

The Parish Church of St. Albright, Stanway 20:14



Annual Report 2025-2026

**Annual Report
and Financial
Statements of the
Parish Church Council**

Bankers:

Barclays
Leicester LE87 2BB.

Independent Examiner:

Dr Joshua Obeng-Nyarko FCCA

St Albright's Church, Stanway

Parochial Church Council, 2025-2026.

At the Annual Parochial Church Meeting (APCM) on 27th April 2025 the following were elected as members of the Parochial Church Council (PCC).

Elected Members:

Steve Whitfield
Trevor Ireland
Mark Claydon
Ellen Savage

4 elected Members.

The following are ex officio Members:

Pamela Higham	Church Warden, Authorised Funeral Minister, Deanery Synod
Ravi Natarajan	Church Warden

Those present at both Annual Parish Meeting (APM) and the Annual Parochial Church Meeting (APCM) were:

Rev T. Bushell (T.B), Pam Higham (P.H), Sandra Francis (S.F), Kevin Francis (K.F), Ellen Savage (E.S), Rita Bishop (R.B), Joy Sparkes (J.S), Mark Claydon (M.C), Ann Booty (A.B), Audrey Dakin (A.D), Dorothy Williams (D.W), Joan Alexander (J.A), Jenny Wren (J.W), Colin Wren (C.W), Kay Ireland (K.I), Trevor Ireland (T.I), David Kent (D.K), Steve Whitfield (S.W), Bev Whitfield (B.W), Ravi Natarajan (R.N). (20)

Apologies:

Penny Bonham, Clement Arde-Acqua, Jenny Hieatt-Smith, Nirmala Raviraj, Loess Overbury-Tapper, Morag Ellis, Tony Windsor, June Windsor, David T.C. (9)

Annual Parish Meeting

Rev T. Bushell, (Chair), welcomed members to the Meeting: he opened with prayer and read the Collect for Saints Philip & James.

Appointment of Clerk for both meetings: Pam Higham. Proposed by Mark Claydon, Seconded by Trevor Ireland. All agreed.

The Minutes of the previous Meeting, held on 5th May 2024 have been published & publicly displayed. These were accepted by the Meeting. Proposed by Mark Claydon, Seconded by Jenny Wren.

There were no **Matters Arising**.

Election of Church Wardens 2025-26.

Steve Whitfield will be standing down as Church Warden, but will remain on PCC, continuing with work in the church garden & liaising with our Tree Specialist.

T.B. Thanked Steve & Pam for their hard work during the past year.

There were 2 nominations for **Church Wardens** for the coming year:

Pam Higham & Ravi Natarajan.

Pam Higham-----proposed by Jenny Wren, seconded by Colin Wren.

Ravi Natarajan----proposed by Mark Claydon, seconded by David Kent.

Both were duly elected.

End of APM.

Minutes of the Annual Parochial Church Meeting

Those **Present** the same as at the APM.

Apologies: for absence the same as for the APM.

Clerk: the same as for the APM----Pamela Higham.

Minutes: of the previous APM and APCM have been circulated displayed and approved. Proposed Joan Alexander, Seconded by Mark Claydon. Unanimously agreed.

Matters Arising: none.

Electoral Roll:

This has been totally renewed by Mark Claydon. 61 names on the Electoral roll. Thanks to Mark & Bimbola (office) proposed by Ravi Natarajan, seconded by Ann Booty.

Mark will continue next year. Proposed by Trevor Ireland and seconded by Colin Wren.

Annual Report: Produced by Pam Higham. T.B thanked her for all her hard work in producing this report and to all who contributed.

Trevor Ireland expressed some concern about the Oak tree – though the Tree Surgeon thought it OK.

Report accepted: proposed, Colin Wren, seconded, Mark Claydon.

Financial Statements: D.K had submitted the Accounts & these were verified by Dr Obeng-Nyarko FCCA – Independent Examiner, as correct.

D.K. said regular giving has declined. We will not meet out Parish Share this year, January-December 2025.

We were drawing on our legacy. (capital)

We have covered repairs to the roof – altogether with bids.

The next project will cover disabled access, pathway & electric update.

T.I asked about National Insurance for new priest.

Current house in Stanway is in good order. (House used by Pioneer)

Hall is in good order & well maintained – good income.

Proposed by J. Wren, seconded by Joan Alexander.

Elections

Deanery Synod: Pam Higham was elected to Deanery Synod for three years and will continue for a further year.

C.W & D.K questions the role of LLMs on the PCC

T.B pointed out that LLMs are not as he had originally thought as ex officio.

They now need to be elected to PCC.

This was agreed by the meeting: Proposed by T. I, seconded by S.W.

T.B pointed out that Morag Bushell is a member of General Synod and therefore ex officio member of PCC. The following were elected to the PCC: S. Whitfield, T. Ireland, M. Claydon, E. Savage.

Ex officio: Church Wardens: Pam Higham, Ravi Natarajan.

Deanery synod: Pam Higham

General Synod: Morag Bushell.

There was a short discussion about funerals once T.B. leaves.

The meeting closed with the Grace at 1.00pm

A short PCC Meeting followed. Officers elected & Members present.

Chair: Rev T. Bushell.

Vice Chair & PCC Secretary: P. Higham.

Minutes Secretary and Churchyard Officer: S. Whitfield.

Safeguarding: P. Higham.

D. Kent, was coopted onto PCC and will serve as Treasurer.

Church Wardens: Pam Higham, Ravi Natarajan.

Members: Trevor Ireland, Mark Claydon, Ellen Savage.

Morag Bushell - General Synod.

Our next PCC Meeting is on June 12th 2025 at 7pm in St Andrew's Hall

Pam Higham, PCC Secretary & APM, APCM Clerk.

APCM reports

Introduction

“The steadfast love of the Lord never ceases, his compassion never fails; every morning they are renewed, so great is his faithfulness.” Lamentations 3. 22 – 26.

Those verses, written in the darkest and most challenging times for the people of Israel, are a confident statement of the fact that God is always with us. He is constantly there to guide, to strengthen and to inspire, and he has confirmed that supremely in sending his only Son, our Saviour Jesus Christ, to be born, to live and to die with us. We are important to God and the only barrier that exists between us, our sin, has been dealt with by Jesus's death on the cross and glorious resurrection. It is sometimes easy to forget these important truths when we find ourselves running an institution like a parish church and we are taken up by matters of management and administration. That is not to say that these things are not important, they are, but we must never forget that ours is not a wholly human organisation but one that is infused and inspired by the Holy Spirit. Moreover, we do not keep going for ourselves or simply to preserve our traditions and buildings. We exist for the benefit of the whole community of Stanway, be they Christian or not. We continue as a sign or beacon of God's presence here and now, and we strive to be an example of his love and care for all people. As we look back on a very busy and fruitful year in the life of God's church in this place it is important that we remember and hold on to these important truths. As Matthew's account of Jesus's final words to his disciples has it:

“Behold, I am with you, even unto the end of the age.”

Matthew 28.

Revd. Tony Bushell

We were all sad to bid farewell to Revd Tony Bushell and Morag upon Tony's retirement as our Priest in Charge on 15th August 2025.

Rev Tony served with Rev Henry Heath as a curate and then returned in 2014 as Priest in Charge of St Albright's. We thank him for his dedication, pastoral care, leadership and teaching.

On 15th August, there was a special final service with church wardens past and present making presentations.

This was followed by a farewell buffet lunch attended by parishioners and guests.

We wish Tony and Morag a happy retirement.

Pam and Ravi

Schools

Since Rev Tony Bushell's retirement, it has not been possible to keep contact with all of our local schools. I am delighted that we have been able to welcome St Mary's Lower School into church. Firstly, in September for their Harvest Service, their gifts were displayed at the Altar and were then delivered to St Helena Hospice. Just before Christmas, they came for their end of term service. We talked about Advent and visited our Crib Scene. We even sang a carol in French. They will soon visit for a Mothering Sunday Service and an end of term Easter Service. This contact between school and Church is so important and valued.

Pam Higham

Tony Windsor

One of my dearest church friendships came to an end with Tony's death. We served as Churchwardens together for around ten years. Working with Tony was a joy, particularly during the interregnum on the retirement of Fr Paul McLaren-Cook, our last Rector. This left us without a priest for just short of eighteen months. I am sure Tony had a little black book with a seemingly inexhaustible supply of retired priests willing to officiate at two services each Sunday. Their presence, their sermons, their pastoral care, week by week provided a vibrant spiritual life and in so doing blessed the congregation.

And then there is St. Andrew's Hall. What an achievement. What a blessing it has become. Relaxing one evening, possibly over a glass, Tony suggested to a builder friend that he ought to build a new church hall to replace the decrepit old building that currently existed and Project Nehemiah, as Tony chose to call it, was born. Many of you have or will have enjoyed the result across Church Lane. Tony was the catalyst.

We both had the support of a wonderful, enthusiastic congregation and an exceptional Fellowship Committee. I am sure some of you will remember the dinners the committee organised and the fun we had. The first of these saw 74 people sit down to a 3 course dinner and be entertained by Tony in his new role as Stanway's Eric Morecambe. I never quite hit the equivalent of the suave raconteur he became but our diners always joined in the folk songs I led and the congregational hymn singing that ended all our dinners was praise indeed.

On behalf of us both our thanks to all of the congregation who blessed us during our period of office and thank you Tony for your part in providing me with a joyous period in my Christian life. Oh and sorry about Immortal Invisible – Those who know, will know.

Trevor

Revd. Henry Heath

It is with great sadness that we have learnt of the death of Rev Henry Heath who was Vicar at St Albright's from 1995 until 2003.

Pam and Ravi

StanWell Hub

Towards the end of 2025 we enjoyed a variety of topics for our bi-monthly meetings. A talk from a volunteer from Essex Wildlife Trust focusing on Fingringhoe Wick Discovery Park.

Mark Wood from the Korban Project gave us informative talk about what they do to support vulnerable young people in Colchester.

Historian John McCabe gave an immersive talk on the History of Colchester during the war.

John Norton provided information on Water Aid in general and then explained his role as a local employee of a water company over the years.

Finally the last meeting in December was all about Christmas, where those attending recalled their own experiences and traditions surrounding Christmas time.

All the meetings were based on bringing members of the local community together to get to know each other while having a hot drink, cake and hearing more about things that have happened or take place in the area.

The final meeting in 2025 was a picture quiz with members working out dingbats which made everyone put their thinking caps on.

The volunteers have provided many informative meetings over the years, and signposted people to all the things that are available in our local community but due to other commitments of the volunteers time and also the decreasing numbers of attendance it was decided to make the sad decision to no longer run these meetings. Therefore the last meeting of StanWell Hub took place on 3rd Feb 2026.

Fiona

Baby and Toddler Group

The Tot's group meet on Tuesdays 10am to 11.30 (except 2nd one of the month) during term time. Since September we have seen many new families but only a few attend regularly but our numbers have increased with 10 - 13 children attending each session.

Helpers meet termly to plan, and we do like to include special days and festivals where possible and general themes include colour, shape, animals and people. Craft activities and equipment are chosen to suit the theme and the age of the children as many are very young.

We offer a healthy snack which the children enjoy and there is tea or coffee for adults.

Gaining use of the shed to store our larger toys has been a real bonus. It also means the outside area is bigger and when the weather permits, we will make full use of it for sand / water play, scooters and ride on toys.

The session ends with singing familiar nursery rhymes and songs and sometimes parachute games.

Grace

Choir and Music Report

It has been a difficult year again for the choir and with the loss of 3 members, has meant that sadly the choir folded up in January 2026. We will hopefully continue to a wide range of hymns and with the coming of a new priest in June it will be interesting to see how this carries into the future. I would like to thank all those who have sung in the choir over the last 10 or so years, and hope that one day we might be able to re-form a new choir.

David Tibbetts-Chaplin

Churchwardens' Report

This report provides a summary of the key events, activities, and developments that have taken place over the past year. It has been a particularly significant and, at times, challenging year for us as Churchwardens, marked by change, progress, and continued commitment to the life of St Albright's.

We began the year continuing to support the smooth running of the church following the installation of the under-pew heating system. As anticipated, this has required ongoing review and careful management, particularly in light of rising energy costs and the limitations of the current electrical supply.

A major milestone in the life of our church was the retirement of our Vicar, Tony, on 15th August. We marked this with a special final service, attended by both past and present Churchwardens, during which presentations were made to Tony and Morag in recognition of their many years of faithful service. We remain deeply grateful for Tony's dedication, leadership, and pastoral care, which have left a lasting legacy within our church community.

Following Tony's retirement, we entered a period of interregnum. During this time, and with Pam's determination and the support of the PCC, we have continued to maintain regular worship at St Albright's. This has not always been easy, but it reflects our shared commitment to keeping the church open and active as a place of worship.

We have also strengthened our links with neighbouring churches, particularly through joint worship with All Saints Church. This has been an encouraging development, helping to sustain our worship life and deepen relationships within the wider church community.

A significant amount of time and effort this year has been devoted to progressing the Faculty application for essential works to the church building. This has included improvements to drainage, accessibility, and the electrical supply required to support the heating system. The process has involved extensive consultation with the Diocese, DAC, contractors, and other stakeholders. We are pleased that the Faculty has now been granted, and we are beginning to see progress towards the commencement of these important building works. These works are necessary to preserve the fabric of the building and to ensure it remains fit for purpose for future generations.

Looking ahead, we are delighted to share that a new Priest-in-Charge, Nikki Horsley, has been appointed. We very much look forward to welcoming Nikki and to working together in the next chapter of St Albright's life. This brings renewed hope and opportunity for growth, both spiritually and within our community.

We would like to take this opportunity to thank all members of the PCC and our congregation for their continued support, patience, and willingness to serve during what has been a demanding year. Your contributions, both seen and unseen, are greatly valued.

As we move forward, we do so with faith, hope, and a shared commitment to the future of St Albright's Church.

Pam and Ravi

Safeguarding Report

As a Parish, we are committed to Safeguarding young people & adults from harm. We follow the House of Bishops Guidance & all policies. All levels of training, DBS & Risk Assessment are in place.

As Safeguarding Officer, I work closely with the team at the Chelmsford Office and am aware of any policy changes. My own training is up to date as is our Parish list. I work closely with our Parish Groups and would act promptly if there were any issues.

Pam Higham

Colchester Deanery Synod Report

Clergy and elected Lay Representatives from all The Anglican Churches in the Colchester Deanery meet three times a year at different churches to discuss what is happening in the Deanery and to receive report from the Diocese and General Synod. There are usually refreshments before the meetings. This gives us the opportunity to meet with colleagues and to share ideas. We start each meeting with worship, led by the host church.

In March we met at St Michael's Church Myland. Wendy Ludgate, programme Manager for Colchester Episcopal Area, explained the background behind the Strategic Missions and Ministry Investment Board (SMISS) Wendy's role is to help the parish to plan and tap into this fund Our second.

Meeting was at St Peters Boxted, our Speaker was Sam Fowler from Christians Youth Outreach, He gave an inspirational talk about his vision for CYO and its involvement in Colchester Schools.

The Deanery Day in October was held at St John's. It was a truly vibrant day with plenary sessions, workshops, delicious coffee and refreshments and above all an opportunity for networking.

Pam Higham

Report on St Andrew's Hall for the APCM 2026

General use:

Although getting off to a good start, new regular hall bookings for 2025 remained disappointing despite Pam and Ivor Ellis's hard work.

A new Hirer in January, Lorna Blanchard hired the hall for meetings once or twice monthly but had to finish in May because of lack of support. GKR Karate hired weekly from January but, finding the hall too small, terminated at the end of April. Disappointingly, a late new hirer in October, Sarah of Workitout dance studios had to cancel. Becky Dickson remains the best hirer coming on Thursday and Friday mornings during term-time. Brownies still

hire weekly during term-time and Rebecca Knight, the new leader has proved very easy to deal with and always leaves the hall in a clean and tidy condition. Christine Walmsley continues to come fortnightly for the whole year with few breaks.

We have one semi-regular hirer - Rosemary Almshouse Charity committee continues to hold quarterly meetings.

Occasional parties have been in decline but a total of eight were booked during 2025. There have been two wakes.

All hirers have all left the hall clean and tidy and taken away their rubbish as requested in the hiring agreement. This has been a great help to the two Jennies who make sure that the hall is always in good order for the next hirer.

Church Groups using the hall:

Albright's Tots remains a flourishing and successful group. Currently the Mums work together, and they are supported by Pam Higham. They use the Hall on Tuesdays (except for the second Tuesday of the month) during term time.

The Ladies' Fellowship still meets regularly on the 2nd Tuesday of the month. This is a well-supported group of 28 members who make a regular donation towards the cleaning of the hall.

Kay and Trevor Ireland continue to provide the Parish Lunch on the 1st Wednesday of the month, and this group is thriving thanks to their hard work and the support of Sandra and Kevin Francis and other regular helpers. The group is now fully subscribed and has 31 members and a regular donation to the upkeep of the hall is made.

The Community Coffee Morning continues to take place regularly on the 2nd and 4th Wednesdays of the month. This event is very well attended. Our thanks to Carol Spademan who organises the second Wednesday and Kay, Trevor, Kevin and Sandra who organise the fourth Wednesday. Many thanks go to their team of regulars, who help by serving the teas and coffees and baking the cakes. A Macmillan Coffee morning was held on 24th September.

Coffee after church now happens after the service on the second and fourth Sundays of the month thanks to Kay and Trevor, and Sandra and Kevin.

Cleaning:

Although no longer a legal requirement, we continue to provide hand sanitiser, surface cleaner and wipes for use by the hirers. Some signage about hand washing etc remains in the toilets.

Diane continues to do a thorough clean weekly on a Tuesday following the Tots. This works well and the hall is always in a clean and tidy condition. Following last year's request about nappies being taken home we are happy to say that, in the main, we have not had any problems recently. The two Jennys plus Colin visit the hall most days between them and if necessary, they replace consumables or remove any rubbish that may not have been cleared. Many repairs/problems have been dealt with by Colin whose expertise is much appreciated.

Jenny Hieatt-Smith, Jenny Wren and Colin Wren only clean the hall in Diane's absence. A light-weight floor mop has been purchased for Diane, and she is happy using this. Colin will use the floor cleaner in the hall at the request of Diane. However, this cleaner is nearing the end of its life. It will not be replaced as it is too heavy for the ladies to use.

Finances to December 2025:

Excluding Andrew Millar's legacy, the 2025 routine trading activities generated a shortfall of £69 vs 2024 surplus of £611. Although total income increased to £7,504 (2024 £6,998), with bookings being considerably higher at £6,922 (2024 £5,410), expenditure unfortunately also increased (£1,186) to £7,573, including the unexpected purchase of a water heater together with roofing/ electrical maintenance costs.

With the addition of the Saffron Walden Building Society interest (£191) the total operational surplus for the year was £122 vs £900 (2024).

Thank you to David Kent, our treasurer, for keeping a watchful eye on our finances.

Thanks:

As always, a big thank you to Pam and Ivor who continue to work so hard with the bookings, sometimes from as far away as Scotland. Acquiring new bookings has proved to be a bit of a challenge recently, and the reasons are not always clear.

Thank you to Jenny Hieatt-Smith for all her support especially with the opening and closing of parties and for putting the heating on in advance of early morning hirers in the very cold weather.

Thank you to Kay and Trevor who are always there to lend a hand, give advice and help with opening and closing whenever necessary.

Thank you to all our hirers who leave the hall in a very clean condition.

Thank you to Diane who does a great job of keeping abreast of the cleaning in the one hour available to her each week.

Lastly thank you again to Colin who has helped in a variety of maintenance situations. Without this help our expenditure would have undoubtedly been much higher. His report follows.

Report on St Andrew's Hall Maintenance for APCM 2026

Once again it has been a busy year for hall maintenance, unlike the previous year's report that showed numerous general wear and tear maintenance issues requiring attention, luckily most of the issues this year were relatively minor in nature.

The water heater in the kitchen cupboard sprung a leak, luckily Trevor was putting sundry equipment away in the cupboard and noticed the leak before it had time to create a serious flood. A friendly plumber was called, and a replacement water heater was sourced and installed.

Various light tubes in various toilet cubicles and corridor have been replaced over the last year. However, unfortunately due to various lighting failures in the gents' toilets it was decided to upgrade all of the light units in the ladies; gents; disabled toilets and corridor light units to more economical LED lighting.

The windows had their annual post autumn season clean inside and out.

The following items are due to be serviced/inspected around August time.

Fire Site Service. Fire Alarms & Emergency Lights checked.

Fire Extinguishers serviced & one Fire Blanket.

Adcock's Air Conditioning. Annual Service.

Various additional known works were also in need of attention at the hall:

Although the previously reported damaged/broken side door frame that received some heavy-duty adjustments by Elite windows and subsequent minor tweaks by Colin, to date it still appears to be closing and working reasonably well.

Ultimately the door and frame assembly may need replacing at some point in the future, but in the meantime will continue to be monitored.

Copious amounts of weeds etc that were blighting the hall car park making it appear neglected and un-cared for have again been removed by Kay Ireland.

Although the car park is showing some general signs of wear and will be continuously monitored. The previously repaired large pothole at the London Road entrance of the carpark still appears to be holding up.

The cubicles in ladies' toilets that had previously given concern in the past appear to function correctly (the only times when this is not the case is when they are heavily used and not been given sufficient time to refill between flushes) and will continue to be monitored.

Various water taps are showing signs of general wear and continue to be monitored.

Andrew Millar Legacy.

It has been stated that the money from this legacy be used for the lunch clubs Christmas lunch and for the upkeep/ maintenance of the graves of Andrew and Marjorie.

As it is a very substantial amount of money one additional suggestion would be to turn the Christmas lunch into an annual event in his honour.

A general reminder should be passed onto all church members that use the hall, that it is:

“Not someone else’s job to clear up behind them or look after the hall” it is the responsibility of all of us. So please clear up after use and take all your rubbish home.

Jenny and Colin Wren

Booking Secretaries’ Report

We have read and agree with the Hall Reports prepared by Jenny and Colin Wren and have nothing further to add.

Ivor and Pam Ellis

Ladies’ Fellowship report for APCM

This year the Ladies’ Fellowship has a stable membership with an average of 20 people attending each month out of a total of 28 members. The talks have been interesting and varied, from trekking in Cilento Italy, an Advent Reflection, plus our usual Quiz with members bringing photos of when they were toddlers, which proved rather interesting with fashions at the time! The Candlemas Lunch was well attended and is always very enjoyable with delicious home cooked food from Kay and her helpers. Our meeting in March is on Educational Anecdotes, April will bring us an Easter Reflection, and the Strawberry Tea in July is always well attended with lots of time to chat and a raffle to help funds.

Penny Bonham

Treasurer's Report

Financial Review

Another challenging year with the continuing post Covid energy and cost of living costs impacting upon regular attendances and giving resulting in the overall income decreasing to £57,432 from £66,853.

The voluntary regular planned and other giving with tax recovery decreased to £20,509 (2024 £24,583), with other voluntary income amounting to £1,532 for donations and appeals.

Other income was received from a Legacy £6,000, Statutory Service Fees £3,635, Bank & Deposit Interest £7,220, together with Miscellaneous Income £4,158 being primarily Vat relief for the roofing repairs completion £3,909.

The Church Commissioners have continued to provide reimbursement for Pioneering Strategic Development Projects costs £14,378 (2024 £18,313)

Following completion of the roofing refurbishment and acquisition of pew heaters in 2024 the overall expenditure decreased to £51,881 (2024 £126,171) including £14,378 (2024 £18,313) on Pioneering Strategic Development.

The routine expenditure reduced to £37,503 (2024 £47,186). With the major expenses being the Diocesan Parish Share at £20,000 (2024 £27,247) and insurance £5,951 (2024 £6,003), other expenditure incurred in church running costs amounted to £11,552 (2024 £13,936).

During the year, £10,000 from the Saunders Legacy, held mainly for the enhancement of the church and its fabric, has been used to support daily running costs.

With no Pioneering activities occurring during the year or anticipated, the available Designated funds £11,247 have been reclassified as non-designated to support future running cost requirements.

Charitable Giving

We have continued to support national and local organisations appeals viz Royal British Legion and Children's Society.

Stewardship, Giving and Gift Aid

Although the average weekly attendances for the year have remained at 2024 levels - 32, the income for Regular Giving has continued to decline. The continuing effects of the energy and cost of living crisis together with life's events are reflected in the overall decline in levels of giving.

With the reduction in planned giving and collections at £16,154 (2024 £19,353), the Gift Aid (25% of allowable giving and donations) reclaimed from HMRC during the year has decreased from £5,231 to £4,355.

At 31st. December 2025 there were 20 (2024-26) monthly and 5 (2024-5) weekly planned giving subscribers.

Reserves policy

Other than the unrestricted cash (including designated) funds, the PCC policy is to invest all legacy funds within the CCLA Church of England Deposit Fund. These legacy funds are being held for specific restoration/maintenance projects as per 2024 Quinquennial Inspection, together with compliance of benefactors wishes.

St Andrews Hall

Whilst the income from routine sources (bookings & donations) increased to £7,504 (2024 £6,202) was sufficient to cover the routine expenditure £4,852 for insurance, utility, supplies and maintenance, unexpected expenditure amounting to £2,721 was incurred for roofing and electrical maintenance and a replacement water heater giving an expenditure total of £7,573 (2024 £6,387). Hence a shortfall of £69.

With the inclusion of £191 interest for the rebuilding fund, a total operational surplus £122 (2024 £900) was achieved. Hence the overall reserves have subsequently increased from £28,580 to £28,702.

The St Andrews legacy from Andrew Millar following the permitted usage requirement of graveside bulbs and Christmas Lunch together with interest received has increased to £25,839.

David L Kent

Independent Examiner's Report to Members / Trustees of St Albright's Church, Stanway, Parochial Church Council.

INDEPENDENT EXAMINER'S REPORT

To the Trustees of the Parochial Church Council of St Albrights Church
For the Year Ended 31 December 2025

I report to the trustees on my examination of the financial statements of the Parochial Church Council of St Albrights Church ("the PCC") for the year ended 31 December 2025.

The financial statements comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and Basis of Report

As trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011, the Church Accounting Regulations 2006, and applicable accounting standards, including the Charities SORP (FRS 102) where relevant.

The charity's gross income exceeds £25,000, and therefore the accounts are subject to independent examination under section 145 of the Charities Act 2011.

I report in respect of my examination of the PCC's accounts carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Act and the guidance issued by the Church of England.

An independent examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures identified during the examination and seeking explanations from the trustees concerning such matters.

As part of my examination, I reviewed ten supporting accounting workbooks comprising detailed income schedules (including stewardship, fees, hall income and legacies), HMRC Gift Aid claims, expenditure listings, reconciliation schedules, and draft and PCC versions of the annual financial statements. Bank and control reconciliations were considered as part of the examination procedures.

The procedures undertaken do not provide all the evidence required in an audit, and consequently, no opinion is given as to whether the accounts present a true and fair view. The examination is limited primarily to analytical procedures and enquiries.

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 Charities Act 2011; and
 - to prepare financial statements which accord with those records and comply with the requirements of the Charities Act 2011 and the Church Accounting Regulations 2006have not been met; or
2. To which, in my opinion, attention should be drawn to enable a proper understanding of the financial statements to be reached.

Signed:



Dr Joshua King Obeng-Nyarko, PhD, FCCA.
92 Chitts Hill, Colchester, CO3 9SY.
Date: 03 March 2026.

St Albright's Church, Stanway
Financial Statement for the year ended 31st December 2025

General Fund (Unrestricted) Receipts and Payments Account

Receipts	2025	£	2024	£
Voluntary receipts				
Regular Giving				
Planned Giving	12,821.00		15,139.00	
Collections and other giving	3,333.02		4,213.33	
Income tax recovered	<u>4,354.69</u>	20,508.71	<u>5,230.62</u>	24,582.95
Other voluntary receipts				
Legacy	6,000.00		-	
Donations	1,355.00		600.86	
Nominated Appeals	176.90		723.10	
Grants	20.00		20.00	
Miscellaneous	<u>4,138.37</u>	11,690.27	<u>6,107.62</u>	7,451.58
Receipts from activities for generating funds				
Christmas Bazaar	<u>-</u>	-	<u>1,434.25</u>	1,434.25
Receipts from Church activities				
Parochial fees- weddings/funerals	<u>3,635.00</u>	3,635.00	<u>5,778.00</u>	5,778.00
Receipts from investments				
Bank and CBF Deposit account interest	<u>7,219.82</u>	7,219.82	<u>9,292.67</u>	9,292.67
Grant received from Church Commissioners				
Strategic Development Fund	<u>14,377.89</u>	14,377.89	<u>18,313.38</u>	18,313.38
		<u>57,431.69</u>		<u>66,852.83</u>
 Payments				
Church Activities				
Nominated Appeals	176.90		723.10	
Diocesan Parish Share	20,000.04		27,246.84	
Church running expenses	1,503.68		1,038.92	
Clergy expenses	981.50		492.90	
Cost of services	2,530.20		3,677.30	
Building maintenance	783.00		62,089.04	
Building Insurance	5,951.49		6,003.08	
Churchyard maintenance	2,908.81		626.70	
Communications	2,098.29		2,327.90	
Miscellaneous	<u>569.31</u>	37,503.22	<u>3,631.46</u>	107,857.24
Strategic Development Fund		14,377.89		18,313.38
		<u>51,881.11</u>		<u>126,170.62</u>
 Excess/(Shortfall) of Receipts over Payments		5,550.58		(59,317.79)
Bank current and deposit accounts at 1st January		166,930.81		226,248.60
Bank current and deposit accounts at 31st December		<u>172,481.39</u>		<u>166,930.81</u>

St Albright's Church, Stanway
Financial Statement for the year ended 31st December 2025

	£	2025 £	£	2024 £
Parish Room Fund Receipts and Payments Account - Restricted Fund				
Receipts				
Donations	-		-	
Interest received	191.09	191.09	288.76	288.76
Payments				
St. Andrews rebuilding project		-		-
Excess Receipts over Payments		191.09		288.76
Transfer between Funds		-		1,500.00
Bank current and deposit accounts at 1st January		26,955.25		25,166.49
Bank current and deposit accounts at 31st December		27,146.34		26,955.25
St Andrews Hall Receipts and Payments Account - Restricted Fund				
Receipts				
Hire of Parish Room	6,922.00		5,410.00	
Grant	-		-	
Donations	581.87		792.44	
Security deposits	-		100.00	
Insurance Claim	-	7,503.87	696.00	6,998.44
Payments				
Security deposits	100.00		-	
General Expenses	7,473.20	7,573.20	6,387.40	6,387.40
(Shortfall)/ Excess Receipts over Payments		(69.33)		611.04
Transfer between Funds		-		(1500.00)
Bank current and deposit accounts at 1st January		1,625.01		2,513.97
Bank current and deposit accounts at 31st December		1,555.68		1,625.01
St Andrews Hall Legacy Account - Unrestricted Fund				
Receipts				
Legacy Millar	-		-	
Interest received	1,128.63	1,128.63	1,139.42	1,139.42
Payments				
General Expenses	200.00	200.00	315.82	315.82
Excess Receipts over Payments		928.63		823.60
Funds brought forward 1 January		24,910.31		24,086.71
Funds carried forward 31 December		25,838.94		24,910.31

St Albright's Church, Stanway
Financial Statement for the year ended 31st December 2025

Statement of Assets and Liabilities at 31st December 2025

	Note	2025 £	2024 £
Cash funds			
Unrestricted/	St Albrights CBF C of E Deposit Fund	182,107.04	180,507.23
Designated	Community Account	705.51	681.61
	Business Premium Account	15,507.78	10,652.28
	Fees Community Account	-	-
	Fees Business Premium Account	-	-
	Total bank current and deposit accounts	<u>198,320.33</u>	<u>191,841.12</u>
Restricted	Business Premium Account	-	-
	St Andrews Hall (Parish Room) BS Account	27,146.34	26,955.25
	St Andrews Hall Community Account	<u>1,555.68</u>	<u>1,625.01</u>
	Total bank current and deposit accounts	<u>28,702.02</u>	<u>28,580.26</u>
Other monetary assets			
	Cash held	-	-
Investment assets			
	Investments Held	-	-
Sundry Assets/Current Liabilities			
	Advances received for hall hire	-	190.00
	Amount held as security for hall hire	-	100.00
		<u>-</u>	<u>290.00</u>

Notes

1	Unrestricted Designated Funds		
	Pioneering Fund	-	11,207.76
	Choir Fund	415.00	415.00
		<u>415.00</u>	<u>11,622.76</u>
	Unrestricted General Funds	<u>197,905.33</u>	<u>180,218.36</u>
2	The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2011 using the Receipts & Payments basis.		
3	The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Moveable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal.		
4	St. Andrew's Hall is owned by the PCC in fee simple absolute in possession with an insured value of £871,526		
5	The expenses paid to clergy may include a small immaterial amount, which relates to their function as PCC members. No other payments were made to PCC members.		
6	Contingent Liabilities at 31 December 2025 amount to £NIL		

Approved by the PCC on 27th. March 2026 and signed on their behalf by

Mrs. P P Higham (PCC Chairman)

Mr. D L Kent (PCC Treasurer)

St. Albright's Church, Stanway Tree Condition Survey

Instructed by: Steve Whitfield

Date of visit: 11th March 2026

Prepared by: J Fryer

Date completed: 17th March 2026

Contact Details John Fryer: 07841 623027

Contents:

1. Introduction
2. Methodology
3. Tree health and safety audit recommendations

Appendix 1. Limitations of report
Appendix 2. Tree survey schedule
Appendix 3. Site plan.

1. INTRODUCTION

1.1 INSTRUCTION

J F Tree Specialist Ltd has been appointed to carry out a tree condition survey of the trees within the boundary of St. Albright's Church, Stanway

1.2 INFORMATION PROVIDED AND SCOPE OF THE REPORT

The brief is to survey all trees on the designated site and provide specifications for any necessary safety works. A site visit was carried out within the churchyard on 11th March. All observations were made by visual means, without detailed investigations and from ground level only. All dimensions are estimated.

1.3 ASPECT DEALT WITH WITHIN THIS REPORT

The tree survey includes details of the physiological and structural condition of the trees. From the site visits, recommendations have been outlined with any immediate and future management requirements considering the 'targets' (those things, people and property that could be hit by the tree's failure, whether partial or total). All observations are made from within the boundaries of the Churchyard.

1.4 ASPECTS NOT DEALT WITH WITHIN THIS REPORT

Please also refer to Appendix 1. The survey did not excavate around the root plate of any of the trees. If further in-depth investigations are considered necessary, they will be highlighted within the management recommendations of the survey. The report only considers the current condition and health of the trees. An assessment of the risk of subsidence, heave and direct damage to adjacent properties, built structures and drainage is not considered. On-going maintenance such as pruning vegetation away from paths and hedge cutting is not dealt with within this report unless there is a significant risk associated.

2. METHODOLOGY

2.1 SITE WORK

All trees above 100mm stem diameter when measured at 1.3m above ground level were surveyed for hazards, plotted on a plan and given a reference number.

The details and work requirements of each tree are given in the schedules for the sites included with this report.

All works necessary have been given priority ratings of low, medium or high.

2.2 TREE SURVEY (SEE APPENDIX 2: TREE WORKS SCHEDULE)

Tree survey Key

Tree Ref:	The tree number that has been given to the tree or group of trees. T = Single tree. G = Group of trees. H= Hedge, a line of trees
Species:	This is the general common usage name given to the tree.
Height:	This is an approximate figure given in meters. Measurements are estimated unless elsewhere stated.
Girth:	This is an approximate figure given in millimeters of the diameter at 1.3m above ground level presented in increments.
Age Class:	Y= Young trees aged less than one third of life expectancy. MA= Middle age trees between one to two thirds of life expectancy. M = Mature tree over two thirds of life expectancy. OM= Over mature trees exceeding life expectancy.
Physiological and Structural Condition and Observations:	These are observations and comments on the visible physiological and structural condition of the tree on the day of the survey. They are brief and relate to unaided observations from the ground.
Management Recommendations:	These recommendations are drawn from consideration of the structural condition and observations made at the time of the survey. Considerations are also made bearing in mind the need for more detailed inspections to investigate suspected defects and potential wildlife habitats.

Work Priority	<p>A consideration of the likelihood of the tree or part of the tree to fail, the target and the severity of the impact to come up with the following appropriate response.</p> <p>High priority works should be completed within 3 months of the date of this report.</p> <p>Medium priority works should be completed within 6 months.</p> <p>Low priority works should be completed within 1 year if funds are available</p>
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3. TREE HEALTH AND SAFETY AUDIT RECOMMENDATIONS

Records should be kept of the timing and scope of inspections and works carried out to each tree. Re-inspection periods have been designated as every 2 years.

A competent person in accordance with this schedule should carry out future inspections, and works are to be carried out within the timescales specified following the inspections.

NOTES FOR CONTRACTORS

All works must be carried out in accordance with BS3998: 2010: Tree Work – Recommendations plus all relevant health and safety legislation, regulations and codes of practice.

After searching Colchester City council’s online interactive mapping service as of 29th March 2023, there are no tree preservation orders within the site and the site is not within a conservation area. It is advised to check with Colchester Council if there are any other statutory constraints prior to carrying out the work.

All works must adhere to wildlife legislation.

Appendix 1.

Limitations of the Tree Survey and Scope of the Report

Please also refer to sections 1.3 and 1.4 at the beginning of this report.

The survey was based on unaided, visual observations made from ground level only. All observations were made from within the boundaries of the property, or from public land unless otherwise stated. Trees within neighboring property are inspected as closely as is reasonably possible from within the boundaries of the property or public land.

This report focuses on the physiological and structural condition of those tree/s as identified within the instructions or that fall within the parameters as detailed within section 1 of the report.

The report will remain valid for one year from the date of the inspection, but will become invalid if any building works are carried out on the property, soil levels around the trees are altered in any way or tree works other than those recommended within the report are carried out. If any of these occur it is strongly recommended that a new tree inspection be carried out.

The recommendations for the management of trees have been formulated after balancing:

- i) The need to avoid foreseeable damage and manage risk.
- ii) Other arboricultural considerations – aesthetics, environmental benefits, tree health.

Trees in relation to other Properties

This report/survey only considers the trees in relation to the site as identified. It does not comment on possible effects of trees considered on neighboring properties with regard to possible hazards presented by trees surveyed.

Neighboring owners of trees that are identified as hazardous or posing a possible risk to targets identified should seek their own advice as to possible effects of the recommendations given within this report.

Damage to, or possibility of damage to, any other structure that is not referred to within the report is not considered unless otherwise specified. This includes both neighboring structures and any other structure on the property.

Consideration of the Trees in Relation to Subsidence/ Heave

The report does not consider an assessment of the risk of Subsidence or Heave to any properties, built structures or drainage whether within the bounds of the site considered or adjacent to the site.

Such considerations would be more appropriately considered within a specific report.

Consideration of the Trees in relation to direct damage

The report does not consider direct damage related to tree root growth in relation to any structures whether within the bounds of the site considered or adjacent to the site. Direct damage in this instance is considered to be where the roots of a tree have physical contact with a structure.

Assessment of 'Targets' as considered

'Targets' are considered as those things, people and property that could be hit by the trees failure, whether partial or total.

These Targets are identified from an evaluation of the site at the time of the survey. Changes to the site from the time of the survey will affect the targets as considered within the report and will require review or re-appraisal of the report.

Timing of the Survey and the Report

The Appraisal and Conclusions within the report are valid only for a year.

Such Appraisals and Conclusions will become invalid or necessary for review if changes occur to the site as considered that affect the condition of the tree, the site as evaluated or the hazards as identified at the time of the survey.

Such considerations will include building works, changes to ground levels or tree works carried out.

Trees subject to statutory controls

It has not been established whether or not any of the trees mentioned within the report are covered by any statutory controls. This can be done if requested.

If the trees are covered by a Tree Preservation Order or are located in a conservation area it will be necessary to consult the local authority before any pruning works, other than certain exemptions, can be carried out.

The works specified above are necessary for reasonable management and should be acceptable to the local authority. However, the local authority may take an alternative point of view and have the option to refuse consent.

Trees are subject to changes outside man's control

Trees are living organisms subject to changes outside man's control. Trees and environment alter with the seasons it is as well to inspect trees whilst in full leaf and when out of leaf.

If there are any harsh or unexpected weather conditions, or heavy storms it is also prudent to inspect trees.

Changes to ground water conditions will affect the root growth of a tree. Such changes are not always the result of man's influence and others factors maybe involved.

The conclusions and recommendations in this tree report are only valid for one year

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APPENDIX 2: TREE SURVEY SCHEDULE

Site: St Albright's Church, Stanway

Date: 11.03.26

Tree Ref.	Species	Ht.	Girth	Age Class	Physiological and Structural condition of tree and observations	Management Recommendations	Work Priority
T1	Yew	8	320	MA	Low branches obscuring access to graves, epicormic regrowth on stem	Remove low branches and epicormic growth on stem to a height of 2.5m above ground level	Low
T2	Millennium yew	3	70	Y	Low branches obstructing grave stones	Remove low branches to a height of 1m	Low
T3	Lime	6	940	M	Recently re-pollarded at 3m with decay at the pollard points. The regrowth is 4m long regular pruning to clear the bus shelter and pavement	No work presently required (NWPR). The tree should be re-pollarded in a 5-year cycle	
T4	Lime	6	750	M	Recently re-pollarded at 3m with decay at the pollard points and at the base. The regrowth is 4m long	NWPR. The tree should be re-pollarded in a 5-year cycle	
T5	Lime	6	810	M	Recently re-pollarded at 3m with decay at the pollard points and at the base. The regrowth is 4m long	NWPR. The tree should be re-pollarded in a 5-year cycle	
T6	Cherry	3	80	Y	Tree has been removed	Consider replacement	
T7	Liquid amber	9	230	Y	Good	NWPR	
T8	Hawthorn				Removed		
T9	Apple	5	220	MA	Damage on main stem to the southwest at 2m. Tree has had the central stems cut recently leaving exposed lateral side branches susceptible to wind damage	Reduce the exposed side branches by 1m	Low
T10	Hawthorn	4	50	Y	Removed	Consider a replacement	
T11	Hornbeam	6	200	Y	Good	NWPR	
G1	Ash	9	150	Y	Twin stemmed recently removed 3 other stems	NWPR	
T12	Ash	13	240	Y	Historic bark damage to the south of the stem from the base to 1.2m and damage to exposed roots to the southwest. Soil levels have altered	NWPR	
T13	Holly	8	190	MA	Removed		
T14	Yew	8	480	M	Stem trifurcates at 1.5m suppressed by T13	NWPR	
T15	Hawthorn	8	240	MA	Recently reduced	NWPR	
T16	Ash				Removed		
T17	Box	4	100	M	Succumbed to box blight. Felled		
T18	Yew	13	700	M	Good	NWPR	
T19	Oak	20	880	M	Recently pruned	NWPR	
T20	Box				Succumbed to box blight. Felled		

APPENDIX 2: TREE SURVEY SCHEDULE

Site: St Albright's Church, Stanway

Date: 10.03.2025

Tree Ref.	Species	Ht.	Girth	Age Class	Physiological and Structural condition of tree and observations	Management Recommendations	Work Priority
T21	Birch	16	270	MA	Good	NWPR	
T22	Cherry	7	180	Y	Good	NWPR	
T23	Cherry	7	280	Y	Good	NWPR	
T24	Elm				Removed		
T25	Fastigate oak	4	60	Y	Good	NWPR	
H1	Escallonia hedge	2	Variou s	MA	Trimmed yearly to contain growth	NWPR	
H2	Yew hedge	2	Variou s	MA	Trimmed yearly to contain growth except 2 stems closest to the church that are screening the fuel tank	NWPR	
H3	Prunus hedge	6	Variou s	MA	Previously topped at 1.2m, now at 6m	NWPR	

Site plan: St. Albright's Church, Stanway

