

The Parochial Church Council of the  
Ecclesiastical Parish of  
St James, Clacton  
with St Christopher, Jaywick

*Vicar*

The Rev'd Matthew Simpkins

*Parish Office*

St James Vicarage  
44 Wash Lane  
Clacton-on-Sea  
CO15 1DA

ANNUAL REPORT  
AND  
FINANCIAL STATEMENTS  
for the year ending 31<sup>st</sup> December 2025

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The Parish is an Excepted Charity (Charities Act, 2011)

## **Administrative information**

The Parish of St James, Clacton with St Christopher, Jaywick is part of the Diocese of Chelmsford, within the Church of England. The correspondence address is St James Vicarage, 44 Wash Lane, Clacton-on-Sea CO15 1DA. The PCC is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2025) and an excepted charity (Charities Act 2011).

## **Aims and purposes**

The Parochial Church Council (PCC) of St James, Clacton with St Christopher, Jaywick is responsible for co-operating with the Vicar, the Rev'd Matthew Simpkins (known as Fr Matt), in promoting within the ecclesiastical parish the whole mission of the Church. The PCC is specifically responsible for the parish's two church buildings, St James and St Christopher, together with St James' Church Hall and St James' Parish Rooms, and manages the day-to-day life of these buildings and congregation. The PCC employs a Parish Administrator and provides honoraria to a Sexton who manages the premises and ground at St Christopher's, and a Choir Leader at St James.

The parish serves a population of approximately 17,500 people. Though mainly residential, it features infant, junior and primary schools, care homes, a hospital, retail outlets, hospitality venues and many other amenities for residents and tourists. St James is located in central Clacton to the west of the pier. St Christopher is located in central Jaywick. Both churches are within a short walk of popular tourist beaches and amenities.

The PCC recognises much social and communal richness in our parish and seeks to nurture it further. According to the 2025 Index of Multiple Deprivation Jaywick remains the most deprived neighbourhood in England, however. In the parish economic inactivity is markedly above national averages, child poverty and working age poverty is markedly above the national average, while pension age poverty is below the national average.

## **Objectives and activities**

Our vision is to proclaim and teach the Gospel of Jesus Christ through worship, prayer and community engagement and service, and to be a parish where everyone can feel welcome and accepted. The PCC is committed to living out our Christian faith, both corporately and individually, in order to serve God and build our local community.

# **REVIEW OF THE YEAR 2025 AND STATUTORY REPORTS**

On the 1<sup>st</sup> September 2025 the Rev'd Matthew Simpkins was collated, inducted and installed as Vicar, following a 14-month vacancy.

## **Mission and evangelism**

St James' and St Christopher's strive to encourage every member to contribute to mission and evangelism. During 2025 congregation members were actively involved across Clacton and Jaywick through the parish's many activities and initiatives, in their everyday lives, through fundraising, and through community organisations including CVST, local schools, foodbanks, charities, providers for the homeless, and the carnival.

The PCC is committed to supporting mission to children and young people. During 2025, Junior Church took place during each Sunday Mass at St James'. Young people were also encouraged to take an active part in services with a choral scholarship scheme continuing and a teenager joining our serving team. Planning began in 2025 to reintroduce Messy Church in February 2026. A new Lego Club began in both churches, intended to

welcome young people and families who are not yet regular members of our other congregations, and to establish bridges to our other children's work and ministries. Fifty people attended our Christmas Lego Club. Preparation also began for a retro computer gaming day in the Spring of 2026. St James' Baby & Toddler Group continued with an average of approximately 12 babies and toddlers attending each week. This group held short services at major festivals and is intended to connect people with the broader life of our churches. During 2025 the number of volunteers was very low, and it was a great challenge to keep the group running; this was achieved through the hard work of Pam Straw LLM and her team. Shortly after his arrival, Fr Matt became Governor at Sir Martin Frobisher School in Jaywick. Pam Straw LLM and Churchwarden Paul Siddall continued as governors at Oakwood Primary School. The ministry team were regularly engaged in the parish's schools through assemblies, visits, and meetings.

The Saturday Evening Soup Kitchen ("Drop in") continued to serve the deprived in our community offering warm food each week either in St James' or the Church Hall. Over the year approximately 2,000 meals were served to adults and children. Volunteers come from the parish and beyond. This remains a volunteer-intensive ministry, and new volunteers continue to be sought.

Each Tuesday morning our "Coffee Morning" was held in St James' Church Hall which incorporated a stall selling clothes and other items, and a craft group. This event acts as a community hub, drawing a range of people from the surrounding area, including some overlap with our Soup Kitchen. The average weekly attendance was around 35 people.

In September, Fr Matt was honoured to bless the new Shannon Class RNLI lifeboat for Clacton-on-Sea. He was then appointed Station Chaplain and began volunteering as a crew member. The fruits of this relationship included a RNLI Christmas Carol service at St James'.

The PCC's buildings were used by local community groups for meetings, gatherings, exhibitions, rehearsals, concerts, carol services and other events in 2025. The use of these facilities at affordable rates is key to the parish's community engagement, with high energy and maintenance costs being a continuing pressure. In 2025 the organisations hosted ranged from Alcoholics Anonymous and Cocaine Anonymous, to the Majorettes, local choirs, a table tennis club, and a Rotary Club Art Exhibition. Little Jimmy's Nursery continued to use St James' Parish Rooms, hiring the premises by paying a daily rate on a monthly basis.

The Parish continued to reach out using social media, primarily Facebook and Instagram. A social media campaign for Christmas was a factor in the increased attendance.

### **Worship and prayer**

The parish's pattern of worship is shaped by the Vicar in consultation with the PCC. We are committed to enabling worship which (1) resources those who share in it to live lives of faithfulness and service, (2) is welcoming and attractive to newcomers, (3) helps to make God known to those on the fringes of faith, and (4) honours our Anglo-Catholic tradition of worship. Throughout 2025 the parish offered a variety of inclusive, thoughtful, and high-quality services. During the vacancy this relied on the efforts of visiting ministers including Father Philip Need, the Venerable David Lowman, Father Stephen Chandler and Father Henderson George, as well as our own Mother Susan Wiggins and LLM Pam Straw.

The parish's worship centres on the Mass. The main 10.30am Sunday Mass at St James has an organist, cantor, full choir and serving team. The main 9am Sunday Mass at St Christopher's features hymns and a modern catholic liturgy. We aim to provide engaging and relevant preaching and maintain a living tradition of choral music, with occasional choral Evensongs, carol services and other choral services. During 2025 this continued to draw people from beyond the parish. Weekday Masses are held on Wednesdays at St James' (9.30am) and on Thursdays at St Christopher's (9am). Planning began for an "All Age Mass" for St James' in 2026 intended to bring the congregation and Junior Church together in worship, and for the introduction of an occasional Mass for Wholeness and Healing.

Services across Advent and Christmas 2025 saw an 81% rise in attendance compared to records from 2024. This was due to increased engagement with existing services as well as the introduction of new acts of worship including an Advent Carol Service and RNLI Carol Service. In total, 796 people attended worship during this period.

2025's October count of attendance was an average of 97 adults and 10 children per week. The figure for adults was slightly inflated by a large funeral during that time. During 2025 there were 6 baptisms (no confirmations) and 3 weddings. 8 funerals were conducted either in church or at local crematoria. Providing baptisms, weddings and funerals for the community is a central aspect of the parish's mission, with many new relationships being established. Many of those families who approach us for baptism are not yet regular members of our congregations and we are delighted to be able to respond to their desire to bring new family members into the Church. We offer opportunity for their nurturing into the St James' and St Christopher's community through many other activities including Junior Church, Lego Club, and our annual Commemoration of the Departed.

### **Pastoral care**

The Vicar has the cure of soul for all who live in the parish. Pastoral ministry is shared with associate and lay ministers and lay people. Our pastoral visitors supported a number of individuals in need or with mobility difficulties. Home communions and visits and services at local care homes were also significant. Marjorie Appleyard continued to serve the people of the parish as a Lay Pastoral Assistant.

### **St Christopher's Church, Jaywick**

During the vacancy, worship was maintained at St Christopher by a number of visiting clergy and lay people. In November, St Christopher's hosted a successful exhibition of art by local people, which culminated in a special service of prayer inspired by art led by Pam Straw LLM. A Lego Club was introduced in the late autumn, and the church also presented a fundraising one-man performance of Charles Dickens' *A Christmas Carol* which proved both popular and well-received. These events are part of our continuing strategy to remind the community of St Christopher's place at the heart of Jaywick. A memorial service for the victims of the 1953 floods was planned for Sunday 1 February 2026/

### **Financial review**

Total receipts on ordinary unrestricted funds were £93,427.30 and are detailed in the financial statements. The Church Hall provided a gross income of £42,823.00, an increase of £17,218.61 compared to 2024.

£112,236.86 was the total ordinary and essential expenditure used to provide the Christian Ministry from St James's and St Christopher's church, including the contribution to the Diocesan Parish Share of £26,420.16.

The net result for the year was a deficit of receipts over payments of £16,963.41. This is a significant decrease in deficit of £52,396.23 compared to 2024.

The PCC's deficit is finally going down. Some of the reduction of deficit is due to:

- (a) the Parish Administrator's sterling efforts in getting historical outstanding hall hire fees paid; and
- (b) the Treasurer changing the gas and electricity supplies for both St James and St Christopher to EDF, reducing the cost substantially: (i) St James gas reduced by 14.56p per kWh; (ii) St James electricity reduced by 53.67p per kWh for the day rate, and 23.85p per kWh for the night rate; (iii) St Christopher's gas reduced by 0.43p per kWh; (iv) St Christopher's electricity reduced by 10.2p per kWh for the day rate, and 9.9p per kWh for the night rate;

For the long-term viability of our parish the deficit for day to day running costs needs to be further reduced and eliminated.

The total fund value is £112,510.04 as of the 31 December 2025, a reduction of £16,963.41.

A Grants Officer was appointed by the PCC, bag-based collections were re-introduced at all main services, hall hire fees were increased and fundraising campaigns are being prepared in an attempt to address both the deficit and the need to raise funds for capital projects to our buildings and facilities.

*Lorna Oakley, Treasurer*

### **Fabric Report**

The fabric of the PCC's properties is overseen by the churchwardens, the PCC and its Buildings Committee, which met four times in 2025 chaired by Matthew Siddall. During 2025 scheduled tasks such as organ tuning and boiler servicing were carried out along with the five-year electrical checks for St James' Church and halls as well as the annual fire checks. The guttering at both churches was also cleaned out before winter. The hall drains were also checked and cleaned regularly. The vestry safe was replaced at St James' and replacement silver was purchased, following the break-in of 2024. Glass in St James' inner door was broken and replaced, and investigations were carried out following the bowing of the floor in the children's area. Work began to assess the state of the failing render on the north face of the Parish Rooms and planning began for works to improve the entrance area of St James' Church Hall. Work also began to address the ageing boilers and large energy costs, with a view to moving towards an electrically-powered heating system and solar panels. A total of £5,265 was paid to a PCC member for works to the churches, halls, vicarage and churchyard during 2025.

*Paul Siddall, Churchwarden*

### **Deanery Synod**

Deanery Synod met three times during the year. St James' and St Christopher's were represented on Deanery Synod by two lay representatives of our allocation of three, and by one clergy representative. The new triennium begins in July 2026.

*Pam Straw LLM, Deanery Synod Representative*

### **Safeguarding**

The care and protection of children, young people and adults involved in Church activities is the responsibility of everyone who participates in the life of the Church. St James, Clacton with St Christopher, Jaywick is committed to promoting a safer environment and culture and supporting all those who come into our churches. We ensure there is support for any member of the church who has particular responsibility related to children and vulnerable adults. The Parish Safeguarding policy is reviewed regularly, and our Parish

Safeguarding Officer ensures all those who need to have DBS checks are up to date, that training for those who require this for their role is arranged, and that safer recruiting policy is followed. Safeguarding information is displayed in the church hall and the churches, and the Parish Safeguarding Policy, the *Promoting a Safer Church* booklet and the *Parish Safeguarding Handbook* are available. As the above measures and ongoing practices and policies make clear, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

To ensure compliance with the House of Bishops' safeguarding standards we worked through the action plans on the Parish Safeguarding Dashboard throughout 2025. Level 1 is complete, Level 2, which deals mainly with safer recruitment of those leading and volunteering in parish activities, is very nearly complete and some tasks have been worked on for Level 3, to do with ensuring other organisations using church premises have suitable safeguarding arrangements. We have continued to consult with the Diocesan Safeguarding Team to develop strategies for managing safeguarding risks.

*Barbara Newton, Parish Safeguarding Officer*

### **Structure, Governance, Management and Electoral Roll**

PCC members are elected and appointed according to the Church Representation Rules 2025. All members of our congregations are encouraged to register on the electoral roll and to participate in the annual elections. As of 31st December 2025 there were 78 names on the Electoral Roll, 33 of whom were resident within the parish and 45 of whom were resident outside the parish. Paul Siddall continued as Electoral Roll Officer. PCC members are responsible for all matters of general concern and importance to the parish, including decisions about its finances. The PCC met four times in 2025. The PCC has a number of subcommittees (Standing Committee, Buildings Committee, Finance Committee) which report to the main Council for approval of major issues. The Vicar and Churchwardens are ex-officio members of all committees.

During the year ending 31st December 2025 the following people served on the Parochial Church Council:

#### ***Ex-Officio Members***

Vicar	The Rev'd Matthew Simpkins (from September 2025)
Churchwardens	Corinne Osborne Paul Siddall (also Electoral Roll Officer)
Licensed Lay Minister	Pam Straw (licensed in June 2025)
Parish Safeguarding Officer	Barbara Newton

Treasurer	Lorna Oakley
Deanery Synod Representatives	Pam Straw, Paul Siddall

***Elected members:***  
Lizzie Rideout (Secretary)  
Dudley Howard  
Karen Warbis  
Anthony Le Cras  
Jane Osborne  
Marjorie Appleyard  
Paul Rawlinson  
Sue Morley-Souter  
Chris Aguda  
Matthew Siddall

***Standing Committee members 2025:*** The Vicar, the Church Wardens, the Treasurer and the PCC Secretary

# PARISH REPORTS

## Churchwardens' Report

As 2025 started Corinne and I, with help from the PCC and other church members were helping to run the parish whilst we were in vacancy; which included being responsible for getting the 2025 APCM prepared and executed. We are able to announce at that Meeting that we had found out on the 4<sup>th</sup> May that Fr Matt Simpkins would be taking over as our parish priest! And, of course Fr Matt's collation service was held on the 1<sup>st</sup> September last year. We're really glad to have Fr Matt and his family here and for Fr Matt to be our parish priest. Both Corinne and I have had regular 'catch-up' meetings with Fr Matt and we've found them most helpful.

We're both grateful for the help with the services until Fr Matt took over given by Father Philip Need, Father David Lowman, Mother Susan Wiggins, Reverend Stephen Chandler and Father Henderson George who led our worship for most of the services and for Pam Straw who worked hard to coordinate all the services which enabled us to maintain four services each week our churches. Pam was also licensed as our LLM too last June, which was wonderful.

*Paul Siddall*

## Buildings Committee

The Buildings' Committee help to oversee the maintenance of the church buildings at St. James's along with St Christopher's in Jaywick. We also look after the Hall and the Parish Rooms. Aside from scheduled tasks, a major task for 2025 was working with the diocese to address our energy footprint and costs; with a view to getting costs reduced and moving towards a 'net zero carbon footprint'. We met with Paul Thomson, the Diocese's Net Zero Carbon Officer a few times who helped us with planning and, we hope, getting grants to help fund our move away from gas. To that end, we visited St. Mary's, Frinton to look at their Solar Panel and Battery system and Anthony Le Cras, Matthew Siddall and I then reported back to the committee and the wider PCC. Since then, we've been in contact with a contractor and our electrician to start the process of installing Solar panels (and batteries for backup) onto the church hall roof. Thanks must go to Anthony for contacting Tendring District Council and other bodies to get the required documents to go ahead with such a system. Other works done to the fabric of St James hall includes an on-going, gradual, replacement of the old 1980's lighting to newer LED panels. Each new panel consumes 25% of the power of the old ones. Another project was to put film on the upper windows to replace the aging blinds; we also put film on the north-side fire-exit doors. Category A recommendations from the quinquennial report are in hand to fix/replace tiles on the church roofing and to also replace/fix the flashing where it's slipped. We're currently looking to get a new roofing team to do this. At St. Christopher's we hope to address the bell and the bell tower soon.

*Paul Siddall*

## Pastoral Assistant Report

I have continued to administer Pastoral Assist Care to Church Members, Tuesdays' Coffee Morning Group, Care Homes and the wider community I have prayed, listened and sign posted many during the past year.

*Marjorie Appleyard*

## **Tuesday Coffee Morning Report**

We continue to welcome old and new friends to our coffee mornings each Tuesday, and enormous thanks must go to our small team of volunteers who make all this possible. Shirley Bolton's craft group, which runs at one end of the hall, is becoming ever more popular, attracting a growing number of people each week. The stall selling good quality household items, clothing and books now occasionally has plants, home-made cakes and jams for sale, thanks to the efforts of one of our helpers. This stall alone has raised over £1,600 during the past year. In December we held a special Christmas coffee morning with decorations,

gifts and cakes for sale, a very enjoyable and well-attended event which raised over £650 for church funds. Our aim each week is to provide a warm, welcoming space for all who need it - and a good cup of coffee!

*Corinne Osborn*

## **Bible Study group**

We are a small group meeting fortnightly to read Bible passages together, discover some background to them and talk about their relevance to our lives today. Having looked at 'Women of Faith' last year, our most recent topic has been 'The Twelve Disciples', exploring in more detail each of their lives. We are looking forward to more lively discussions this year!

*Yvonne Danaher and Corinne Osborn*

## **Choir Report**

The number of choir members remains quite low, but we have a loyal core of singers, enabling us to remain a viable group. We have had a few extra voices drift in and out and I remain optimistic that we will grow and continue to improve in future years.

In July 2025, a small group of us sang for a funeral at St Paul's church, for which we received a fee of £120 – it was agreed by all that this would be donated to church funds. One of our scholarship students left us in September but we are fortunate to have Elizabeth still with us and she opened the Carol Service, singing the first verse of Once in Royal David's City unaccompanied. Her confidence continues to grow, and she is a wonderful addition to the choir.

We still have good links with Clacton Choral Society and have had 15-20 extra voices join us for special services during the year, including the Collation service and Evensongs. In December a group sang carols for the children at Oakwood School which was a lovely opportunity.

*Gilli Dulieu, Choir Leader*

## **TEECH Moldova/Ukraine 2025**

Rob, who chairs the charity, along with volunteers, delivered aid to Moldova in August and December. There were also extra trips to Ukraine during the year.

On the August trip volunteers from England, Northern Ireland, Sweden and France built toilets, sinks etc in two schools in North East Moldova. They also set up free shops to distribute clothing, blankets and other items.

In December eight volunteers travelled to Moldova and spent eight days visiting ten villages. They went to an old people's home, a centre for displaced families from Ukraine and a children's centre where Santa made an appearance. Gift bags from us and shoe box gifts were distributed and received with delight.

We at St James, along with URC Christchurch, have sent sixty individual gift bags for older children in August and again in December. We've also sent beautiful hand knitted and crochet items and blankets.

A big thank you to everyone who supports us with this, it is much appreciated. Keep an eye on the blue notice board in St James for photos and information.

*Chris Aguda and Eileen Graham*

### **St James Flower Guild 2025**

We continued to decorate the church with flowers throughout the year, apart from Lent and Advent. There are six of us on the team: Chris Aguda, Sandra Oswick, Marjorie Appleyard, Heidi Wiggam, Sue Faulkner. Ellie Eames.

We have tried to have at least two arrangements in the church which were done on a fortnightly rota. One in the sanctuary and one by the side altar. At festivals we were able to do more placements. At Christmas we had Memorial Stars which were displayed on the Christmas trees in the sanctuary. The money donated for these helped to pay for the Christmas flowers.

At Easter we had paper Memorial Flowers which were displayed in church, and again the money donated for these helped to pay for the Easter flowers. We are always happy to arrange flowers in memory of loved ones, except of course during Lent and Advent. This has been done during the year. Please see Chris Aguda or Sandra Oswick about this if you would like flowers arranged in memory. Names will be displayed on the notice board at the back of the church.

My thanks go to all members of the guild but especially to Sandra who helps me to keep the flowers watered and looked after. We appreciate the kind remarks the congregation give us about the arrangements which help to beautify the church. Thank you!

*Chris Aguda*

### **Clacton Foodbank Report**

First, thank you to all those who were able to donate extra items of food to the Foodbank in January (2026). It really did help to increase the supply of food to the warehouse during the winter months when donations were low. In the last financial year (April 2025 – March 2026), the Foodbank has processed 1,721 vouchers, providing food for 3,595 people, of which 1,288 were children. This is an increase of 26% on last year.

Monetary donations are also important to enable staple items, such as milk and soup, to be purchased when the warehouse stock gets low.

The need for help is increasing, especially from families. Sadly, with the economic climate as it is at present, we cannot see the demand for food getting less in the foreseeable future.

So please, if you are able, do continue your much-needed support. There is a list on the blue board of items most needed. Your help is very greatly appreciated. Thank you.

*Sandra Oswick*

### **Servers Report**

This year more than ever I need to give thanks to the Servers who stood in so valiantly and consistently while both Sarah Rawlinson and I were medically incapacitated for large parts of the year, namely Lizzie, Trevor,

Marjorie, our relatively “new boy” Jim and David for acting as Crucifer. David has now decided to go back to being in the congregation. Thanks to Pam, Lizzie and Imogen for keeping the candles burning.

Thanks also to our visitors over Christmas and Easter- Samuel and Jonas – two very experienced Servers who have an association with St Bartholomew the Great in London and, for Jonas, also St Mary’s, Wivenhoe. Both will always be welcome when they feel like joining us at St. James.

Unfortunately I have to repeat the request from last year – we do need, and would welcome, volunteers to become Servers. Full training will be given and if we have enough we intend to revert to a system of rotas so that everybody has a break and different duties can be tried. If you are interested please see me or Fr Matt.

*Anthony Le Cras*

### **St James, Clacton MU Branch**

Our meetings are held on the fourth Friday of the month (except August) in the Church Hall at 2.15 pm until 4 pm. We currently have 14 members in our group and are the only MU Branch left in St Osyth Deanery, having merged with other Church members from other parishes in recent years. So, if you want to know more about Mothers’ Union, why not come along and join us- all are welcome, including men, and we are a very friendly group.

We have held a variety of activities during 2025 which included an Easter bonnet decoration (great fun), Bible Auction, Quiz afternoon and a wonderful and informative visit to Brightlingsea Museum combined with tea and cake!

2026 will be the 150<sup>th</sup> Anniversary of the Mothers Union and there will be a number of Diocesan events marking this occasion as well as within our own Branch. Special events will be published during the year, so watch out for further information.

*Pam Straw LLM*

### **St James’s Baby & Toddler Group**

This group of parents, carers and toddlers (From birth to 4 years) meet on a Friday morning from 10 am to 12 Noon in the Church Hall during School term. Numbers vary each session averaging around 12 children. It is a time of companionship for the adults with the toddlers having some playtime and a craft activity of some sort with a gentle theme of scripture at appropriate times of the year.

Since Fr Justin and Anna left the parish in 2024, we have struggled to find volunteers willing to assist with this activity, so I can honestly say it has been both very hard work and a blessing in the outreach work we do. A cup of tea and an opportunity to chat can go a long way in reassuring a young mum/dad who may be struggling a little bit and to guide them, where appropriate, to other services.

The arrival of Fr Matt and family in September 2025 has given us the opportunity to introduce some new activities in children’s outreach, such as Lego Club, but to also evaluate the work we currently do for the toddler group and how we can go forward.

Finally, I must give thanks to Corinne, Karen, Viv and Chris who have been invaluable with their support during this past year.

*Pam Straw LLM*

## ST JAMES AND ST CHRISTOPHER'S PCC

### Notes on the Financial Statement for the year ended 31/12/2025

Please find the attached reports:

1. Balance Sheet.
2. Statement of Assets and Liabilities.
3. Detailed income and expenditure of our Funds.
4. Agency collections.

Total receipts on ordinary unrestricted funds were £93,427.30 and are detailed in the financial statements. The Church Hall provided a gross income of £42,823.00, an increase of £17,218.61 compared to 2024.

£112,236.86 was the total ordinary and essential expenditure used to provide the Christian Ministry from St James's and St Christopher's church, including the contribution to the diocesan Parish Share of £26,420.16.

The net result for the year was a deficit of receipts over payments of **£16,963.41**. This is an decrease in deficit of £52,396.23 compared to 2024.

Our deficit is finally going down. Some of the reduction of deficit is due to:

- (a) the Parish Administrator's sterling efforts in getting historical outstanding hall hire fees paid;
- (b) the Treasurer changing the gas and electricity supplies for both St James and St Christopher to EDF, reducing the cost substantially:
  - (i) St James gas reduced by 14.56p per kWh;
  - (ii) St James electricity reduced by 53.67p per kWh for the day rate, and 23.85p per kWh for the night rate;
  - (iii) St Christopher's gas reduced by 0.43p per kWh;
  - (iv) St Christopher's electricity reduced by 10.2p per kWh for the day rate, and 9.9p per kWh for the night rate;

The total fund value is £112,510.04 as of the 31 December 2025, a reduction of £16,963.41.

#### Notes to the Accounts

1. *The financial statements of the PCC have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis.*
2. *Fixed and tangible assets are outlined in the church inventory.*

## St James Church

### Balance Sheet detailed

	As at 31/12/2025	As at 31/12/2024
<b>Current assets</b>		
Z06: St Christophers Church	696.56	1,034.52
Z07: St James Church	4,690.97	5,916.33
Z08: St James Church Hall	1,773.81	1,334.09
Z09: St James Church Savings Account	10,670.87	16,528.04
Z10: CBF C of E St Christophers	7,431.58	12,016.94
Z11: CBF C of E St James Church	47,061.78	44,679.44
Z14: CBF C of E Clacton-on-Sea St James Churc	41,147.05	49,163.64
<b>Total Current assets</b>	<b>113,472.62</b>	<b>130,673.00</b>
<b>Liabilities</b>		
6699: Agency collections	962.58	1,199.55
<b>Total Liabilities</b>	<b>962.58</b>	<b>1,199.55</b>
<b>Net Asset surplus (deficit)</b>	<b>112,510.04</b>	<b>129,473.45</b>
<b>Reserves</b>		
Excess / (deficit) to date	(16,963.41)	(69,359.64)
Z01: Starting balances	129,473.45	198,833.09
Z02: Other gains/(losses)	—	—
<b>Total Reserves</b>	<b>112,510.04</b>	<b>129,473.45</b>

<b>Represented by Funds</b>		
Unrestricted	34,270.22	53,079.78
Designated	74,236.07	74,350.84
Restricted	4,003.75	2,042.83
Endowment	—	—
<b>Total</b>	<b>112,510.04</b>	<b>129,473.45</b>

**St James Church**  
**Statement of Assets and Liabilities (by code)**  
**As at: 31 December 2025**

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Current assets - Cash at bank and in hand</b>						
Z06 : St Christophers Church	589.77	—	106.79	—	696.56	1,034.52
Z07 : St James Church	10,390.41	679.45	4,748.33	—	15,818.19	17,043.55
Z07 : St James Church	—	(3,020.43)	(8,106.79)	—	(11,127.22)	(11,127.22)
Z08 : St James Church Hall	1,555.81	—	218.00	—	1,773.81	1,334.09
Z09 : St James Church Savings Account	2,670.87	—	8,000.00	—	10,670.87	16,528.04
Z10 : CBF C of E St Christophers	7,431.58	—	—	—	7,431.58	12,016.94
<b>Total</b>	22,638.44	(2,340.98)	4,966.33	—	25,263.79	36,829.92
<b>Current assets - Investments</b>						
Z11 : CBF C of E St James Church	(29,515.27)	76,577.05	—	—	47,061.78	44,679.44
Z14 : CBF C of E Clacton-on-Sea St James Church	41,147.05	—	—	—	41,147.05	49,163.64
<b>Total</b>	11,631.78	76,577.05	—	—	88,208.83	93,843.08
<b>Liabilities - Agency accounts</b>						
6699 : Agency collections	—	—	962.58	—	962.58	1,199.55
<b>Total</b>	—	—	962.58	—	962.58	1,199.55
<b>Net total assets</b>	34,270.22	74,236.07	4,003.75	—	112,510.04	129,473.45
<b>Represented by</b>						
Unrestricted - General	34,270.22	—	—	—	34,270.22	53,079.78
Designated - Drop-In	—	(558.30)	—	—	(558.30)	—
Designated - Easty	—	56,202.00	—	—	56,202.00	56,202.00
Designated - Ed-Bear	—	380.27	—	—	380.27	546.91
Designated - Flower	—	1,247.31	—	—	1,247.31	1,247.31
Designated - Quin-Rep	—	16,354.62	—	—	16,354.62	16,354.62
Designated - StC	—	610.17	—	—	610.17	—
Restricted - Brighter	—	—	2,042.83	—	2,042.83	2,042.83
Restricted - Lego	—	—	1,960.92	—	1,960.92	—
<b>Total</b>	34,270.22	74,236.07	4,003.75	—	112,510.04	129,473.45

**St James Church**  
**Receipts and payments**  
**Selected period: 01 January 2025 to 31 December 2025**

<i>Note</i>	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
<b>Brighter - Benefact Trust Brighter Lives (Restricted) Fund</b>			
<b>Expenditure</b>			
Other expenditure			
Parish Training/Education		—	500.00
Events Expenditure		—	375.42
	<i>Total Other expenditure</i>	—	875.42
<b>Total expenditure</b>		<b>—</b>	<b>875.42</b>
	Excess of Income and endowments over Expenditure	—	(875.42)
	Brought forward balance	2,042.83	2,918.25
<b>Total carried forward balance</b>		<b>2,042.83</b>	<b>2,042.83</b>
<b>Choir - Junior Choir Scholarship (Designated) Fund</b>			
<b>Income and endowments</b>			
Donations and legacies			
Donations		—	500.00
	<i>Total Donations and legacies</i>	—	500.00
<b>Total income and endowments</b>		<b>—</b>	<b>500.00</b>
<b>Expenditure</b>			
Other expenditure			
Parish Training/Education		—	1,250.00
	<i>Total Other expenditure</i>	—	1,250.00
<b>Total expenditure</b>		<b>—</b>	<b>1,250.00</b>
	Excess of Income and endowments over Expenditure	—	(750.00)
	Brought forward balance	—	750.00
<b>Total carried forward balance</b>		<b>—</b>	<b>—</b>
<b>Drop-In - Saturday Drop-In (Designated) Fund</b>			
<b>Income and endowments</b>			
Donations and legacies			
Donations		630.00	—
	<i>Total Donations and legacies</i>	630.00	—
<b>Total income and endowments</b>		<b>630.00</b>	<b>—</b>
<b>Expenditure</b>			
Other expenditure			
Mission and Evangelism Costs		1,188.30	—
	<i>Total Other expenditure</i>	1,188.30	—
<b>Total expenditure</b>		<b>1,188.30</b>	<b>—</b>

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
		(558.30)	—
		—	—
<b>Total carried forward balance</b>		<b>(558.30)</b>	<b>—</b>
<b>ECC - ECC Grant (Designated) Fund</b>			
<b>Expenditure</b>			
Other expenditure			
Mission and Evangelism Costs		—	206.72
Sundry Expenses		—	92.00
	<i>Total Other expenditure</i>	—	298.72
<b>Total expenditure</b>		<b>—</b>	<b>298.72</b>
		—	(298.72)
		—	298.72
<b>Easty - F Easty (Designated) Fund</b>			
		56,202.00	56,202.00
<b>Total carried forward balance</b>		<b>56,202.00</b>	<b>56,202.00</b>
<b>Ed-Bear - Edward Bear (Designated) Fund</b>			
<b>Income and endowments</b>			
Donations and legacies			
Donations		239.47	130.97
	<i>Total Donations and legacies</i>	239.47	130.97
<b>Total income and endowments</b>		<b>239.47</b>	<b>130.97</b>
<b>Expenditure</b>			
Other expenditure			
Childrens Activities		406.11	77.74
	<i>Total Other expenditure</i>	406.11	77.74
<b>Total expenditure</b>		<b>406.11</b>	<b>77.74</b>
		(166.64)	53.23
		546.91	493.68
<b>Total carried forward balance</b>		<b>380.27</b>	<b>546.91</b>

**Flower - Flower Guild (Designated) Fund**
**Income and endowments**

Donations and legacies

Donations

— 32.62

*Total Donations and legacies* — 32.62

Other income

Credits

— 1,414.69

*Total Other income* — 1,414.69

**Total income and endowments**
**— 1,447.31**
**Expenditure**

Other expenditure

Upkeep of Services

— 200.00

*Total Other expenditure* — 200.00

**Total expenditure**
**— 200.00**

Excess of Income and endowments over Expenditure

— 1,247.31

Brought forward balance

1,247.31 —

**Total carried forward balance**
**1,247.31 1,247.31**
**Lego - Lego and Retro Gaming Club (Restricted) Fund**
**Income and endowments**

Donations and legacies

Loose Collections

8.50 —

*Total Donations and legacies* 8.50 —

Other income

Grants

2,000.00 —

*Total Other income* 2,000.00 —

**Total income and endowments**
**2,008.50 —**
**Expenditure**

Other expenditure

Mission and Evangelism Costs

47.58 —

*Total Other expenditure* 47.58 —

**Total expenditure**
**47.58 —**

Excess of Income and endowments over Expenditure

1,960.92 —

Brought forward balance

— —

**Total carried forward balance**
**1,960.92 —**

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
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**Quin-Rep - Quinquennial Repair Fund (Designated) Fund**

Brought forward balance	16,354.62	16,354.62
<b>Total carried forward balance</b>	<b>16,354.62</b>	<b>16,354.62</b>

**Rewild - ECC - St Christopher's Rewilding (Restricted) Fund**

<b>Expenditure</b>		
Other expenditure		
St James' - Churchyard Maintenance	—	328.69
St Christopher's - Churchyard Maintenance	—	348.61
<i>Total Other expenditure</i>	<u>—</u>	<u>677.30</u>
<b>Total expenditure</b>	<b>—</b>	<b>677.30</b>
Excess of Income and endowments over Expenditure	—	(677.30)
Brought forward balance	—	677.30

**StC - St Christopher (Designated) Fund**

<b>Income and endowments</b>		
Donations and legacies		
Loose Collections	74.38	—
Donations	557.50	—
<i>Total Donations and legacies</i>	<u>631.88</u>	<u>—</u>
Other income		
Credits	98.38	—
<i>Total Other income</i>	<u>98.38</u>	<u>—</u>
<b>Total income and endowments</b>	<b>730.26</b>	<b>—</b>
<b>Expenditure</b>		
Other expenditure		
Upkeep of Services	120.09	—
<i>Total Other expenditure</i>	<u>120.09</u>	<u>—</u>
<b>Total expenditure</b>	<b>120.09</b>	<b>—</b>
Excess of Income and endowments over Expenditure	610.17	—
Brought forward balance	—	—
<b>Total carried forward balance</b>	<b>610.17</b>	<b>—</b>

**StCHeat - Realising Ambitions - St Christopher Heating (Restricted) Fund****Expenditure**

## Other expenditure

St Christopher's - Gas

—

39.00

*Total Other expenditure*

—

39.00

**Total expenditure**

—

**39.00**

Excess of Income and endowments over Expenditure

—

(39.00)

Brought forward balance

—

39.00

**General - General fund (Unrestricted) Fund****Income and endowments**

## Donations and legacies

Giving Envelopes - Gift Aid

3,480.79

3,569.44

Giving Envelopes - Non-Gift Aid

1,730.00

1,430.00

Gift Aid S/O

10,947.00

11,158.04

Non-Gift Aid S/O

900.00

900.00

Loose Collections

5,773.68

3,239.53

Church Boxes/Votive Stands

489.18

950.55

Donations

3,487.84

3,659.16

St James' Refreshments

3,112.43

1,731.43

St Christopher's Refreshments

—

73.58

Parish Giving

600.00

—

*Total Donations and legacies*

30,520.92

26,711.73

## Income from charitable activities

Gift Aid Claimed

4,567.92

5,424.01

*Total Income from charitable activities*

4,567.92

5,424.01

## Other trading activities

Hall Income

42,823.00

25,604.39

Income from Events

1,844.15

636.65

Book Stall

1,639.72

1,538.04

*Total Other trading activities*

46,306.87

27,779.08

## Other income

Interest and Dividends Received

4,923.22

8,402.51

Fees for Weddings and Funerals

4,023.45

4,226.76

Credits

3,084.92

10,668.09

*Total Other income*

12,031.59

23,297.36

**Total income and endowments****93,427.30****83,212.18****Expenditure**

## Other expenditure

Working Expenses of Clergy

16.00

2,193.86

Visiting Clergy Expenses

1,322.00

414.86

Parish Share

26,420.16

26,026.08

Parish Training/Education

1,250.00

1,050.00

Upkeep of Services

8,498.65

7,361.38

Church Fabric

1,347.00

732.00

Mission and Evangelism Costs

333.10

2,266.08

Childrens Activities

—

280.23

Charitable Giving

—

34.56

Honorarium

9,916.81

7,907.10

Organ and Piano Maintenance

729.00

2,705.66

Administrative Expenses

720.80

587.01

Sundry Expenses

342.16

136.00

Waste

1,691.26

2,323.28

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
		2,168.85	509.60
		1,324.90	365.00
		—	2,254.00
		3,947.57	442.37
		5,240.37	4,644.88
		13,336.09	56,717.06
		1,681.43	2,460.01
		2,546.36	4,777.73
		1,810.00	825.31
		2,743.63	2,055.05
		3,350.30	4,285.00
		3,590.90	3,668.05
		7,390.12	2,229.50
		1,349.39	—
		608.98	147.01
		1,913.97	1,864.90
		699.10	682.93
		1,068.82	4,197.35
		219.06	1,356.33
		717.62	1,036.17
		939.97	650.00
		1,082.53	702.18
		1,858.78	1,237.57
		61.18	105.82
	<i>Total Other expenditure</i>	<u>112,236.86</u>	<u>151,231.92</u>
<b>Total expenditure</b>		<b>112,236.86</b>	<b>151,231.92</b>
		(18,809.56)	(68,019.74)
		53,079.78	121,099.52
<b>Total carried forward balance</b>		<b>34,270.22</b>	<b>53,079.78</b>

**St James Church**  
**Agencies (Postboxes) - Details**  
**Selected period: 01 January 2025 to 31 December 2025**

Description	Cheque	Audit Number	Date	Debit	Credit	Balance
<b>CHILDRENS SOCIETY</b>						
Christingle Collection	201206	1003120	01/01/2025	—	136.22	
Childrens Society Collection		1003294	10/04/2025	136.22	—	
Christingle Collection		1003928	24/12/2025	—	4.77	
Christingle Collection	201236	1003927	29/12/2025	—	80.27	
Total for this date range				136.22	221.26	(85.04)
<b>Closing balance 31/12/2025</b>				<b>136.22</b>	<b>221.26</b>	<b>(85.04)</b>

**FEES FOR WEDDINGS AND FUNERALS**

				<b>Opening balance 01/01/2025</b>	<b>—</b>	<b>—</b>	<b>(867.00)</b>
Funeral - Bargus		1003140	31/01/2025	—	66.00		
Parochial Fees - 2024		1003266	12/02/2025	867.00	—		
Wedding Taylor/Taylor	201213	1003366	21/05/2025	—	82.00		
Wedding Lindsey Ball	Stripe	1003433	13/06/2025	—	82.00		
Funeral - Janice Hoare		1003529	28/07/2025	—	54.00		
Funeral - Antonia Smith		1003663	12/09/2025	—	54.00		
Wedding - Palmer/Mitchell...		1003743	02/10/2025	—	247.00		
Funeral - Michael King		1003887	01/12/2025	—	162.00		
Total for this date range				867.00	747.00	120.00	
<b>Closing balance 31/12/2025</b>				<b>867.00</b>	<b>747.00</b>	<b>(747.00)</b>	

**RETIRED CLERGY**

The Good Box		1003665	11/09/2025	—	23.85		
Retired Clergy Collection	201225	1003666	16/09/2025	—	209.52		
Retired Clergy Fund Collection		1003818	07/11/2025	233.37	—		
Total for this date range				233.37	233.37	—	
<b>Closing balance 31/12/2025</b>				<b>233.37</b>	<b>233.37</b>	<b>—</b>	

**SEAFARERS**

				<b>Opening balance 01/01/2025</b>	<b>—</b>	<b>—</b>	<b>(332.55)</b>
Mission to Seafarers		1003136	29/01/2025	332.55	—		
Sea Sunday Collections	201221	1003833	29/07/2025	—	32.50		
Mission to Seafarers	201231	1003832	14/11/2025	—	98.04		
Total for this date range				332.55	130.54	202.01	
<b>Closing balance 31/12/2025</b>				<b>332.55</b>	<b>130.54</b>	<b>(130.54)</b>	

2025 Financial Statements approved by the PCC of St James, Clacton with St Christopher, Jaywick on Tuesday 5<sup>th</sup> May 2028 and signed on its behalf by:



The Reverend Matthew Simpkins  
Chairman



Lorna Oakley  
PCC Treasurer