the Parochial Church Council Powers Measure (1956).
The rules for electing PCC members are set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and to stand for election to the PCC.

PCC members who served during 2025

Curate in Charge:	Vacancy
Curate:	Rev Nicky Young
Licenced Lay Minister:	Margaret Southgate
Church Warden:	Megan Howes
Deanery Synod:	Karen Crowhurst
Elected Members:	Francis Franks
	Moira French
	Elisabeth Humphries (ceased April 2025)
	Chris Monckton-Rickett
	Sue Monckton-Rickett
	Mary Nunn
	Tim Parker
	Rev Paul Greenland (ceased as Treasurer April 2025)
	Karen Greenland
	Ian Dunlop
	Caroline Dunlop
	Chris Lawson-Jones (elected April 2025)

In April 2025, Sue Monckton-Rickett was appointed the Honorary Treasurer.
St. Mary's Lawford has worked within an informal group CrossReach Churches with the two other parishes; St. Mary with St. Michael Manningtree and Mistley and St. Lawrence, Bradfield.
The parish has been in an interregnum since February 2025 and at the time of writing this report continues to be so.

Committees

The only PCC appointed committee is the Standing Committee, which has delegated power to transact the business of the PCC between meetings subject to directions given by the PCC.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD) ANNUAL REPORT 2025

Church Attendance

The number of people on the Electoral Roll at 31 December 2025 was 69, (47 residents and 22 non-residents), the numbers remain unchanged from the revision of the Electoral Roll that takes place every five years, which was completed in April 2025.

The average attendance statistics excluding baptism services for the last 4 years are below, showing a decrease of 2.1 from 2024 to 2025 (1.3 children and 0.5 adults) in the attendance at 11.00am service, a decrease in attendance at the monthly 9.15am service from 2024 to 2025 of 1.2 people, but an increase of 1.1 in the attendance at the monthly midweek communion from 2024 to 2025.

	2022			2023			2024			2025			2022-23
	8.00am	10.30am	Tuesday Monthly	9.15am	11.00am	Tuesday Monthly	9.15am	11.00am	Tuesday Monthly	9.15am	11.00am	Tuesday Monthly	Comparison 10.30am to
Average Attendance (excl Baptism Services and Remembrance)													
Children	0.1	2.2	-	0.0	3.1	-	-	3.3	-		2.0		-0.16
Adults	10.1	35.8	10.2	35.8	26.4	16.3	31.2	27.8	16.9	30.0	27.0	18.0	-8.75
Total	10.2	37.9	10.2	35.8	29.5	16.3	31.2	31.1	16.9	30.0	29.0	18.0	-8.91

There has been good attendance at special services such as Remembrance Sunday, Christmas Carol Service and Christingle service, but the decline in attendance at Sunday services is disappointing and concerning.

Aims and Purpose

The aim of St Mary's as with all Church of England Churches is 'To promote the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. In fulfilling this aim the PCC has the responsibility of cooperating with the incumbent, (the parish is currently in vacancy) promoting within the parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also specifically responsible for the maintenance of the Church, Churchyard and Church Hall.

Objectives and Activities

The objectives of St. Mary's are to provide the community with a place of and opportunities for worship and to develop and enable activities that will both grow the family of the church and provide public benefit.

Achievements and Performance

- **Worship:** In 2025 the pattern of Sunday services held in St. Mary's continued to a Contemporary Style of Service each week with one being a communion and in addition a more formal communion being held on one Sunday in the month and a midweek communion held once a month.
  St. Mary's Choir has continued to support worship across all three CrossReach churches, attending one service in each church per month.
- **Children's Activities:** are available each Sunday. The Edward Bear Group, for pre-school children and their parents / carers has continued to meet weekly in term time and continues to be well attended as do the special events held by Edward Bear such as Easter Woodland Walk.
- **Discipleship and Outreach:** During 2025 there have been two regular home / small groups meeting for both members of St. Mary's and the other CrossReach Churches and across churches there has been a Lent course and an Advent course.
- **Pastoral Activities:** Various groups meet on a monthly / fortnightly basis providing fellowship to both church members and the wider community including Choir, Ladies in Fellowship Together, Support in Loss, Coffee and Chat, Art Club, Craft Group and Handbells.
- **Prayer Group:** a monthly prayer group meets in Lawford Church
- **Social Activities:** Several social events have been held throughout the year including Quiz Night, Walking Group Lunch, Wreath Making Workshops, Dog Day, Tabletop Sale, Plant and Book Sale, Community Bus Afternoon Tea, and Christmas Santa Paws event. These activities have been successful both in terms of engaging with the community and in raising funds for the church generally and specifically to support maintenance and restoration work.

- **Support for Community Activities:** St. Mary's has supported Manningtree Foodbank by donating all of the produce given at Harvest Festival and providing Christmas gifts for the children of families supported by the Foodbank. St. Mary's along with other churches also attended the Tendring Show.
- **Lawford C of E Primary School:** the governing body consists of 14 governors, of which 5 are Church Governors, including two PCC members and 2 are Diocesan Board of Education governors. St Mary's also provided Bibles to all pupils in year 3 and holding crosses to year 6 pupils. Rev Paul Greenland and Chris Lawson Jones (both PCC governors) are involved in leading school assemblies approximately once per month.
- **Support for Other Charities:** St Mary's congregation has supported Christian Aid, the Children's Society, Macmillan nursing, Tools With A Mission and NewDay United through specific giving, fundraising events, and donation of items.
- **Building Repairs and Restoration:** the maintenance of an historic building requires considerable effort and costs. In 2025 work has continued to maintain and restore the interior and external fabric of the church building and hall. In 2025 the installation of the Air Source Heat Pump (ASHP) was completed thanks to a generous donation from The Murton Poole Charitable Trust and a grant for the diocese relating to the sale of the rectory and significant amount of work was carried out to restore the East Wall. With a building of this age there remains much work to be done both in the short and longer term.

The PCC would like to thank the Friends of Lawford Church Group and everyone who contributes to the practical work on the buildings and raising the funds to do the work for their generosity in time, skills, resources, and finances.

Public Benefit

The purposes and activities, as listed above are in accordance with the guidance on public benefit issued by the Charity Commission.

Risk Awareness and Management

The PCC regularly reviews the major strategic, business, and operational risks, that the church faces and the mitigating factors.

Safeguarding

The PCC is very aware of its responsibilities regarding safeguarding and follows the House of Bishops guidance in implementing policies and procedures. In 2025 Moira French stepped down as Parish Safeguarding Officer and Francis Franks took on the role.

Our appreciation

In addition to those mentioned above our appreciation goes to:

- the many non-stipendiary priests who have led worship and specific services during the year; Rev Nicky Young, Rev Stephen Carter, Rev John Brien, Rev Paul Greenland, Rev David Titley and to Local Lay Ministers Margaret Southgate and Kevin Hawkins
- our administrators for all the work that they do to keep the church functioning.
- our PCC secretary Jenny Hartland
- Margaret Steeds, who keeps the church and hall clean.
- the many members of the congregation that led groups, assist in the leading of worship, fundraise, organise events, etc.
- all those who support the work of St. Mary's financially.

We thank God for everyone who gives so generously of their finances time and skills.

Financial Review

Statement of Trustee's Responsibilities

Charity law requires the PCC as trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year, and to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.
- Observe the methods and principles of the Charities SORP.
- Keeping adequate accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the requirements of Charity Law.
- Safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Financial Position for 2025

The accounts as set out in pages 9 to 15.

Adjustment to 2024 Accounts and the Basis for 2025 Accounts

In preparing the 2025 Accounts, the advice of the Diocesan Finance Team was sought relating to how the cost of the Air Source Heat Pump (ASHP) should be accounted for, whether it should all be written off as expenditure in the year that was incurred or whether it should be depreciated over a period of years. The advice of the diocese was that it would be easiest to write off all expenditure in the year that it was incurred. Their decision was based on:

- The Charities Act 2011 and SORP 2025 allows for a Charity, which is not also a company and has a turnover of below £250,000 to prepare Receipts and Payments accounts (all income and expenditure is accounted for in the year that it was received or incurred and no assets are depreciated)
- Expenditure had been incurred in both 2024 and 2025 and so if the ASHP was depreciated in 2025, there would need to be significant adjustments to the 2024 accounts.

Therefore, the 2025 accounts have been prepared based on Receipts and Payments, meaning that there are no debtors (accruals made for income owed or prepayments of expenditure made in advance) nor creditors (accruals made for expenditure due to be paid or income paid in advance).

For the comparison to 2024 to be consistent, the diocese recommended that adjustments should be made to the 2024 comparative figures in this report, as below:

- Page 9 2024 Receipts – Donations and Legacies has decreased from £192,040 (in the 2024 accounts) to £188,710, due to the removal of £3,330 gift aid accrual.
- Page 9 2024 Payments – decreasing from £102,477 (in the 2024 accounts) to £101,962, due to the removal of expenditure prepayments and accruals, a net figure of £515.
- Page 9 2024 Net Receipts decreased from £57,626 to £54,806 due to the changes in receipts and payments as above.
- Page 9 2024 Funds carried forward decreased from £105,137 to £102,326 due to the decrease in net receipts as above.
- Page 10 2024 Prepayments and Accrued Income decreased from £3,668 to £0 and Creditors decreased from £853 to £0 due to the removal of all debtors and creditors.

- Page 10 and Page 12 2024 Unrestricted Funds decreased from £10,532 to £7,717 due to the decrease in net receipts.
- Page 14 2024 Income Tax recovered decreased from £8,339 to £5,009 due to the removal of £3,330 accrued income
- Page 15 2024 Priest in charge expenses decreased from £385 to £87 due to the removal of an accrual for Oct – Dec expenses.
- Page 15 2024 Light / Heat / Power decreased from £849 to £755 due to the removal of an accrual for Dec expenses.
- Page 15 2024 Music increased from £29 to £367 due to the removal of a prepayment relating to CCLI licence.
- Page 15 2024 Churchyard decreased from £6,031 to £5,571 due to the removal of an accrual for Dec expenses.
- Page 15 2024 Net Receipts decreased from £57,626 to £54,805 due to the changes in receipts and payments detailed above.

The General Fund had a Surplus of £2,250 for the year.

General Fund Income £59,644 in 2025 compared to £60,173 in 2024, the main variances being:

- General Giving increased from £27,957 to £30,416 with an increase in Gift Aided Gifts and Free Will offerings, which is beneficial to the church in having a more regular and secure basis of income. All giving via the envelope scheme ceased in 2025.
- Income Tax recovered increased from £5,009 in 2024 to £11,475 due the increased level of giving and £3,330 reclaim relating to 2024 being received in 2025.
- Donations decreased from £,7,349 in 2024 to £1,065 in 2025 due to a one-off gift in 2024 of £5k.
- Children's Activities, Fund Raising and Fees were all decreased from 2024. The only Fundraising income for General Funds was from the Christmas Raffle, and this decreased by over £1,000 in 2025.

General Fund Expenditure has decreased from £59,943 in 2024 to £57,395 with the main variances being:

- The decrease in heating costs. Boilers costs decreased by £8,397, but Heat / Light / Power costs increased by £2,311. There were no boiler costs from February onwards and no service costs. The electricity cost increase is due to a both an increase in tariff and the use of electricity to run the ASHP. It will be difficult to establish what the running cost of the ASHP will be until a fully year of operation.

The General Fund has a surplus at the end of 2025 of £2,250 and a balance of £10,051 however it should be emphasised that this has only been achieved by the church not meeting its Parish Share target by £14K. If the Parish Share had been paid in full the Church would have had a deficit for 2025 of over £11K. The Parish Share was also not met in 2024, and it is anticipated not to be met in 2026 by a similar amount.

Designated and Restricted Funds had a Deficit of £41,228 for the year.

Income of £101,945 in 2025 compared to £131,312 in 2024, the main variances being:

- A legacy of £4,939 was received in 2024, but no legacy income in 2025.
- £5,169 income for Refresh Event received in 2024 and corresponding expenditure of £5,326 was not repeated in 2025.
- Restoration fund increased by £5.4k due to fundraising events.
- Diocesan Loan of £30,000 given in advance of the sale of the rectory in 2024. When the rectory is sold St Mary's will pay it back as it is a loan and then the Diocese will make a grant of £30,000 from the sale.
- In both 2024 and 2025 £80.2K was received for the Heating Fund from The Murton Poole Charitable Trust. The PCC are immensely thankful for the provision of funds for the installation of the ASHP and to all of those who enabled this to happen.

Expenditure in 2025 £143,023 compared to £76,737 in 2024 with main variances being:

- £5,326 being spent on the Refresh Event in 2024, but no event in expenditure in 2025.
- Heating Fund: £90,869 (net of transfers between funds) has been spent on the Air Source Heat Pump installation in 2025 and £69,652 in 2024.
- Diocesan Loan: £21,224 (including transfers between funds) has been spent on the Air Source Heat Pump installation.
  The total cost of the ASHP project was £181.7k with £160.5k being sourced from the Murton Poole Trust and £21.2k being met from the Diocesan Loan Fund.
- Restoration Fund: £26,709 expenditure on repairs to the East Wall

Reserves Policy

The financial position of St. Mary's is such that it is not possible to meet all the financial commitments of the day-to-day activities of the Church and to maintain an unrestricted general fund reserve. The PCC, however, acknowledge the guidance of the Charity Commission to maintain a reserve of at least three months expenditure and will seek to move towards this, as the financial position allows. The General Fund balance of £10k equates to 2 months of general expenditure, but no amount has been allocated to a designated reserve fund.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)

SUMMARY OF RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted & Endowment Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
RECEIPTS FROM						
Donations and Legacies	1.3	58,287	0	100,485	158,772	188,710
Charitable Activities		0	0	0	-	0
Other Trading Activities		975	0	0	975	895
Investment Income		381	0	1,461	1,842	1,879
Other Income		0	0	0	-	0
Total Receipts		**59,644**	**0**	**101,945**	**161,590**	**191,484**
PAYMENTS ON	**1.4**					
Fund Raising		31,143	3,437	139,587	174,166	101,962
Charitable Activities		26,252	0	0	26,252	34,715
Governance		0	0	0	0	0
Total Payments		**57,395**	**3,437**	**139,587**	**200,418**	**136,677**
Net Receipts / (Payments)		**2,250**	**-3,437**	**-37,642**	**-38,829**	**54,806**
Reconcilaition of Funds						
Total Funds Brought Forward		7,717	13,872	80,736	102,326	47,518
Transfer Between Funds		85	1,346	-1,431	-0	0
Total Funds Carried Forward		**10,051**	**11,781**	**41,664**	**63,497**	**102,326**

1. Accounting Policies

1.1 Accounting convention

The Financial Statements have been prepared on a Receipts and Payments basis in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) applicable to charities and the Charities Act 2011 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).
The PCC have assessed whether the use of the going concern basis is appropriate and have made this assessment for a period of at least one year from the date of approval of the Financial Statements. In particular, the PCC have considered forecasts, and the possible implications should projected receipts and/or payments vary unexpectedly. The Trustees have concluded that there is a reasonable expectation that the church has adequate resources to continue to operate for the foreseeable future. The church, therefore, continues to adopt the going concern basis in preparing its Financial Statements and meets the definition of a public benefit entity as set out in FRS 102.

1.2 Funds

- The general fund represents the funds of the church that are not subject to restrictions regarding their use and is available for general purposes.
- Restricted funds are those that have been given to the church for use for a specific purpose.
- Designated Funds are those that have been set aside from general funds by the church for a given purpose but can be re-assigned for general purposes or to other designated or restricted purposes.

1.3 Receipts

Receipts including investment income is recognised in the period in which the church is received.

1.4 Payments

Payments are recognised in the period in which they are incurred by the church and apportioned between Raising Funds and Charitable Activities according to the purpose for the expenditure.

1.5 Depreciation

The church accounts are prepared on a Receipts and Payments basis with expenditure on all assets being accounted for in the year that it has been incurred and so there is no calculation of depreciation.

1.6 Irrecoverable VAT

The church is unable to recover VAT other than under the Listed Places of Worship Grant. Any VAT, which cannot be recovered is charged in the statement of financial activities.

1.7 Taxation

The church is a registered charity and is exempt from taxation under the Income & Corporation Taxes Acts.

1.8 Debtors, Prepayments and Accrued Income

The accounts have been prepared on a Receipts and Payments basis meaning that there are no debtors, prepayments, or accrued income.

1.9 Creditors

The accounts have been prepared on a Receipts and Payments basis meaning that there are no creditors.

1.10 Financial Instruments

The church only has financial assets of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The church has no financial liabilities that qualify as basic financial instruments.

1.11 Cashflow statement

The church has taken advantage of the exemption provided by the FRS 102 SORP and has not prepared a Cash Flow Statement for the year.

2.0 Fund Movement Summary

	Opening Balance 01/01/2025 £	Income 2025 £	Expenditure 2025 £	Transfer of Funds £	Closing Balance 31/12/25 £
Designated					
Designated - Flower Festivals	1,070	0	-2,500	1,431	0
Designated - Legacies	12,717	0	-937	0	11,780
Designated - Refresh / New Wine Activities	85	0	0	-85	-0
Total Designated Funds	**13,873**	**-**	**-3,437**	**1,346**	**11,781**
Restricted					
Restricted - Childrens fund	2,437	0	-1,578	0	859
Restricted - Choir fund	1,083	0	-198	0	885
Restricted - Handbells fund	1,404	0	0	0	1,404
Restricted - Memorials	4,847	0	0	0	4,847
Restricted - Restoration fund	29,899	15,629	-26,709	0	18,819
Restricted - Diocesan Loan	30,000	0	-8,933	-12,291	8,776
Restricted - Heating Fund	10,628	80,241	-101,729	10,860	0
Restricted - Church Yard Fund	0	76	0	0	76
Restricted - Grave Yard Capital Investment	0	6,000	0	0	6,000
Total Restricted Funds	**80,298**	**101,945**	**-139,148**	**-1,431**	**41,665**
Endowment					
Endowment - Graveyard trusts	**439**	**0**	**-439**	**0**	**0**
Total Designated/ Resrticted / Endowments	**94,610**	**101,945**	**-143,023**	**-85**	**53,446**
General Fund	**7,717**	**59,644**	**-57,395**	**85**	**10,051**
Total Funds	**102,327**	**161,590**	**-200,418**	**-0**	**63,497**

The transfer between funds included:

- £1,431 to the Flower Fund from the Diocesan Loan Fund. £2.500 for a new shed in the churchyard, was paid for from the Flower Fund, but this was more than the fund balance. The additional funds were transferred from the Diocesan Loan Fund. The Flower Fund will be closed as at the end of 2025, with any cost going forward being met either from General Funds of from another Restricted Fund if the costs are for a specific fundraising event.
- £10,860 to the Heating Fund from the Diocesan Loan Fund. The cost of the ASHP was met mainly from the Heating Fund, with the balance being met from the Diocesan Loan Fund. The transfer was made so that the Heating Fund had a zero balance at the end of the year and the additional expenditure being transferred to the Diocesan Loan Fund. The Heating Fund will be closed at the end of 2025.

- £85 transferred from the Refresh / New Wine Fund to General Funds, to cover costs of events held in 2024. There will not be any on-going events so this Fund will be closed.

The Endowment -Graveyard Trust was established many years ago to be used for graveyard maintenance and there has been no income or expenditure on these funds for many years. In 2025 graveyard maintenance costs were allocated to this fund so that the fund had a zero balance as at the end of 2025 and the fund will be closed.

In 2025, the church received a bequest of £6,000 that has been allocated to Graveyard Capital Investment. The condition of the bequest was that the £6,000 could not be spent but had to be invested with the interest being used for church yard maintenance. The interest has and will be allocated the Church Yard Fund and used for church yard maintenance.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

3.0 GENERAL ACCOUNT Detailed Receipts and Payments for the year ended 31 December 2025

Detailed Receipts and Payments	Unrestricted Funds 2025	Designated Funds 2025	Restricted Funds & Endowments 2025	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Receipts					
Donations and legacies					
1100 - Weekly Envelopes	0	0	0	0	255
1101 - Gift Aid	24,273	0	0	24,273	21,169
1102 - Free Will	1,692	0	0	1,692	3,250
1103 - Income Tax recovered	11,475	0	0	11,475	5,009
1105 - Church collections	4,451	0	0	4,451	3,282
1108 - Donations	1,065	0	0	1,065	13,899
1110 - Churchyard income	2,750	0	0	2,750	2,750
1111 - Childrens activities	1,587	0	0	1,587	1,898
1129 - Legacies	0	0	6,000	6,000	4,939
1130 - Grants	0	0	83,741	83,741	110,280
1133 - Fund Raising	1,026	0	9,170	10,195	10,134
1134 - School Bibles	0	0	0	0	57
1137 - External works	0	0	1,574	1,574	0
1140 - Parish Mission	0	0	0	0	92
1175 - Fees	9,969	0	0	9,969	11,693
Donations and legacies Totals	**58,287**	**0**	**100,485**	**158,772**	**188,710**
Income from charitable activities					
1145 - Handbells	0	0	0	0	0
Income from charitable activities Totals	**0**	**0**	**0**	**0**	**0**
Other trading activities					
1176 - Catering	937	0	0	937	895
1177 - Hall Use	38	0	0	38	0
Other trading activities Totals	**975**	**0**	**0**	**975**	**895**
Investments					
1151 - Bank interest	381	0	0	381	501
1153 - Funds interest	0	0	1,461	1,461	1,378
Investments Totals	**381**	**0**	**1,461**	**1,842**	**1,879**
Other income Totals	**0**	**0**	**0**	**0**	**0**
Total Receipts	**59,644**	**0**	**101,945**	**161,590**	**191,484**

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 20

Payments	Unrestricted Funds 2025	Designated Funds 2025	Restricted Funds & Endowments 2025	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Raising funds					
1323 - Priest in charge expenses	432	0	0	432	87
1325 - Associate Clergy	0	0	0	0	36
1327 - Secretarial duties	5,718	0	0	5,718	5,334
1329 - Cleaning	2,043	0	0	2,043	1,792
1331 - Telephone - Broadband	968	0	0	968	915
1335 - Security	756	0	0	756	737
1337 - Heat/Light/Power	3,066	0	0	3,066	755
1339 - Insurance	2,598	0	0	2,598	2,556
1341 - Internal works	1,439	0	663	2,102	2,258
1342 - Hall catering	562	0	0	562	580
1343 - Vestry	268	0	0	268	89
1345 - Music	207	0	198	405	367
1347 - Churchyard	5,925	2,500	439	8,865	5,571
1351 - Parish mission	0	0	0	0	5,500
1353 - Childrens activities	0	0	410	410	89
1355 - External works	1,277	0	136,704	137,981	69,652
1357 - Miscellaneous	483	0	0	483	183
1358- Small Works Projects	0	937	0	937	0
1362 - School Bibles	0	0	505	505	739
1367 - Training	0	0	0	0	-0
1371 - Fund raising	264	0	668	932	344
1375 - Printing expenses	220	0	0	220	124
1376 - Stationery	19	0	0	19	76
1378 - Fees paid out	4,896	0	0	4,896	4,310
Raising funds Totals	**31,143**	**3,437**	**139,587**	**174,166**	**102,100**
Expenditure on charitable activities					
1321 - Diocesan Quota	21,000	0	0	21,000	21,000
1336 - Bolier Costs	4,358	0	0	4,358	12,755
1338 - Rectory Electricity	692	0	0	692	583
1340 - Water Rates	203	0	0	203	239
Expenditure on charitable activities Totals	**26,252**	**0**	**0**	**26,252**	**34,577**
Church management & Administration Totals	**0**	**0**	**0**	**0**	**0**
Total Payments	**57,395**	**3,437**	**139,587**	**200,418**	**136,677**
Net Receipts / (Payments)	**2,250**	**-3,437**	**-37,642**	**-38,830**	**54,806**

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF LAWFORD

I report the church trustees on my examination of the accounts for the year ended 31 December 2025, which are set out on pages 6 to 15

Responsibilities and basis of report
As the trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

As the Independent Examiner it is my responsibility to:

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

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented within those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC 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 audit opinion on the accounts.

Independent Examiner's Statement

I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that:

1. accounting records were not kept as required by the Charities Act 2011: or

2. the accounts do not accord with those records with the accounting requirements; or

3. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mrs. Hilary Powell
1Ash Grove
Great Bromley
Colchester
CO7 7UQ

Date 8 April 2026.