Registered Charity No: 243599

DOVERCOURT CHURCH AND POORLANDS CHARITY

Trustees' Report and Accounts

For the year ended 31 December 2025

DOVERCOURT CHURCH AND POORLANDS

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DOVERCOURT CHURCH AND POORLANDS

CHARITY INFORMATION

TRUSTEES	Reverend I Smith P D Finnigan S E Sutcliffe J Hurst J Greenwood
TREASURER	S A Abbott 99 Dockfield Avenue Dovercourt Harwich Essex CO12 4LF
REGISTERED CHARITY NO.	243599
INDEPENDENT EXAMINER	Douglas Cooper
BANKERS	TSB Bank Plc PO Box 453 Mitcheldean GL14 9LR

DOVERCOURT CHURCH AND POORLANDS

TRUSTEES' REPORT

The Trustees present their report and accounts for the year ended 31 December 2025.

Structure, governance and management

The charity is an unincorporated entity constituted under a Deed of Trust and is registered with the Charity Commission (Registered no. 243599). Trustees are selected from members of the community considered by the existing board to have suitable qualities and experience. They are formerly appointed at the quarterly meetings of the Trustees and Management committee. The Trustees served throughout the year and up to the date of these accounts, except as detailed below:

P D Finnigan
S E Sutcliffe
J Hurst
J Greenwood
Reverend I Smith

The Management committee consists of the above Trustees.

Objectives and activities

The charity's principal objective is to maintain the fabric of the building of All Saints' Church, Dovercourt. This is achieved by organising and helping to fund an ongoing maintenance programme for the church building.

Achievements and performance

The charity raises funds through its investments, including the management of a small number of properties which are rented out.

Funds were required to bring 505 Main Road back into a good state of repair ahead of a change of tenancy and for repairs to the fascia on 503 Main Road in 2025. There were no significant works on the Church 2025. The Church Architects have been engaged to oversee the repairs to the south wall of the Church and for the relocation and display of the cruciform wooden grave marker bequeathed to All Saints by the family of Captain Fryatt whose memorial is situated in the churchyard.

Two of the tenancies out of the 6 changed during 2025. Priory Estates continues to manage all of the properties on behalf of the Trustees.

Priory Estates was appointed by the Trustees to manage the rental properties on their behalf in 2020.

Reserves policy

The Trustees consider that an appropriate level of reserves would be the sum equivalent to cover the standard ongoing maintenance costs of the church for a period of one year, so that the charity could be able to operate in the event that the cottages, from which it derives the majority of its income, were empty for a protracted length of time due to major repair works being undertaken. In addition, due to the age of these cottages, it is anticipated that a sum in the region of £120,000 could be required in the future to carry out major remedial works in the event of an adverse structural survey. Accordingly, it is considered that there should be sufficient reserves to cover the cost of this in addition to the standard ongoing maintenance regarding the church.

Approved by the Board of Trustees on DD Month 2026:

Reverend Ian Smith - Trustee

DOVERCOURT CHURCH AND POORLANDS

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Receipts				
Investment income				
Charities Official Investment Fund	8827	-	8827	8,595
TSB Bank Plc Interest	458	-	458	451
Cottage rents	39630	-	39630	41,040
Other	69	-	69	-
Uncleared cheque	76		76	
Total Receipts	49060	-	49060	50,086
Payments				
Church and Churchyards				
Repairs, maintenance & refurbishment	5370	-	5370	8415
Fryatt Memorial	1128	-	1128	-
	6498	-	6498	8415
Cottages				
Repairs and maintenance	9484	-	9484	3371
Insurance	1683	-	1683	2,819
Estate managers fees	4025	-	4025	4186
Small repairs and incidental payments taken from rent	3361	-	3361	4677
Property Valuations	-	-	-	720
Change of use (Shop to residential) - 503	-	-	-	144
Donation				
All Saints Church of England VA School	-	-	-	500
	18553	-	18553	16417
Governance costs				
Independent examiner's fees	150	-	150	150
Trustee Insurance	218		218	218
Office expenses	36	-	36	-
	404	-	404	368
Total Payments	25455	-	25455	25200
Net (payments)/receipts				23604
Cash balances at 1 January 2025	69250	-	69250	44364
Cash balances at 31 December 2025	92854	-	92854	69250

DOVERCOURT CHURCH AND POORLANDS

STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2025 £
Cash funds				
TSB Bank Current Accounts	61,873	-	61,873	38727
TSB Bank Instant Access Account	30,981	-	30,981	30523
Total cash funds	92,854	-	92,854	69250
Investment assets – at bid market value				
Charities Official Investment Fund - Income units – 15,559.96 units	300,648	-	300,648	315,763
	300,648	-	300,648	315,763

Debtors and Liabilities

One cheque outstanding for 2025 as of 31st December 2025 of £76.39 payable to Octopus Energy in respect of the electricity and gas supply to 505 Main Road whilst vacant.

These costs will be met from the charity's existing reserves.

Other assets		**Funds to which asset belongs**
Land & buildings let for the benefit of the charity		
503	Main Road, Dovercourt, Harwich, Essex	Unrestricted funds
505	Main Road, Dovercourt, Harwich, Essex	Unrestricted funds
507	Main Road, Dovercourt, Harwich, Essex	Unrestricted funds
509	Main Road, Dovercourt, Harwich, Essex	Unrestricted funds
511	Main Road, Dovercourt, Harwich, Essex	Unrestricted funds
511A	Main Road, Dovercourt, Harwich, Essex	Unrestricted funds

Notes

Approved by the Board of Trustees on DD Month 2026 and signed on their behalf by

Reverend I Smith – Trustee

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Trustees of Dovercourt Church and Poorlands Charity

I report to the charity trustees on my examination of the accounts of Dovercourt Church and Poorlands Charity for the year ended 31 December 2025, which are set out in pages 3 and 4.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by Section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Douglas Cooper

Date: