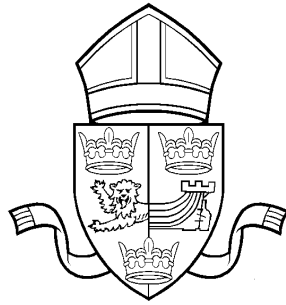


**The Diocese
of
St Edmundsbury and Ipswich**



Annual Report
and
Financial Statements
of the
Parochial Church Council
of

Christ Church, Felixstowe, Suffolk

For the year ended 31 December 2025

Prepared under the Receipts & Payments Accounting Basis

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1 Administrative Information

| | | |
|---|---|---|
| Church : Christ Church Felixstowe Grange Farm Avenue Felixstowe IP11 2XD | Vicar : (from 11 th March 25) Rev Dom Turner 1 Parsonage Close Felixstowe IP112QR | Treasurer : Keith Trevorrow 53 Foxgrove Lane Felixstowe IP11 7JU |
| Architect : Matthew Thomas 2 Church Terrace Aylsham Norfolk NR11 6EU | Bankers : Barclays Business Banking Barclays Leicester LE87 2BB | Examiner : Mark Davis 174 High Road Trimley St Mary Felixstowe IP11 0SS |
| Charity Number : 1213938 | | Diocese Church Code : 633496 |

| | | |
|---------------------------|--------------------|-----|
| Church Membership | Electoral Roll | 103 |
| | Resident in Parish | 27 |
| Average Weekly Attendance | Adults | 97 |
| | Children & Youth | 14 |

2 Structure, Governance and Management

2.1 Parochial Church Council

Christ Church is its own Parish, with an elected Parochial Church Council (PCC), who are responsible for all aspects of running the Church. Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All Church attendees are encouraged to register on the Church Electoral Roll and stand for election to the PCC.

The PCC is the elected body which looks after the running of the church and has the responsibility, with the vicar, for promoting the mission, pastoral and ecumenical role of the church. It also has the responsibility for the maintenance of the church building and grounds and for paying the Parish Share. The PCC meets monthly to progress all matters relevant to the running of the church.

2.2 Church Vision & Objective

Christ Church's Mission Statement is 'To know Christ more and make Him known'. Together clergy and members proclaim the gospel, worship God, care for each other and those in our local community.

2.3 PCC Membership

| | |
|-------------------|---|
| Rev Dom Turner | Chair from 8 th July '25 |
| Rev Peter Livey | SSM |
| Rev Liz Livey | SSM |
| Andrew Chenery | Secretary up to 30 th September |
| Richard Farnworth | Church Warden |
| Jason Wilson | Church Warden |
| Barbara Gilbert | Elected member |
| Chris Moran | Elected member |
| Dawn Bone | Elected member |
| Lynn Hayward | Elected member |
| Tim Sheppard | Elected member & Deanery Synod Representative |
| Tracey Wilson | Elected member |
| Wendy Rayner | Elected member |
| Keith Trevorrow | Elected member & Treasurer |

The following changes were made at the 20th May '25 Annual PCC Meeting :-

| | |
|-----------------------|-------------------------------------|
| Christos Constantinou | Stood down |
| Lis Goddard | Stood down |
| Yvonne McCourt | Stood down |
| Alan Rhodes | Joined the PCC as an Elected member |
| Kevin Woods | Joined the PCC as an Elected member |

2.4 PCC Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC, if necessary, between its meetings, subject to any directions or limitations given by the Council.

The PCC Standing Committee comprises :-

| | |
|-------------------|---|
| Rev Peter Livey | upto to 8 th July '25 |
| Rev Dom Turner | 8 th July to 31 st December '25 |
| Jason Wilson | Warden |
| Richard Farnworth | Warden |
| Keith Trevorrow | Treasurer |
| Andrew Chenery | upto 30 th September |
| Lis Goddard | Upto 20 th May '25 |
| Yvonne McCourt | Upto 20 th May '25 |
| Dawn Bone | PCC Member |

2.5 Core Ministry Team

The Core Ministry Team serves to support the incumbent and the church in all aspects of meeting the church vision, providing spiritual and pastoral care of the members and all other aspects of ministry.

The Core Ministry Team comprises :-

| | |
|-------------------|---|
| Rev Dom Turner | Incumbent from 11 th March '25 |
| Rev Peter Livey | SSM |
| Rev Liz Livey | SSM |
| Richard Farnworth | Church Warden |
| Jason Wilson | Church Warden |
| Chris Moran | |
| Dee Balshaw | |

2.6 Health, Safety, Risk Assessments, Statutory and Legal Requirements

All Policies & Job Descriptions are reviewed and approved by the PCC.

There is an appointed Church Safeguarding Officer and for off site events there is a person responsible for Safeguarding and reporting to the CSO.

A Health & Safety responsible person is appointed by the PCC and risk assessments are compiled for all regular activities and undertaken on a case by case basis as required for other events.

Safeguarding and Health & Safety are standing items on the PCC agenda.

We conduct regular inspections of the building to identify safety as well as maintenance issues. A Quinquennial Building Inspection is undertaken by an Architect appointed by the Diocese. The next inspection is due in 2027.

Fire extinguishers are maintained under contract and serviced annually by a recognised and approved agency. Bi-annual checks are carried out on the Fire Alarm System. All the illuminated Emergency Exit signs were replaced in the spring of 2025.

Routine Gas Checks and Boiler Maintenance are carried out by local registered gas service engineers.

Financial Risks are managed through the use of an approved Financial Accounting Package (Data Developments My Fund Accounting), the presentation of monthly finance reports to the PCC, monthly reconciliations of the accounts to the bank statements and an annual examination by an independent examiner. Expenditure in excess of £200 requires PCC or Standing Committee approval other than routine, known commitments.

Cash handling is minimised with clear traceability of cash received through to the bank account.

Wherever possible cash is counted by two PCC members and banked by the treasurer.

We adhere to GDPR guidelines and monitor our compliance.

3 Review of 2025

Christ Church hosts a variety of services, activities, organisations and meetings as well as hiring out its premises to secular and non-secular organisations.

Church services every Sunday :-

- Commence at 10:30 with a time of sung worship, readings, prayers, and a talk from either the incumbent, one of our ministry team or a visiting speaker. Prayer Ministry is available at every service.
- Once a month there are All Age services where a more inclusive approach to all ages is taken.
- All Sunday morning services conclude with hospitality providing and refreshments. This is run by a rota of willing caterers.
- On the first Sunday evening Encounter, a quieter more reflective service was held.
- Communion Services are held twice monthly as part of the morning worship.
- We are blessed with a highly talented worship group supported by a very capable Technology Team. Over the years we have established a comprehensive Audio / Visual capability.
- There are three groups for children and young people who meet part way through the morning service for their own activities. Little Dennies (age 2 to 6), Dennies (age 6 to 11) and Youth (school years 7 to 13).
- The Little Fishes room adjacent to the worship area is available for families with babies and very young children during the service.
- Family Footprints meets once a month after the morning worship and is an opportunity for young families to share lunch, games and family time together.
- Services are streamed on-line and are available through YouTube and most are broadcast on Felixstowe Radio. If necessary, streaming is halted for confidential or private matters.
- Services are translated for our Ukrainian members with printed versions available.
- Baptisms, both infant and adult, are generally held during the main service.

Other Christ Church organised or hosted Activities :-

- Home Groups of approx 10-12 people per group meet in various homes throughout the year.
- 'Christ Church Does' events were held in the Summer and Winter and they were well attended by the community.
- Manna is a Pop Up Shop open to all with no referral required. It operates fortnightly on a Monday evening. Along with a bag of groceries it also offers free tea, coffee, cake and the opportunity to chat. A container in the car park is used to store stocks of food etc. and a shed in the church grounds stores clothes, bric-a-brac and seasonal supplies.
- 'The Compass' is a registered charity which offers support, advice & mentoring to families in need and is both hosted at and supported by volunteers from Christ Church. Run along similar lines as CAB but with cake. Compass occupies the upper rooms three days a week.
- Wavemakers meets every Monday morning in term time as an open group for parents, babies and pre-school toddlers. It offers toys, crafts, singing and refreshments and a time for busy parents to relax with other parents.
- A Prayer Meeting is held on Tuesday evenings at 7:30.
- A church weekend away at Sizewell Hall was attended by 99 people in February.
- Study Haven meets most Wednesday evenings in term time. It is an open session for high school age students offering support and mentoring.
- Friday Football is a kickabout football evening meeting at the Felixstowe Academy and is open to all.
- A Prayer Ministry Training Course was held and new team members recruited.
- A 'Growing Together' church membership course was held with new members joining the church.
- A British Sign Language (BSL) signing group met monthly throughout the year, learning and practising Sign Language in support of church services.
- Funerals were held for both church families and non-church attending families.
- Two Alpha courses were run for those enquiring about Christianity and Faith.
- Carol Singing took place in The Owl & Pussycat pub with the community and was supported by the BSL team.
- A concert by The Orwell Connection Choir with a mix of Carols and popular music took place.
- A Guide company meets on Thursday evenings in term time.
- Alcohol Anonymous meets two evenings a week throughout the year.
- Cocaine Awareness meets one evening each week through the year.

4 Finance Review

4.1 Introduction

Keith Trevorrow continues in the role of treasurer supported by Barbara Gilbert, previously a treasurer at Christ Church, as the Assistant Treasurer. Barbara manages the Gift Aid submissions to HMRC.

The Data Developments My Fund Accounting (MFA) and Donations Co-ordinator (DC) software packages are the principal accounting packages used along with Payroll Manager and Peoples Pension online applications.

The church holds two community Barclays Bank Ltd bank accounts and an investment account with Churches, Charities & Local Authorities (CCLA) Investment Management Ltd.

Accounts are prepared on a Receipts & Payments (RPA) basis and reports are given monthly to the PCC with occasional updates given to the church.

In Aug '25 Christ Church was registered with the Charities Commission (charity number 1213938).

Mark Davis of Trimley St Mary & St Martin was appointed as the independent examiner again for the 2025 accounts.

4.2 Reserves Policy

A sum of £4,000 is set aside in a separate designated fund as a source of reserve funding to meet financial obligations (eg building insurance, pensions etc) in the event of there being insufficient

General Funds. Access to this fund requires authorisation by the PCC. This fund is held in the CCLA investment account with interest being paid into the General Fund.

4.3 Investments

In 2025 a further £10,000 was deposited with CCLA and interest of £ 1,901 was earned in the year and retained in the investment account. This brought the total funds invested to £ 60,057.

4.4 Cash Handling & Cash Account

We are endeavouring to become a 'cashless Church' but some activities continue to receive significant amounts of coins & notes. All payments & receipts, including cash, are carried out as Bank BACS transactions to ensure rigorous accountability.

Coins are accumulated until there are whole bags which, along with notes, are paid into the Barclays Community Cash Handling account. Then '*the exact amount received*' is transferred into the Barclays Community Main Church account and entered into the Church Accounts.

The Cash Handling Account appears in the balance sheet as £0 at year end & beginning as no funds are retained in this account at the end of the year.

During the current vacancy for an administrator the Petty Cash Account has been suspended.

4.5 Inter Fund Transfers

Inter Fund Transfers moved funds between accounts as follows :-

| | | |
|----------------------|---------|--|
| Friday Football Gift | £ 422 | The Friday Football activity donated £ 422 to Christ Church which in turn was donated to the Ilie family for their mission work at Camp Monty, a youth football mission in Montenegro. |
| Hardship Fund | £ 1,285 | This transfer cleared a Hardship debt from Dec '24 as reported in the 2024 Annual Report. PCC agreed to not pursue the matter and to clear the debt from the General Fund. |

4.6 Giving to Charities & Missions

It is Christ Church's aim to donate 10% of its General Fund Income to Charities & Missions. In 2025 we donated £11,237 as detailed below which is 10.2% of 2024 General Fund income.

| | | |
|------------------------------|--------|--|
| Monthly Standing Orders : | | |
| BOOST | £3,750 | www.boostfelixstowe.org.uk |
| Compass | £ 750 | www.infolink.suffolk.gov.uk (Compass) |
| Tools With A Mission | £ 750 | www.twam.uk |
| Mission to Seafarers | £ 750 | www.missiontoseafarers.org |
| Inspire | £ 750 | www.inspiresuffolk.org.uk |
| Felixstowe Town Pastors | £ 750 | www.felixstowetownpastors.org.uk |
| Ministry of Music | £ 750 | www.ministryofmusic.co.uk |
| Open Doors | £ 750 | www.opendoorsuk.org |
| Tear Fund | £ 750 | www.tearfund.org |
| Hope Trust | £ 750 | www.hopetrust.org.uk |
| 'One Off' Payments : | | |
| Evangelical Alliance | £ 100 | www.eauk.org |
| Churches Together Felixstowe | £ 120 | www.churchestogetherfelixstowe.org |
| Ilie Family for 'Camp Monty' | £ 422 | www.campmonty.net |
| Firs Care Home | £ 95 | |

In 2026 the target for giving to Charities and Missions has been set at £ 11,900 which is 10% of the 2025 income.

4.7 Parish Share

We paid our Parish Share in full, a total of £63,937.

4.8 General Fund

At the start of the year the General Fund held £14,011 and closed the year at £22,852 giving a yearly gain of £8,841. This has principally been achieved through tighter cost control and not having an administrator from Sept to the year end.

| | 2023 | 2024 | 2025 |
|--|-----------|-----------|-----------|
| Cash in bank 1 st January | £17,687 | £ 11,461 | £ 14,011 |
| Gifts, Donations & other Income | £118,731 | £ 109,857 | £ 119,000 |
| Expenditure | £124,957 | £107,653 | £ 109,296 |
| Transfers | - | £ 346 | (£ 863) |
| Year Gain / (Loss) | (£ 6,226) | £ 2,550 | £ 8,841 |
| Cash in bank 31 st December | £11,461 | £ 14,011 | £ 22,852 |

The General Fund receives all income, gifts & donations and records all expenditure associated with running the church. Report 5 gives a more detailed breakdown of the income and expenditure for 2025.

Gift Aid continues to make a significant contribution with £ 14,564 added to the General Fund and we encourage everyone wherever possible to Gift Aid their gifts & donations. Claims are made monthly which eases cash flow and allows more accurate reporting of church finances.

4.9 Other Designated & Restricted Funds

Hardship Fund : An outstanding debt of £ 1,285, as reported in last years Annual Report, was cleared with a transfer from the General Fund in April 25.

During the year £400 was received as a donation to the Hardship fund from a family who had previously benefited with gifts from this fund. This is now available for further hardship needs.

Lantern Fund : The lantern fund continues to grow in anticipation of the work required to replace the existing glazed lantern. In 2025 £ 10,244 was added and the fund now stands at £ 52,053. This includes the proceeds from a Swimathon which raised £1,526 in donations and Gift Aid.

During 2025 we selected OWL Architects to lead on the lantern design and in November design options were presented to the PCC for consideration.

Note : In January'26 the PCC chose a design option which we are now progressing towards Faculty and Council Planning approvals. Applications for Grant Funding will resume once these approvals have been gained.

Christ Church Does Fund : A grant was received from the Diocese in 2024 for the 'Christ Church Does ...' community events which are organised several times each year. This Restricted Income was fully spent in '25 and further 'Christ Church Does ...' events are now funded from the General Fund.

Net Zero Fund : In '25 we received a Diocesan Net Zero grant of £ 5,000 towards replacing all the lights throughout the church with LED low energy lighting. This grant was placed in a Restricted Fund. The work was completed in the Autumn at a total cost of £8,158 with payments coming from the Diocesan Grant (£5,000), donations (£1,000), Gift Aid (£250) and the balance (£1,908) from the General Fund. The Net Zero Fund is now £0 but will be kept in anticipation of further Net Zero / Eco projects.

Friday Football Fund : A Friday evening Football Session is organised by Christ Church and attended by players who can be from Christ Church, other churches or have no church affiliation. This fund receives the player fees and pays for the pitch hire at Felixstowe Academy. Surplus funds in 2025 were donated to The Salvation Army Football Competition, the Ilie Family for their mission work at 'Camp Monty' and to Christ Church who, in turn, donated this gift also to the Ilie family and 'Camp Monty'.

At the end of 2025 the football fund held £1,053.

Sizewell Fund : The size of the Sizewell Fund at year beginning & end bears little resemblance to the actual finances or out-turn of the Sizewell Church Weekend away. This is due to the timing of income from fees and expenditure for the event are mainly banked in January & February.

The table below shows the out-turn for the last three Sizewell weekends :-

| | 2023 | 2024 | 2025 |
|--|-----------|-----------|---------|
| Attendees <i>(inc day visitors)</i> | 71 | 88 | 99 |
| Income | £ 5,065 | £ 7,176 | £ 8,718 |
| Expenditure | £ 5,431 | £ 7,623 | £ 7,967 |
| Out-turn | (£ 366) | (£ 447) | £ 751 |
| Fund c/f | £ 993 | £ 546 | £ 1,297 |

At the year end the Sizewell fund held £5,624.

Manna Fund : The Manna Fund benefitted from a significant number of Gifts, Donations and Grants during 2025 in addition to the income from the £3 per bag contributions. Expenditure was high with the need to buy sufficient food to meet the demand experienced. In addition to the fortnightly supply of bags of food there were also Christmas Hampers and emergency hardship bags of food as and when required.

Manna continues to hold a significant stock of food, toiletries, household goods etc, which along with clothing fills the container in the church car park and the shed adjacent to the church. Sadly the shed roof was vandalised in the Spring and a new timber roof constructed to replace the metal roof which was a write off. However this was offset by a generous £ 800 grant from Suffolk County Council.

Other major cost in the year included additional Fridge & Freezer (£2,338) and new tables (£2,003) which are also used by the church on various occasions.

At the end of 2025 the Manna fund held £3,677 which is sufficient to meet expected demand.

Agency Fund : Christ Church frequently hosts events when the finances are not part of the church accounts (eg Tear Fund Quiz Night). These finances do however go through the Church Bank Account and are accounted for as 'Agency Receipts & Expenditure'.

In 2025 a total of £10,688 Agency funds were received and £10,488 transferred to The Compass, Tear Fund Quiz, Shoebox Appeal, Sizewell Hall Trust and two Ukrainian relief fund raising collections. The balance for the year should be zero but a late donation of £200 was not able to be transferred before the year end. This transfer was carried out in early January '26.

Signed

Dated

Chair Person : On behalf of the PCC

Report 1 : SOFA

Christ Church Felixstowe

Sofa Separate Designated

For the period from 01 January 2025 to 31 December 2025

| | Unrestricted funds | Designated funds | Restricted funds | Total funds | Prior year total funds |
|---|--------------------|-------------------|--------------------|--------------------|------------------------|
| Total income | £119,000.06 | £19,866.41 | £23,000.89 | £161,867.36 | £160,626.23 |
| Total expenditure | £109,296.71 | £5,216.70 | £26,608.48 | £141,121.89 | £136,378.71 |
| Net income / (expenditure) resources before transfer | £9,703.35 | £14,649.71 | (£3,607.59) | £20,745.47 | £24,247.52 |
| Transfers: | | | | | |
| Gross transfers between funds - in | £422.49 | £4,000.00 | £5,285.20 | £9,707.69 | £1,356.15 |
| Gross transfers between funds - out | (£1,285.20) | (£4,000.00) | (£4,422.49) | (£9,707.69) | (£1,356.15) |
| Other recognised gains / losses | | | | | |
| Gains/losses on investment assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gains on revaluation, fixed assets, charity's own use | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net movement in funds | £8,840.64 | £14,649.71 | (£2,744.88) | £20,745.47 | £24,247.52 |
| Reconciliation of funds | | | | | |
| Total funds brought forward | £14,011.41 | £47,027.97 | £7,874.50 | £68,913.88 | £44,666.36 |
| Total funds carried forward | £22,852.05 | £61,677.68 | £5,129.62 | £89,659.35 | £68,913.88 |
| Represented by | | | | | |
| Unrestricted | | | | | |
| General Fund | £22,852.05 | 0.00 | 0.00 | £22,852.05 | £14,011.41 |
| Designated | | | | | |
| Lantern Funds | 0.00 | £52,053.40 | 0.00 | £52,053.40 | £41,808.99 |
| Reserves | 0.00 | £4,000.00 | 0.00 | £4,000.00 | £4,000.00 |
| Sizewell Costs & Expenditure | 0.00 | £5,624.28 | 0.00 | £5,624.28 | £1,218.98 |
| Restricted | | | | | |
| Christ Church Does Christmas | 0.00 | 0.00 | 0.00 | 0.00 | £69.43 |
| Friday Football Income & Costs | 0.00 | 0.00 | £1,052.90 | £1,052.90 | £993.08 |
| Hardship Gifts & Transfers | 0.00 | 0.00 | £400.00 | £400.00 | (£1,285.20) |
| Manna Expenditure & Income | 0.00 | 0.00 | £3,676.72 | £3,676.72 | £8,097.19 |

Report 2 : Funds Totals

Christ Church Felixstowe

Fund movement summary

Selected period: 01 January 2025 to 31 December 2025

| Fund | Fund balances brought forward | Incoming Resources | Outgoing Resources | Transfers | Gains and Losses | Journal Entries | Fund balances Carried forward |
|--|-------------------------------|--------------------|--------------------|-------------|------------------|-----------------|-------------------------------|
| General - General Fund | £14,011.41 | £119,000.06 | £109,296.71 | (£862.71) | 0.00 | 0.00 | £22,852.05 |
| Net Zero - Net Zero | 0.00 | £6,250.00 | £6,250.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Manna - Manna Expenditure & Income | £8,097.19 | £14,211.29 | £18,631.76 | 0.00 | 0.00 | 0.00 | £3,676.72 |
| Hardship - Hardship Gifts & Transfers | (£1,285.20) | £400.00 | 0.00 | £1,285.20 | 0.00 | 0.00 | £400.00 |
| CCFX Does Christmas - Christ Church Does Christmas | £69.43 | 0.00 | £69.43 | 0.00 | 0.00 | 0.00 | 0.00 |
| Friday Football - Friday Football Income & Costs | £993.08 | £2,139.60 | £1,657.29 | (£422.49) | 0.00 | 0.00 | £1,052.90 |
| Sizewell - Sizewell Costs & Expenditure | £1,218.98 | £9,622.00 | £5,216.70 | 0.00 | 0.00 | 0.00 | £5,624.28 |
| Lantern - Lantern Funds | £41,808.99 | £10,244.41 | 0.00 | 0.00 | 0.00 | 0.00 | £52,053.40 |
| Reserves - Reserves | £4,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | £4,000.00 |
| Totals | £68,913.88 | £161,867.36 | £141,121.89 | 0.00 | 0.00 | 0.00 | £89,659.35 |

Balance Sheet detailed

| | As at 31/12/2025 | As at 31/12/2024 |
|------------------------------------|---------------------|---------------------|
| Current assets | | |
| 6501: Barclays Business Account | £29,802.69 | £20,757.73 |
| 6505: Barclays Community Account | 0.00 | 0.00 |
| 6510: CCLA Deposit Fund | £60,056.66 | £48,156.15 |
| Z05: Accounts Receivable | 0.00 | 0.00 |
| Total Current assets | £89,859.35 | £68,913.88 |
| Liabilities | | |
| 6699: Agency collections | £200.00 | 0.00 |
| Z04: Accounts Payable | 0.00 | 0.00 |
| Total Liabilities | £200.00 | 0.00 |
| Net Asset surplus (deficit) | £89,659.35 | £68,913.88 |
| Reserves | | |
| Excess/(deficit) to date | £20,745.47 | £30,386.33 |
| Z01: Starting balances | £68,913.88 | £38,527.55 |
| Total Reserves | £89,659.35 | £68,913.88 |

| Represented by Funds | | |
|-----------------------------|-------------------|-------------------|
| General (Unrestricted) | £22,852.05 | £14,011.41 |
| Designated | £61,677.68 | £47,027.97 |
| Restricted | £5,129.62 | £7,874.50 |
| Total | £89,659.35 | £68,913.88 |

**Report 4 : Assets &
Liabilities**

Christ Church Felixstowe

**Statement of Assets and Liabilities (by fund)
As at: 31 December 2025**

| | | Balance | Previous balance |
|--|--------------|-------------------|---------------------|
| Current Asset | | | |
| 6501: Barclays Business Account | | | |
| General Fund | Unrestricted | £12,252.96 | £13,865.26 |
| Manna Expenditure & Income | Restricted | (£701.08) | (£53.66) |
| Hardship Gifts & Transfers | Restricted | £400.00 | (£1,285.20) |
| Christ Church Does Christmas | Restricted | 0.00 | £69.43 |
| Friday Football Income & Costs | Restricted | £1,052.90 | £993.08 |
| Sizewell Costs & Expenditure | Designated | £5,624.28 | £1,218.98 |
| Lantern Funds | Designated | £10,973.63 | £5,949.84 |
| Agency collection | Restricted | £200.00 | 0.00 |
| | | £29,802.69 | £20,757.73 |
| 6510: CCLA Deposit Fund | | | |
| General Fund | Unrestricted | £10,599.09 | £146.15 |
| Manna Expenditure & Income | Restricted | £4,377.80 | £8,150.85 |
| Lantern Funds | Designated | £41,079.77 | £35,859.15 |
| Reserves | Designated | £4,000.00 | £4,000.00 |
| | | £60,056.66 | £48,156.15 |
| Current Asset | | £89,859.35 | £68,913.88 |
| Liability | | | |
| 6699: Agency collections | | | |
| Agency collection | Restricted | £200.00 | 0.00 |
| | | £200.00 | 0.00 |
| Liability | | £200.00 | 0.00 |
| Grand Total | | £89,659.35 | £68,913.88 |

**Report 5 : Analysis of
Receipts & Payments**

Christ Church Felixstowe

**Analysis of Receipts and Payments
Selected period: 01 January 2025 to 31 December 2025**

| | General | Designated | Restricted | Total | |
|--|--------------------|-------------------|-------------------|--------------------|--------------------|
| | | | | This year | Last year |
| Receipts | | | | | |
| Donations and legacies | | | | | |
| 0101 - Gift Aid - Bank | £55,462.00 | 0.00 | 0.00 | £55,462.00 | £51,990.00 |
| 0201 - Non Gift Aid - Bank including CAF | £32,959.00 | 0.00 | 0.00 | £32,959.00 | £28,525.34 |
| 0301 - Collections | £2,485.80 | 0.00 | 0.00 | £2,485.80 | £1,860.87 |
| 0400 - Lantern Gift Aid Received (Previous Month) | 0.00 | £1,067.08 | 0.00 | £1,067.08 | £4,790.50 |
| 0401 - Lantern Gift Aid Gifts & Donations | 0.00 | £5,454.41 | 0.00 | £5,454.41 | £9,234.29 |
| 0402 - Lantern Non Gift Aid Gifts & Donations | 0.00 | £2,502.30 | 0.00 | £2,502.30 | £4,400.99 |
| 0403 - Net Zero Gift Aid Received (Previous Month) | 0.00 | 0.00 | £250.00 | £250.00 | 0.00 |
| 0404 - Net Zero Gift Aid Gifts & Donations | 0.00 | 0.00 | £1,000.00 | £1,000.00 | 0.00 |
| 0405 - Net Zero Non Gift Aid Gifts & Donations | 0.00 | 0.00 | £5,000.00 | £5,000.00 | 0.00 |
| 0501 - One-off Gift Aid Gifts & Donations | £1,582.57 | 0.00 | 0.00 | £1,582.57 | £1,024.72 |
| 0502 - One-off Non Gift Aid Gifts & Donations | £1,935.69 | 0.00 | 0.00 | £1,935.69 | £1,846.62 |
| 0601 - Tax recoverable on Gift Aid | £14,564.01 | 0.00 | 0.00 | £14,564.01 | £14,928.69 |
| Donations and legacies Totals | £108,989.07 | £9,023.79 | £6,250.00 | £124,262.86 | £118,602.02 |
| Income from charitable activities | | | | | |
| 0550 - Manna Gift Aid Received (Previous Month) | 0.00 | 0.00 | £715.96 | £715.96 | £1,131.63 |
| 0551 - Manna Gift Aid Gifts & Donations | 0.00 | 0.00 | £2,864.27 | £2,864.27 | £3,967.50 |
| 0552 - Manna Non Gift Aid Gifts & Donations | 0.00 | 0.00 | £2,435.77 | £2,435.77 | £5,128.03 |
| 0553 - Manna Receipts inc Card Payments | 0.00 | 0.00 | £7,968.34 | £7,968.34 | £7,634.44 |
| 0554 - Hardship Gift Aid Received (Previous Month) | 0.00 | 0.00 | 0.00 | 0.00 | £326.25 |
| 0555 - Hardship Gift Aid Gifts & Donations | 0.00 | 0.00 | 0.00 | 0.00 | £1,015.00 |
| 0556 - Hardship Non Gift Aid Gifts & Donations | 0.00 | 0.00 | £400.00 | £400.00 | £690.00 |
| 0557 - Friday Football | 0.00 | 0.00 | £2,139.60 | £2,139.60 | £2,319.30 |
| Income from charitable activities Totals | 0.00 | 0.00 | £16,523.94 | £16,523.94 | £22,212.15 |
| Other trading activities | | | | | |
| 1030 - Room Hire Rent | £9,469.00 | 0.00 | 0.00 | £9,469.00 | £9,618.81 |
| Other trading activities Totals | £9,469.00 | 0.00 | 0.00 | £9,469.00 | £9,618.81 |
| Investments | | | | | |
| 1020 - CCLA Investments interest | £452.94 | £1,220.62 | £226.95 | £1,900.51 | £1,056.15 |
| Investments Totals | £452.94 | £1,220.62 | £226.95 | £1,900.51 | £1,056.15 |
| Church Activities | | | | | |
| 0559 - Sizewell | 0.00 | £9,622.00 | 0.00 | £9,622.00 | £9,075.00 |
| 1100 - Fees for weddings and funerals | £89.05 | 0.00 | 0.00 | £89.05 | £47.28 |
| 1210 - Book Sales - Lent | 0.00 | 0.00 | 0.00 | 0.00 | £14.82 |
| Church Activities Totals | £89.05 | £9,622.00 | 0.00 | £9,711.05 | £9,137.10 |
| Receipts Grand Totals | £119,000.06 | £19,866.41 | £23,000.89 | £161,867.36 | £160,626.23 |

**Report 5 : Analysis of
Receipts & Payments
Continued**

| | General | Designated | Restricted | This year | Total Last year |
|---|--------------------|------------------|-------------------|--------------------|--------------------|
| Payments | | | | | |
| Expenditure on charitable activities | | | | | |
| 1730 - 'Christ Church Does' Events Costs | 0.00 | 0.00 | £69.43 | £69.43 | £156.38 |
| 1801 - Giving to Missions & Charities | £10,500.00 | 0.00 | 0.00 | £10,500.00 | £8,625.00 |
| 1804 - Gifts, Donations & Subscriptions for other Charities | £737.49 | 0.00 | 0.00 | £737.49 | £808.00 |
| 1842 - Friday Football Costs | 0.00 | 0.00 | £1,657.29 | £1,657.29 | £1,620.00 |
| 1852 - Hardship | 0.00 | 0.00 | 0.00 | 0.00 | £3,203.45 |
| 1854 - Manna Costs | 0.00 | 0.00 | £12,832.38 | £12,832.38 | £9,397.09 |
| 1858 - Manna Hardship Gifts | 0.00 | 0.00 | £65.05 | £65.05 | £1,307.86 |
| Expenditure on charitable activities Totals | £11,237.49 | 0.00 | £14,624.15 | £25,861.64 | £25,117.78 |
| Other expenditure | | | | | |
| 1840 - Youth Work | £270.72 | 0.00 | 0.00 | £270.72 | £92.17 |
| 1844 - Sizewell | 0.00 | £5,216.70 | 0.00 | £5,216.70 | £10,572.81 |
| 1910 - Parish Share | £63,937.00 | 0.00 | 0.00 | £63,937.00 | £63,208.00 |
| 2008 - Support Staff Costs | £12,230.66 | 0.00 | 0.00 | £12,230.66 | £13,917.55 |
| 2101 - Incumbent Working Expenses | £736.59 | 0.00 | 0.00 | £736.59 | £190.88 |
| 2301 - Church Running - Insurance | £1,306.81 | 0.00 | 0.00 | £1,306.81 | £1,290.28 |
| 2302 - Church Running - IT & Tech Support | £2,265.73 | 0.00 | 0.00 | £2,265.73 | £738.31 |
| 2303 - Church Running - Materials & Supplies | £2,069.27 | 0.00 | 0.00 | £2,069.27 | £1,108.28 |
| 2304 - Church Running - Hospitality | £1,960.70 | 0.00 | 0.00 | £1,960.70 | £1,091.05 |
| 2305 - Church Running - Flowers | £354.32 | 0.00 | 0.00 | £354.32 | £349.89 |
| 2306 - Church Running - Service Support | £1,501.73 | 0.00 | 0.00 | £1,501.73 | £1,069.99 |
| 2307 - Church Running - Miscellaneous | £1,479.69 | 0.00 | 0.00 | £1,479.69 | £2,052.73 |
| 2370 - Church Running - Visiting Speakers | 0.00 | 0.00 | 0.00 | 0.00 | £50.40 |
| 2402 - Church Running - Water Rates | £668.00 | 0.00 | 0.00 | £668.00 | £902.00 |
| 2404 - Church Running - Gas, Electricity, Broadband & Telephone | £5,848.41 | 0.00 | 0.00 | £5,848.41 | £11,050.93 |
| 2601 - Governance Costs | £288.00 | 0.00 | 0.00 | £288.00 | £283.20 |
| 1856 - Manna Container Costs | 0.00 | 0.00 | £5,734.33 | £5,734.33 | £2,468.50 |
| 2330 - Church Running - Maintenance | £3,141.59 | 0.00 | £6,250.00 | £9,391.59 | £823.96 |
| Other expenditure Totals | £98,059.22 | £5,216.70 | £11,984.33 | £115,260.25 | £111,260.93 |
| Payments Grand Totals | £109,296.71 | £5,216.70 | £26,608.48 | £141,121.89 | £136,378.71 |

INDEPENDENT EXAMINER’S REPORT TO THE PAROCHIAL CHURCH COUNCIL

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out in the previous pages, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 1997 to 2001 (“The Regulations”) and S43 of the Charities Act 1993 (“The Act”).

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) d section 43 (2) of the Charities Act do not apply. It is my responsibility to issue this report on these accounts in accordance with the Terms of Regulation 25.

Basis of independent examiner’s report

My examination was carried out in accordance with the general Directions given by the Charity Commission under section 43 (7) (b) of the Act and to be found in the Church Guidance 2001 Edition issued by the Finance Division of the Archbishops’ council.

That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a ‘true and fair view’ and the report is limited to those matters set out in the statement below.

Independent examiner’s statement

In connection with my examination, no matter has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:

(i) to keep accounting records in accordance with section 41 of the Act; and

(ii) to prepare accounts which accord with the accounting records, and to comply with the requirements of the Act, and the Regulation have been met; or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed 

Dated 11th March 2026

Mark Davis
174 High Road
Trimley St Mary
Felixstowe
IP11 0SS

NOTES TO THE FINANCIAL STATEMENTS

For the Year Ended 31 December 2025

Accounting Policies of the Parochial Church Council

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

Funds

General Funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as and when received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The PCC have no endowment or legacy funds nor receives interest from such. The PCC does have an investment account from which interest is derived.

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
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1,000
- Equipment on loan from church members which are not under the control of the PCC but are included as assets and covered by church insurance.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Amounts owing from the Inland Revenue for Gift Aid payments only when a claim has been honoured by HMRC and the funds transfer received.
- Any other amounts owing to the PCC including church hall lettings only when they are received.

Agency collections

Agency collections (shown as liabilities) are for funds managed by the Treasurer but for which the PCC has no jurisdiction.