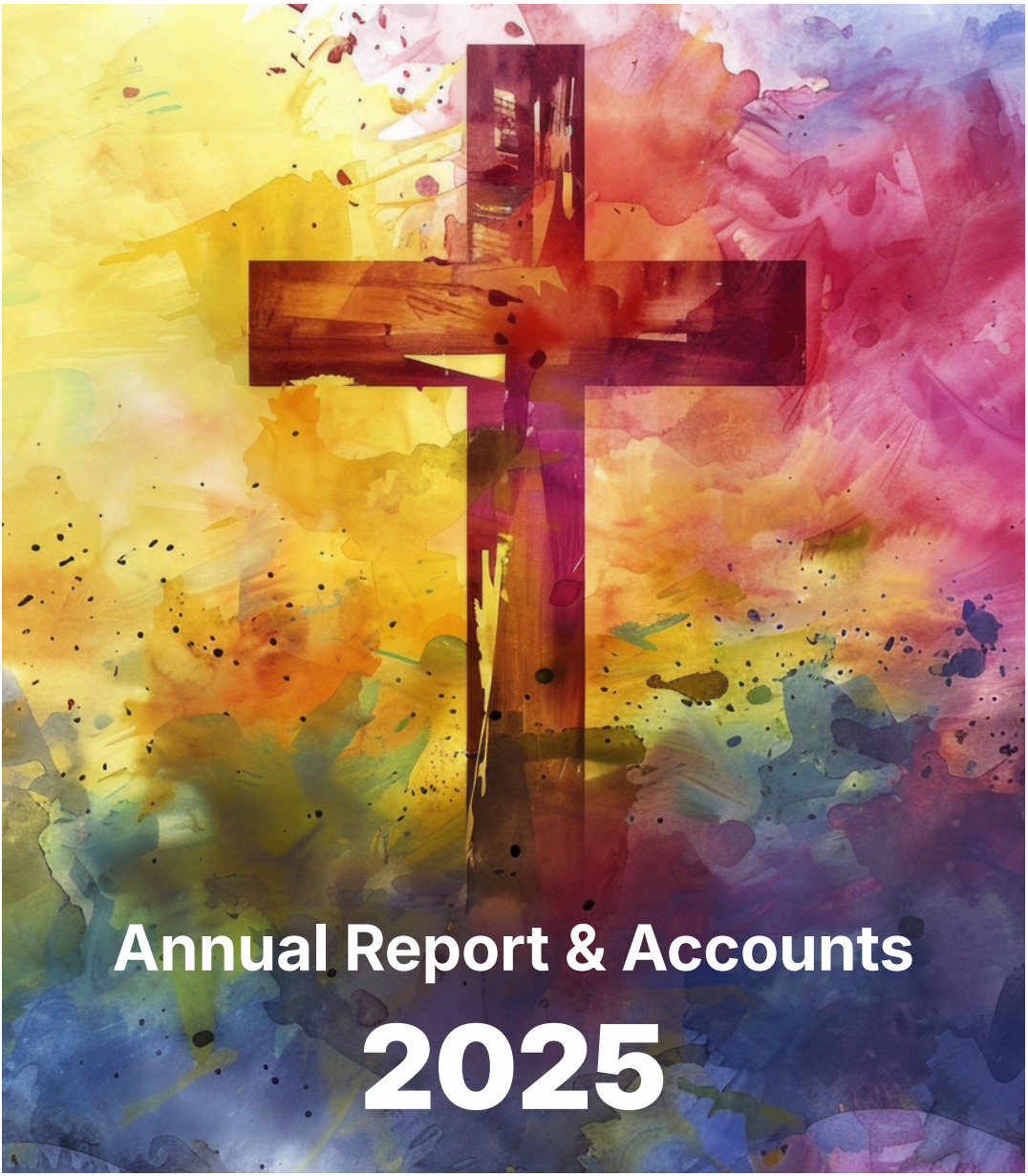
CHURCH OF OUR SAVIOUR



Annual Report & Accounts

2025

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Ministers report

This past year has tested us in ways we might not have anticipated. The loss of Revd Phil and Revd Tim from our sister churches in Great Baddow has been deeply felt, not only personally but across our wider church family. Their absence has inevitably placed greater demands on our shared ministry, stretching us beyond what might feel comfortable or sustainable in the long term.

And yet—this is not the whole story.

What has stood out most powerfully in 2025 is not simply the weight of challenge, but the depth of faith, resilience, and quiet determination within this community. Time and again, I have seen people step forward, take responsibility, support one another, and continue the work of the Kingdom with generosity and hope. This is a church that has not stood still in difficulty, but has continued to move forward with courage.

It is in that spirit that we look ahead.

We are beginning to see new faces among us, and that is something to celebrate. Each new person represents not just numerical growth, but the possibility of new stories, new gifts, and new life within our fellowship. However, growth does not happen by accident. We are called to be intentional - to deepen our culture of welcome, to be confident in our invitation, and to be outward-looking in our mission. The opportunity before us is not simply to grow bigger, but to grow deeper as disciples and broader in our reach.

We are also becoming more connected within our local community. The early relationships we have begun to build with our new local councillors offer real potential. These are more than civic links - they are opportunities for partnership, for service, and for the church to be present and visible in the life of our area. I believe we are only at the beginning of what could grow from these connections.







At the same time, we must not ignore the practical challenges before us. The condition of the car park is one such issue - seemingly ordinary, yet significant in how we welcome and serve others. If we are serious about being an accessible and open church, then our physical spaces must reflect that vision. Addressing this will require both resourcefulness and commitment in the coming year.

Finally, I want to thank James Cottis as he steps down as Churchwarden in 2026 after six years of faithful service. His contribution has been marked by dedication, wisdom, and a deep love for this church.

As he and Michelle prepare for their move to Great Dunmow, and as Michelle approaches her ordination as Deacon this coming September, we send them with our heartfelt thanks and prayers. Their longstanding service in this community has made a lasting impact, and they will be greatly missed.

As we look to the year ahead, we do so not simply hoping for easier times, but expecting that God is already at work among us. The question before us is how we will respond. Will we continue to step forward in faith?

Will we embrace the opportunities for growth, connection, and renewal?

I believe we can - and I believe we will.

Revd Andy

Purpose and Vision

'We exist to enable God's people in this area to meet together to worship and have fellowship with Jesus and each other and to advance Christ's Kingdom here on earth.

We are attempting to achieve our purpose by creating a united, ecumenical, worshipping community within a caring fellowship, which accepts the authority of the Bible and is open to the work of the Holy Spirit in our lives.'

The current statements of vision are:

To **CELEBRATE** the life of God among us: in our worship, our relationships and our daily walk with Christ.

To **CARE** for one another in Christ: to learn to love with the unconditional love with which Jesus loves us and to put into practice Jesus` command to love our neighbours as we love ourselves.

To **CULTIVATE** personal growth in Christ: the personal agenda for all believers to grow in love of Jesus and to see that growth bear fruit in our personal lives.

To **COMMUNICATE** Christ to our community: to be obedient to the command of Jesus to go into all the world beginning right where we are!

Committee Structure

The local Church Council (as the Trustees) has the responsibility of sharing ministry with the appointed Anglican and Free Church Ministers in the whole mission of the Church to make known the Good News of Jesus Christ in word and deed throughout the parish of East Springfield. This parish area covers Chelmer Village, Chancellor Park and the wider area of East Springfield. It has a population of around 10,000.

Membership of the Church Council

Revd Andrew Greaves-Brown - Priest in Charge (Vicar March 26) (Church of England)
Revd Mandy Hewson – Associate Minister (Church of England)

Elected Church Officers

Denise Somers – Anglican Church Warden from 2022
James Cottis – Anglican Church Warden from October 2020
Ruth Hughes – URC Secretary, URC Partnership from 2022

Elected Members

Gwilym Morris - Deanery Synod
Claire Musselwhite - Children's and Community Outreach worker – term completed October 2020, remains on Church Council as an honorary member.
Gary Clayton from 2020
David Miles from 2022
Owen Edwards from 2023
Gary Standing from 2024
Sophie Edwards from 2020 - co-opted

The Church Council met 6 times during the year for business and prayer and there have been two Church Members Meetings, and the Annual Church Meeting. Matters of finance, planned giving and fundraising are dealt with by the Treasurer in consultation with Church Officers and Elected members of the Church Council and when necessary by the Church Members' Meeting.

Church Officers report

Another year has flown by, and life continues to be busy at COS.

One of the highlights of the past year was our 40th Anniversary. It was a wonderful occasion and a pleasure to welcome so many familiar faces back to celebrate with us. Our Sunday service, followed by a shared lunch and an afternoon of fellowship, was a timely reminder of the warmth, and generosity of our church family.

Financially, I am pleased to report that our position is significantly improved. This reflects the amazing, ongoing work of our finance team, who meet regularly throughout the year. Last summer, the team attended the Diocese Cornerstone workshop, which proved extremely valuable, offering fresh perspectives and practical approaches to support sustainable stewardship in the years ahead.

Our Little Free Pantry continues to be well used, with increasing numbers of people accessing it each day. We are very grateful to the team who oversee the pantry, secure grants and organise bulk purchasing, as well as to all those who contribute through the generous weekly donations we receive.

It is encouraging to see our church groups continuing to flourish; fuller reports of their activities can be found in the following pages of this booklet. I would, however, like to make special mention of the newly formed Art Group. The panels they have produced over the year have made a real contribution to our worship space. Their pieces offer a striking visual ministry, enriching our life together and welcoming the many visitors who use our facilities during the week.













We have also continued to grow our relationships with our sister churches in Great Baddow. Our shared activities throughout the year including the joint Lent course and the Maundy Thursday service have strengthened our friendships. Looking ahead, we are delighted to welcome Mark and Lydia as they begin their ministry in Great Baddow working alongside Andy, and we look forward to seeing how God will use this partnership to further His work across our wider community.

Personally, Michelle and I are deeply grateful for the years we have spent at this church. Having been part of COS for the last 20 years, we are continually humbled by all that this community has meant to us.

We are especially thankful for the friends who have walked alongside us in our journey, encouraged us, and helped strengthen our faith. It is a privilege to serve you, and we look forward with hope to all that the coming year will bring for Church of Our Saviour.

It's been wonderful to work alongside Denise and Ruth as my fellow Church Officers over the last few years and I thank them for all their support.

James

Building Management Committee (BMC) report

The Building Management Committee is a small group who meet once a month and is made up of Denise Somers (Chair), Gary Clayton, Tony Hurding, Sue Johnson and Gary Standing. James Cottis stepped down in July due to starting a new job and we thank him for all his input over the years. As a group we use our individual strengths and skills to ensure the church building looks nice, is safe, and repairs and improvements are made as required.

We continue to contract out our cleaning to Love Clean. The church is cleaned 5 days a week. The cleaning company supply their own cleaning products for cleaning the church but any further items required for the kitchens and hand soaps are purchased by us. We also purchase toilet rolls and paper towels. All of our purchases are from the Amazon Business account or the local supermarkets, whichever give us the best prices.

On the 31 March we used a new company called Mr Housekeeping to give the church a deep clean, clean high areas, windows and carpets. They were offering special rates.
We contract out some work to PJR services who cut the grass, clean the outside windows, clear weeds and generally ensure the front and back of the church are tidy. We use a contracted-out service of Chelmsford council to cut the grass on our land behind Asda and the Youth Hall. This last year they have continued to give us a cheap rate as they need access to the green from our car park for their tractors.

We have to ensure the building is safe and conforms to all regulations. We continue to insure our building with Ecclesiastical insurers. We have contracts with Flameguard who check our fire extinguishers, smoke detectors and alarms. As a group we test our fire alarms weekly and regularly check emergency lighting. We have a contract with Discreet Pest management who ensure we are kept free of rodents.

PAT testing on portable church appliances is completed by our own Gary Clayton and we are very grateful for him giving his time to do this.

The gas boiler is serviced each year in October and we ensure our gas safety certificates are up to date. We continue to be aware of our very high energy costs and regularly monitor our heating. We continue with our contract with British Gas.

Over the year we have had plumbers out to fix the disabled toilet in the main church due to leaking. This was very difficult as there was no access created when it was put in. The toilet had to be taken off the wall and a new access panel created. Other work where pipes have been leaking have been fixed by the team.

In November we called out a drainage company to unblock the main sewer drain all three ladies toilets and the disabled toilet were blocked. The blockage appeared to have been a buildup of baby wipes etc. Signs have been put up in the toilets.

In April we had an electrician install another security camera on the outside of the church covering the driveway into the church. We have also had an additional Ring camera installed in the vestry. In May we changed our contract for waste collection from CSH Environmental back to the local council. They do not charge a fee as long as our hirers take home their own waste. It does mean we now have to go down to the church twice a week to put the bins out and then put them away the following day.

In October we had to have the stove replaced in the annexe. Over the year we have had two work days in May and October where we have completed tasks such as cleaning kitchen cupboards, fridges and ovens etc. We have painted areas at the back of the main hall and some of the wall in the annexe, and three external doors in the garden area. Some pruning has taken place in the garden. In May we built three new planters with trellis on each to separate the vicarage driveway from the side of the church. We also filled in some pot holes. Many other small DIY tasks were completed. These days are well supported and enable us to achieve so much work with the only cost being the materials.

This year all the First Aid kits and Biohazard kits had their contents replaced. We additionally purchased a resuscitation mask which is based in the main kitchen.

Our church remains popular for lettings. We now have a regular hire with Blood Transfusion who really appreciate our space and clean environment. Essex Dementia Care now hire the church every Tuesday all day except Christmas week. In November we commenced using the new website Sharesy for our one-off bookings such as parties. We did have to increase the costs to hirers as we are charged a fee, but they do deal with all the payments for us and also manage any complaints if they were to arise. It has increased our lettings and the paperwork is simplified.

In July we had our Quinquennial inspection. This is a mandatory inspection by surveyors every 5 years and is paid for by the Diocese. The report should have been received by October and in November they had to do a repeat visit to review items as it had taken so long. At the end of this AGM year we were still waiting for the report.

The BMC team work very hard during the year and their skills with DIY save the church a huge amount of money by reducing our need to call out commercial companies.

Denise Somers
Church Officer, Chair of the BMC

Good Companions

We meet on Wednesday mornings at 11am – on 1st and 3rd of the month for coffee/activities/lunch and on 2nd and 4th (and 5th) of the month for coffee, biscuits and conversation.

We have a number of regulars, who all seem to enjoy coming, but we are always happy to welcome new members to our friendly group.

Our current team of helpers for lunches comprises Marilyn, Lizz, Gary, Helen, Claire and Valerie, and for coffee is Denise, Marilyn and Sue. We are grateful for all the help given by other church members (Lois, Allison, Geoff) when required, but particularly at Christmas when dishing up is a really epic achievement! Of course, our thanks also go to Andy who leads most of the activities, and to Ruth who plays the piano for the hymn singing which usually ends our lunch sessions.

Please do tell us if you know any older members of our community who might like to join us on Wednesdays for friendship and conversation.

Valerie Whitehead

CAP Money Coaching (Christians Against Poverty)

Denise and Sue delivered a three-session Money Coaching course in Meadgate during March and April 2025 - their first time running it at that venue - and were pleased to do so. The money management and budgeting skills continued to be appropriate to the ongoing cost-of-living crisis.

Jenny Clayton had recently done the CAP training course, and so was able to help Sue with running the same course in COS in September 2025.

Sue continued to do the CAP course in Chelmsford Prison, doing a specially adapted course over two sessions once a month, with David Parker from the Central Baptist Church. Different participants came each month, and seemed appreciative of the money management skills taught to them.

The CAP promotional video that Sue and Andy were involved in filming in 2024 is still being shown and viewed on you tube, much to their satisfaction!

Sue Johnson

Safeguarding

Safeguarding is the responsibility of everyone, so that we can keep one another and our visitors safe, whatever their age.

When people are recruited to roles within the church here at Church of Our Saviour, they go through the Church of England's Safer Recruitment Process. Depending on the role they take on they will be given guidance for their role, but will also be required to undertake online safeguarding training courses through the Church of England Training Portal. This training helps to keep the issue of safeguarding at the forefront of everyone's mind and has to be renewed every 3 years in order to keep up to date on the very latest policy guidelines.

Some roles will also require appointees to have a DBS check. The type of DBS applied for is dictated by the criteria cited on the Chelmsford Diocesan website. Again, DBS checks are renewed every 3 years and recipients are now invited to register their DBS checks with the DBS Registration Service in order to make it possible for them to be seen by other organisations that people might work with and to make the issue of new certification easier. Over the past year, Church Council has been discussing our Safeguarding Policy in the light of the Church of England's new National Safeguarding Standards and the new policy has been agreed.

Finally, any safeguarding concerns, which are brought to our attention, are discussed with the Diocesan Safeguarding Team and their advice is followed.

Valerie Whitehead
Parish Safeguarding Officer

Little Free Pantry

The Little Free Pantry is now over 5 years old.

We do try to stock it every day and, nearly every time we go to restock, it is empty, showing that it is a much used and much valued asset in our community.

Once again, thanks to Gary Clayton, we have secured a further grant at the beginning of this year which we hope will enable us to keep the pantry stocked with food for the next few months. During last year, further donations came from the scouts/cubs and of course from our wonderful congregation. The grant monies have to be spent on food, so the donations of toiletries from our congregation are vital in our efforts to also try to combat hygiene poverty via the pantry.

Thank you to all those who help to keep the pantry stocked and to all those who make donations. Please pray that we are able to continue to offer this small contribution to alleviating food and hygiene poverty in our area, and pray regularly for those who use the pantry.





Wiggles

Wiggles continues to run on Thursday and Friday mornings during term time. We currently see around 30-45 children at our sessions each week.

The format of our sessions remains unchanged; we play, we sing songs, we celebrate the children's birthdays and share Bible stories. At our final session before Easter, each child was given an Easter egg; at the end of the summer term we gave each child about to start Infant School a Bible as a leaving present. Mini-milk ice-creams were enjoyed during our final session before the summer holidays. At our Christmas parties we had a bouncy castle, various craft activities, boxes full of party food and even a visit and presents from Santa!

As always I would like to say a huge thank you to Chris Gordon who has continued to make and serve the drinks during our times together and to Marilyn Belyavin for stepping in to cover drinks as needed, to Clive Musselwhite for his help in setting up and putting the toys back in the shed each week, and to Chris and Marilyn for their help with Christmas party preparations.

Finally we thank God for the connections we have made with so many families and pray for His continued blessing in the coming year.

Claire Musselwhite



Sunday Children's & Youth Ministry

In 2025 we were very pleased to welcome new families to our church community! Over the year we had 6 children aged 0-11 coming to church at least once or twice per month, with more coming along less regularly. On the second Sunday of each month, Adventurers, our group for 3-11's (younger children welcomed with a carer), explored Bible passage and themes with a variety of activities. These included games, crafts, sensory activities, thought-provoking discussion, interactive prayer and more!

The Adventurer's Team continued to work hard each week to plan sessions and activities that cater to different spiritual learning styles as well as account for the children's different ages, abilities and knowledge. It's a wonderful problem to have but it can be quite complicated! Once or twice per month the Team also organised age-appropriate creative activities at the back of church as part of the main service.

Both Adventurer's and activities during church services focused on the same Bible readings and themes as the adults - we hope this helped families to discuss what they've learnt with one another at home and grow in faith together throughout the week!

In 2025 some of our young people aged 12+ continued to take part in Adventurers activities while others have been worshipping with the adults. 5 young people aged 12-17 were involved regularly in the life of our church, many of them choosing to serve in various ways including playing/singing with the worship team and being on the rota for AV, Bible readings and refreshments.

Throughout the year all age interactive service's continued to take place, with both Messy Church and Activate well attended with lots of positive feedback from regulars and new families! The monthly Children's and Youth (CandY) service with the Great Baddow Team Ministry, for 0-18's continued to go well and have been a great opportunity for our children and young people to meet with other kids from local churches and have fun together learning about God.

Overall, 2025 was a great year for our children and young people, and it's been wonderful to see them grow in their relationship with Jesus and build friendships with one another as well as with adults in the wider church community

Finally, I want to say a BIG thankyou to Alison, David, Esther, Jenny, Mandy and Sue, as well as all of the other people who help us to organise and run Sunday morning activities for our children and young people! Thank you all so much - we wouldn't be able to do this without you!

Sophie Edwards

Mission Support



MAF - Mission Aviation Fellowship

Fraser and Tracy Norbury are our link missionaries working in Bougainville, an island near the Papua New Guinea (PNG) mainland. In July 2025 they visited Church of Our Saviour to tell us about the work they had been doing in Mount Hagan, PNG.

In September, along with their children Oliver and Rosie they moved to Bougainville to help set up MAF Bougainville. It has been a challenging time. Oliver and Rosie have started new schools and are getting to know the area. At Christmas they were joined by a Danish MAF missionary family from Mount Hagan who introduced them to some Danish Christmas traditions such as toffee potatoes. Recently they have been experiencing internet problems and had a suspected bout of malaria. Fraser injured his ankle on some coral and it swelled up alarmingly. Surgery was suggested but thankfully it wasn't needed as it would have meant an hour long plane journey to PNG mainland.

Fraser and Tracy ask for prayer for stamina and good quality rest for the family, to be in tune with God's timing and for the Bible-translating partner organisations. Let me know if you would like a copy of their news sheet when it is sent.

The Norburys regularly up-date their Facebook Page **www.facebook.com/Norbs-Abroad-101216621683318** and they thank you for your love and prayers.

If you would like to support the Norbury family please ask us for details or visit **maf-uk.org/get-involved/support-our-staff/fraser-and-tracy-norbury**

Elizabeth (Liz) Beer

Springfield SVP Furniture Bank

Demand has been fairly stable in the previous couple of years, however there is some uncertainty moving forward as the Essential Living Fund is changing, having stopped supplying white goods at the end of 2025. We do not know how demand will be affected by the new Crisis and Resilience Fund.

Our volunteers continue to work hard to provide for those in times of need providing furniture, appliances, small electricals and household goods to those without who cannot afford to purchase these essential items. We supply people moving into unfurnished social housing with very little, to have the essential items they need and those without the means to replace an essential item which is broken. Our service is provided free of charge and relies heavily on volunteers to keep costs low.

In 2025, we have diversified our funding, by holding a 'Night on the tiles' fundraiser and continuing to sell items we have limited demand for at Boot sales. This is to supplement the income we receive in grants as this continues to diminish.

We have made 484 deliveries to households mainly in the Chelmsford district.These could be a small delivery of curtains or a van full of items to make an empty property a home. However each delivery has the potential to make a significant difference to the family that receives them, curtains can add warmth, comfort and safety to a home, washing machines can mean that children go to school wearing clean uniforms and beds mean a good nights sleep. As part of these deliveries we have provided 99 large electrical appliances (fridge/freezers, cookers, washing machines) many were new items where we didn't have sufficient donated. This accounts for over £16,500 worth of funding directly purchased either new appliances or carpets.

Alongside this work, we have provided 265 beds, 425 items of furniture, 112 small electrical items and bikes. This represents an increase in the demand for beds and mattresses but a small decrease in other furniture items. We are really grateful for the 320 collections of items as well as the many delivered to us.

We would really appreciate anyone wishing to volunteer, donate or in need of our services to contact us by phone or whatsapp on 0330 043 6474 or send us an email on **furniturespringfield@svp.org.uk**

Many thanks for your support!

Jenny Clayton

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD,
DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Church of Our Saviour became a registered charity on 14 October 2016 having adopted its constitution on 22 May 2016 as amended on 23 Apr 2023 as amended on 24 Nov 2024.

Charity Number:	1169685
Principal Office:	Church of Our Saviour Ashton Place, Chelmer Village Chelmsford Essex CM2 6ST
Independent Examiner	David Belbin CHC Accountancy Ltd T/A Clemence Hoar Cummings Riverside House 1-5 Como Street Romford RM7 7DN
Bankers	HSBC Bank plc 99 High Street Chelmsford CM1 1EQ

PCC members who have served from 1st January 2023 until the date of this report was approved are:

Priest in Charge	Rev Andrew Greaves-Brown	
Associate Minister	Rev Mandy Hewson	
Elected Members	James Cottis	Claire Musselwhite
	Denise Somers	David Miles
	Ruth Hughes	Gwilym Morris
	Gary Clayton	Sophie Edwards
	Gary Standing	Owen Edwards

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

OBJECTIVES AND ACTIVITIES

Continue to build, strengthen, and develop the life and witness of our church.

To find ways to enable all of us to share our faith in our lives and the community effectively.

Continue to support and encourage Church Officers, Church Council Members and leaders of existing groups and teams to exercise effective Christian ministry in the church and community. To encourage training and development of faith and understanding of the Bible.

Work with the Archdeacon and the Area Dean to form a Mission and Ministry Unit to include Church of Our Saviour, possibly to work with Holy Trinity Springfield and the Great Baddow Churches.

To support the Building Management team to increase the maintenance, repair and development of all the church buildings.

To work towards becoming an eco-church and implement changes to care for our world.

Background information

We are a united congregation which is Christ centred, with an evangelical approach to Christian belief and practice and open to the work of the Holy Spirit. We seek to offer worship which is vibrant but relaxed, relevant and accessible to all.

Members come from many different Christian backgrounds and our services incorporate patterns of worship from both the Church of England and United Reformed Church.

Mission statement

To CELEBRATE the life of God among us: in our worship, our relationships and our daily walk with Christ.

To CARE for one another in Christ: to learn to love with the unconditional love with which Jesus loves us and to put into practice Jesus' command to love our neighbours as we love ourselves.

To CULTIVATE personal growth in Christ: the personal agenda for all believers to grow in love of Jesus and to see that growth bear fruit in our personal lives.

To COMMUNICATE Christ to our community: to be obedient to the command of Jesus to go into all the world beginning right where we are!

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

A usual Sunday service during 2025 saw on average 55 people attending the church which is an increase of 30% on 2024.

With the groups that take place during the week we see on average 167 people with the majority of people aged between 18-69.

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

The Church Council met 6 times during the year for business and prayer and there have been three Church Members Meetings, and the Annual Church Meeting. Matters of finance, planned giving and fundraising are dealt with by the Treasurer in consultation with Church Officers and Elected members of the Church Council and when necessary by the Church Members' Meeting.

The headline figures are:
• Following two years of significant deficits, our General and Building Funds, in 2025 saw only a slight deficit of £17 (2024 – deficit of £15,670) making an encouraging turnaround.
• The total income for both the General and Building fund for the year amounted to £102,048 (2024 - £83,841), which has increased by 22% on the previous year. In October 2024 we launched the Parish Giving Scheme to help improve our regular giving. This is an area that we need to continue to strengthen. Following the reintroduction of the offertory plate during services we have seen an increase in giving of £1,463 on the previous year.
• Expenditure increased slightly to £102,065 (2024 - £99,512).

Charitable giving
In previous years it has been the policy of the Church Council to make donations to charitable organisations equal to 10% of the income for the year, excluding rental income. Due to our current financial situation, it has been agreed by the Church Council to pause this policy until our finances have improved and ensure that we meet our Parish Share commitment. We continue to support local, national and international Christian charities and organisations through ad-hoc fundraising campaigns throughout the year.

Christian ministry
£59,823 was spent to provide Christian Ministry from Church of Our Saviour. That sum includes a contribution of £46,386 (2024 - £46,109) to the Parish Share, which we met in full. The contribution goes largely towards providing for stipends, salaries, training, pensions and housing for the clergy.

Building Fund
As agreed at the November 2022 open church meeting, the Building Fund is being used to finance the maintenance and upkeep of the building. During 2025, £2,031 was used from the fund for this purpose.

Running costs of the church
Expenditure for the running costs of the Church totalled £24,948 which has remained similar to 2024.
Church rental income has increased to £28,400 which is an increase of 39% on the previous year. This is mainly due to our new regular hire from Essex Dementia and NHS Blood Donations.
Our day to day running costs of the church building are covered by our rental lettings and hires income.

Reserves policy
In order to provide a contingency against unforeseen events, the Church aims to have reserves of 40% of previous year's expenditure. Reserves (of £10,878) amount to 11% of expenditure. To comply with our reserves policy we should have reserves of £40,826.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

RESPONSIBILITIES OF THE PCC

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

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

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

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

Address:
Church of Our Saviour
Ashton Place,
Chelmer Village
Chelmsford
Essex CM2 6ST



.....

James Cottis & Denise Somers

11 April 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

INDEPENDENT EXAMINER'S REPORT

This report on the Accounts of the PCC for the year ended 31 December 2025, which are set out on pages 1 to 11 inclusive, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

Respective responsibilities of Trustees and Examiner

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

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with those records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In accordance with my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with Section 130 of the 2011 Act: and
- to prepare Accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

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

Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN

David Belbin
Independent Examiner
Clemence Hoar Cummings
Chartered Accountants

11 April 2026

STATEMENT OF FINANCIAL ACTIVITIES
for year ended 31st December 2025

	notes	Unrestricted Funds GENERAL £	Restricted Funds BUILDING £	TOTAL FUNDS 2025 £	2024 £
INCOME AND ENDOWMENTS					
Voluntary Income	2a	60,602	4,925	65,527	59,481
Activities for Generating Funds	2b	28,400	-	28,400	20,398
Investment Income	2c	-	843	843	807
Increase/(Reduction) in Value of Fixed Asset Investments			2,276	2,276	334
Income from Church Activities	2d	4,769	-	4,769	2,749
Other Income	2e	67	166	233	-
					72
TOTAL INCOME		93,838	8,210	102,048	83,841
EXPENDITURE					
Church Activities	3a	89,554	12,511	102,065	99,511
TOTAL EXPENDITURE		89,554	12,511	102,065	99,511
NET INCOME/(EXPENDITURE)		4,284	(4,301)	(017)	(15,670)
Brought forward		10,895	327,869	338,764	354,434
Fund transfer 2023		15,000	(15,000)	-	-
BALANCES AT 31 DECEMBER 2025		30,179	308,568	338,747	338,764

BALANCE SHEET
31ST DECEMBER 2025

	notes	Unrestricted Funds £	Restricted Funds Building £	TOTAL FUNDS 2025 £	2024 £
FIXED ASSETS					
Tangible Assets	4	13,656	269,633	283,289	296,064
Investment Assets	5	-	15,410	15,410	13,134
CURRENT ASSETS					
Debtors	7	15,136	240	15,376	17,633
Cash at Bank and in hand	8	5,710	23,285	28,995	22,590
		20,846	23,525	44,371	40,223
CREDITORS					
falling due within one year	9	4,323	-	4,323	10,657
NET CURRENT ASSETS / (LIABILITIES)		16,523	23,525	40,048	29,566
NET ASSETS		30,179	308,568	338,747	338,764
FUNDS					
Unrestricted		30,179		30,179	10,895
Restricted			308,568	308,568	327,869
TOTAL FUNDS		30,179	308,568	338,747	338,764
INVESTMENT ASSETS					
Shares in M&G Charifund		-	15,410	15,410	13,134
		-	15,410	15,410	13,134

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

1. **ACCOUNTING POLICIES**

a) **Basis of accounting**

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

b) **Funds**

Restricted funds represent donations or fundraising income invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

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

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

c) **Income and Endowments**

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

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

d) **Expenditure**

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

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of running fundraising events.

The costs of governance which include those costs associated with meeting the constitutional and statutory requirements of the charity and include the Independent Examination fees and costs linked to the strategic management of the charity are included as support costs for our charitable activities.

e) **Fixed Assets**

Fixed assets are depreciated on a straight line basis at rates calculated to write the assets down to their residual value over the estimated useful life of the asset.

Individual items with a purchase frice of £350 or less are charged against income when the asset is acquired.

Any proceeds on the disposal of the Portakabin are for the account of the Diocese and accordingly no value is included in the accounts for the Portakabin.

f) **Investments**

Investments whether by way of loan or transferable security are valued at market value at the balance sheet date.

g) **Reserves**

Church policy is to keep reserves at 40% of previous year's expenses in order to provide a contingency fund against unforeseen events.

INCOME AND EXPENDITURE

		UNRESTRICTED	RESTRICTED	TOTAL FUNDS	
2	**INCOME AND ENDOWMENTS**				
		General Fund	**Building Fund**	**2025**	**2024**
		£	**£**	**£**	**£**
2a	**Voluntary Income**				
	Planned Giving	38,311	3,940	42,251	42,658
	Card Machine	2,748		2,748	1,833
	Open Plate Collections	3,115		3,115	1,653
	Open Plate Collections GC	2,051		2,051	1,772
	Donations	2,385		2,385	245
	Tax recoverable on above	11,992	985	12,977	11,320
	Grants			-	-
		60,602	4,925	65,527	59,481
2b	**Activities for Generating Funds**				
	Use of Church Hall/Annex	19,245		19,245	11,126
	Use of Portacabin	9,155		9,155	9,272
		28,400	-	28,400	20,398
2c	**Investment Income**				
	Interest/Distributions		843	843	807
	Increase in Market Value of Fixed Asset Investments		2,276	2,276	334
		-	3,119	3,119	1,141
2d	**Income from Church Activities**				
	Fees	112		112	177
	Misc Income (Wiggles)	3,123		3,123	596
	Events (Folk Art & CTF)	1,534		1,534	1,976
				-	-
		4,769	-	4,769	2,749
2e	**Other Income**				
	Easyfunding	63		63	-
	Bank & other Interest	4	166	170	72
		67	166	233	72
	TOTAL INCOME	93,838	8,210	102,048	83,841
	TOTAL EXPENDITURE	89,554	12,511	102,065	99,511
		4,284	(4,301)	(17)	(15,670)
	Brought Forward	10,895	327,869	338,764	354,434
	Fund transfer 2023	15,000	(15,000)		
	Carried Forward	30,179	308,568	338,747	338,764

Notes to the Financial Statements for the year ended 31st December 2025 Cont'd

Note			UNRESTRICTED General Fund	RESTRICTED Building Fund	TOTAL FUNDS 2025	2024
3	**EXPENDITURE**		**£**	**£**	**£**	**£**
3a	**Church Activities**					
	Missionary & Charitable Giving (note 11)		2,300		2,300	2,300
	Ministry: -	Parish Share	46,386		46,386	46,109
		Ministers Expenses	819		819	499
		Discretionary gifts	67		67	308
		Events	478		478	551
	Church Activity	Good Companions	1,221		1,221	1,177
		Wiggles	2,656		2,656	
	Church Upkeep (note 13)		22,917	2,031	24,948	24,531
	Upkeep of services		1,216		1,216	1,308
	Children's & Community Outreach (note 6)		4,680		4,680	4,710
	Independent Examination		558		558	570
	Church Management & Administration (note 13a)		3,921	40	3,961	4,240
	Depreciation		2,335	10,440	12,775	12,871
	Fund Raising costs				-	337
			89,554	12,511	102,065	99,511
	TOTAL EXPENDITURE		89,554	12,511	102,065	99,511

4 **TANGIBLE FIXED ASSETS**

		Church	Building Fund	Total
		£	£	£
Gross Book Value	01 January 2025	32,022	337,139	369,161
Additions				-
Disposals				-
Write back provision				-
	31 December 2025	32,022	337,139	369,161
Depreciation	01 January 2025	16,031	57,066	73,097
Charge for year		2,335	10,440	12,775
Disposals				
	31 December 2025	18,366	67,506	85,872
Net Book Value	01 January 2025	15,991	280,073	296,064
Net Book Value	31 December 2025	13,656	269,633	283,289

5 **INVESTMENT ASSETS**

Building Fund		
Listed Investments - at Market Value		
M & G Charifund Shares	01 January 2025	13,134
	Increase in Value	2,276
	31 December 2025	15,410

			2025 £	2024 £
6	**STAFF COSTS**			
	Wages & Salaries		4,824	5,310
	Social Security Costs			
			4,824	5,310

The Church employed a part time Children's and Community Outreach Worker and a part time Admin Assistant

7	**DEBTORS**			
	Income Tax Recoverable	General Fund	2,462	3,130
	Income Tax Recoverable	Building Fund	240	335
	Catholic Community	General Fund	10,425	10,425
	Other Debtors	General Fund	2,249	2,040
	Other Debtors	Building Fund	-	
	Other Debtors G/Fund	Building Fund	-	1,703
			15,376	17,633
8	**Cash at Bank and in Hand**			
	Cash Held	General Fund	328	715
	Cash held at Bank	General Fund	5,382	4,251
	Cash held at Bank	Building Fund	23,285	17,624
			28,995	22,590
9	**CREDITORS**			
	Missionary Giving	General Fund	-	3,365
	Accrued Expenses	General Fund	2,016	1,803
	Other Creditor	General Fund	2,307	3,786
	Other Creditor B/Fund	General Fund	-	1,703
	Accrued Expenses	Building Fund	-	-
			4,323	10,657

10 **RESTRICTED FUNDS**

The Building Fund was set up with the intention of extending the Church
Repairs, improvements and refurbishments to the Church following the fire in 2018 have been funded through the Restricted Fund, net of associated insurance claim monies during 2019/2020 & during 2024

11 **Missionary and other Grants**

	Home	Overseas Mission	Overseas Relief	Total	2024
	£	£	£	£	£
2024 Provision					
Christians Against Poverty				-	725
Society of St Vincent de Paul				-	530
Mission Aviation Fellowship				-	580
Prison Fellowship				-	160
Open Doors				-	400
CHESS				-	630
Romans 1-11				-	400
Chelmsford Food Bank				-	400
Christian Aid				-	400
Fellowship Afloat/FACT				-	200
SYM/Made for More				-	200
The Children's Society				-	300
Plgrims Friend				-	300
Essex Search & Rescue				-	200
Total	-	-	-	-	5,425
Additional giving in Year					
CAP (CTF)	370			370	400
Christian Aid (CTF)			370	370	400
CAP regular	1,200			1,200	1,200
MAF		330		330	
Harvest/Little Edi	30			30	300
Total	1,600	330	370	2,300	2,300

No provision has been made to tithe from 2026 income.

12 **PAYMENTS TO TRUSTEES AND RELATED PARTIES**

Trustees received reimbursement of expenses (see note 3a). During the year £4,680 was paid to Claire Musselwhite for services as our Children's and Community Outreach Worker.
Claire was in post when the parish became an independent charity.

13 **RUNNING COSTS OF CHURCH BUILDING**

	2025 General Fund £	Building Fund £	Total £	2024 £
Church & Annexe Rents Received (included in income)	19,245		19,245	11,126
Portacabin Rent & Electricity Received	9,155		9,155	9,272
Nett GC & Wiggles	-		-	1,132
	28,400	-	28,400	21,530
Less				
Heat and Light	6,254		6,254	6,162
Cleaning	10,911	300	11,211	10,032
Water	652		652	1,084
Upkeep and Repairs	3,558	1,731	5,289	6,637
Letting Management			-	-
Insurance	1,542		1,542	616
Running Costs of Church	22,917	2,031	24,948	24,531
Depreciation	2,335	10,440	12,775	12,871
	25,252	12,471	37,723	37,402
(Deficit)/Surplus of Expenditure over Income excl Depn	5,483	- 2,031	3,452	(3,001)

13a **CHURCH MANAGEMENT & ADMINISTRATION**

CAP resources	61		61	35
CCLI	649		649	538
ExpensePlus	180		180	180
Faithlife	199		199	171
Fees re You & Me contract	-		-	60
Equipment rental and misc consumables	1,164		1,164	1,015
Ring security	73		73	37
Telephone/Wifi	973		973	956
Comms (Print, IT & Website)	151		151	318
Admin Staff (includes £36 from 2023) Note 6	144		144	600
Training & subs	178		178	125
Bank Charges	149	40	189	205
	3,921	40	3,961	4,240

A Local Ecumenical Partnership





The Parish of East Springfield

www.churchoos.org.uk