

DIOCESE OF CHELMSFORD

**THE PARISH OF
ST. JOHN THE
EVANGELIST,
MOULSHAM**



**ANNUAL REPORT AND
ACCOUNTS 2025**



CONTENTS

	Page
Report of the Priest-in-Charge (Interim)	1
Report of the Parochial Church Council for the year ended 31 st December 2025	3
Financial Statements of the Parochial Church Council for the year ended 31 st December 2025 (on coloured paper)	17
Annex 1 St John's Budget 2026	23
Annex 2 Cramphorn (St John's) Charity 2025	25

Report of the Priest-in-Charge (interim)

“How good and pleasant it is when God’s people live together in unity!” (Psalm 133.1)

At the request of Bishop Adam, Archdeacon Jonathan, and our Churchwardens, I joined St John’s on Ash Wednesday, 5th March 2025, to be an “interim minister” on a placement during Lent and Easter, following Rev Hannah’s resignation as Priest-in-Charge. When I asked Nan and Will as Churchwardens what they felt was needed, they replied, “*a consistent priestly presence*”. So, I set out to meet this need and provide priestly care and leadership for the congregation of St John’s and the people of the parish. This was helped by the welcome and openness from all at St John’s, wise counsel from Revd. Jean, and support and encouragement from Nan and Will. The welcome that Mary and I received, and a sense that we were being called to be with you here at St John’s at this time, encouraged me to extend my placement beyond Easter. This led to the PCC welcoming me to be licensed as interim Priest-in-Charge on 15th September for two years, or until the appointment of a permanent Priest-in-Charge. My mandate from Bishop Adam was to provide interim priestly leadership at St John’s to enable the parish to consider and learn from the challenges experienced over the past two years or so, and to prepare for the advertisement of a permanent role of Priest-in-Charge at St John’s.

I have found St John’s not only to be very welcoming, but also a wonderfully diverse and inclusive, and very active, church community, with a strong focus on engagement with the local community, on welcoming families with children, and on living in harmony with God’s creation. It has been heartening to see how many people in St John’s are actively engaged in the life of our church: supporting our worship; offering prayer, hospitality, and welcome; maintaining our church both physically and administratively; engaging in outreach to the parish community; and much more. I am deeply grateful to each and every one of you. I would especially like to thank Nan, who has decided to step down as Churchwarden at this APCM, for her energy and dedication to St John’s. I have formed a small core Ministry Team of those leading worship, and from this team I want to especially thank Revd. Jean who has decided to retire after 24 years in ordained ministry, having faithfully served St John’s for many years.

As this report attests, there have been many good things happening at St John’s this year. Some highlights for me have been the completion and opening of the Green Space with the Green Fair; the discerning that we have the appetite, energy, and skills to consider renovating and reordering the inside of the church building; the power of JubiLatte Café to serve the community and bring people into close proximity with our church; the fact that we have 42 volunteers; and the “green shoots” of growth in our worshipping community, with new people joining our existing congregation resulting in a growth in attendance at Sunday Eucharist, and a church packed full for our Christmas Carols by Candlelight and Crib services. It has been a joy to see people exploring scripture together in our monthly Bible Study group and engaging with “*Being With*” to explore or deepen their faith. It has also been a privilege to offer regular Holy Communion and pastoral support to two of the large

care homes in our parish and become chaplain to Essex County Cricket Club, also located in our parish.

In 2026 we are discerning what sort of priest is needed to lead St John's into the future. During this past year of serving and ministering and discerning with you, the cure of souls here at St John's has become a very precious gift to me.

Fr John Bloomer, Priest-in-Charge (interim)

ST JOHN'S CHURCH MOULSHAM
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR
THE YEAR ENDED 31ST DECEMBER 2025

Aims and Purposes

Moulsham St John's Parochial Church Council (PCC) has the responsibility to co-operate with the Priest-in-Charge in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical and to oversee that during a period of vacancy. The PCC is also specifically responsible for the maintenance of the church of St John the Evangelist, Moulsham Street, Chelmsford and its Church Hall on Vicarage Road, Chelmsford.

St John's is also a member of the Deanery of Chelmsford.

Objectives and Activities

As a church, our mission statement is to be a demonstration of the love of Christ to one another and to express that love in the wider community of Moulsham. We summarise our vision statement as "Love, Grow, Serve".

At the start of the year, to take forward our vision, the PCC had some immediate priorities, and these were:

1. To continue to engage with our architect, landscape architect, the Diocesan Advisory Committee (DAC), the Chelmsford City Council and other professional advisors in developing our major plans for our churchyard and the building, transforming St John's into a thriving community hub, with a strong worshipping community at its centre.
2. To continue to develop our worshipping community, particularly through our regular services, Messy Church and through digital services.
3. To continue to grow and develop as a gold Eco Church.
4. To continue to engage with our community and respond to their needs, through outreach, our community café and our new Green Space development.

Achievements and Performance 2025

With God's grace, we have achieved progress in all four of our start-of-the-year objectives. The PCC's aim for redeveloping the churchyard, which we've called 'Phase 1' of the Major Programme, was to create a welcoming entrance to St John's

and make the churchyard a delightful Green Space in Old Moulsham that encouraged people to get close to nature, enabled them to learn a little about their local heritage, and offered a space for quiet and reflection. And by the grace of God, that has been achieved.

The churchyard now has a new path, heritage trail, prayer walk, wildflower meadow, activities area, storytelling area, community vegetable beds, a quiet garden with a community mosaic and guided reflection, and 6 benches – soon to be 9 - made from recycled plastic and each saving 33,000 plastic bags from landfill. Several hundred children and adults were involved in the redevelopment in various ways, and over 800 people attended the official reopening of the churchyard and our first, very successful Green Fair. Since then, many people have been using the benches, and various organisations want to bring groups to the churchyard each week.

Thanks for generous support go to the National Lottery Heritage Fund, various other grant bodies (Garfield Weston, the Benefact Trust, the FSJ Trust, the City Council & Essex Heritage Trust) and the individuals who sponsored each of our 9 benches.

The redevelopment of the churchyard is almost complete. Although the fencing has not finally disappeared due to an unforeseen problem with the front drains, as soon as the drainage contractors have finished, the last of the front path will be finished, and the churchyard redevelopment will be finished.

2025 also saw the very beginning of work to achieve internal redevelopments of St John's, which we will refer to as 'Phase 2'. Watch this space!

On the worship side, at the start of the year we were sad to hear that Hannah had taken the very difficult decision to resign her position as Priest-in-Charge at St John's and Chaplain at Anglia Ruskin University. We were pleased she was able to preach and preside at communion for a final time on 9th February giving us an opportunity to make our farewells and give thanks for her time with us. We were also enormously grateful to Bishop Tony Robinson and other visiting clergy who led services and supported us during Hannah's absence.

In March, we were pleased to welcome Revd John Bloomer as Interim Minister and delighted when he was licensed as Priest-in-Charge (interim) in September 2025. Fr John joined us at the start of Lent, and through the year has provided the "consistent priestly presence" we needed. Over 2025, we welcomed several newcomers and saw a noticeable rise in numbers attending our usual Sunday services. Messy Church and other services continued to offer other opportunities for worship.

We continue to grow as an Eco Church. The criteria for achieving 'Gold Eco Church' status have toughened recently, and 5 groups (each including PCC members) met to see how we fared against the new criteria. We were very pleased to find that we were still 'gold'. We know that we can never consider ourselves as having 'got there' in terms of caring for God's creation, but we are pleased that we are continuing to make progress along that all-important road and will henceforth review that progress every year. One of our members has also been appointed Eco Church Advocate for the Diocese, to support and encourage Eco Church throughout the Diocese.

Our work with the community has had a particular focus this year on engaging people with the churchyard project. Many local businesses, crafters, and others from the community have supported our various events including the Green Fair, Heritage Open Day and our first Green Christmas Fair, making them real community occasions and a real joy.

JubiLatte, our community café, has gone from strength to strength again this year. It has been wonderful to see so many members of the community making use of the café, extending our church family, and many now regularly volunteer at other church events. As well as our popular Scrabble sessions, we now have a team offering Social Prescribing and Health and Wellbeing drop-in services from a group of local GP Surgeries who attend the café twice a month, and in October, a new craft group started to meet at the café.

Let's follow our usual Annual Report format and enjoy looking back at the year.

January is always a lovely month at St John's, as we continue through the Christmas season to Candlemas. Our life-size knitted nativity set took pride of place as usual. Our Epiphany service was a particular joy as we celebrated with Rex – 70 years of preaching. What an amazing achievement! There was a special cake, and he was presented with gifts from the church family.

In Hannah's absence, we were greatly blessed to have services taken by Rex and by Bishop Tony who had been with us over the last couple of months

We also had CCTV installed in the churchyard, which will be monitored by the City Council.

In **February**, Hannah preached and presided at her last service at St John's on 9th February. As ever at St John's, there was a special cake, and also a gift from the congregation as we said farewell to Hannah, Peter and Benson (their dog) and thanked them for all they had done for St John's during their time with us.

Following last year's success we held another very enjoyable Beetle Drive- this looks like becoming a regular event! Children from St Anne's school came to JubiLatte for one of their termly board games mornings this month, and a wonderful session was held on 28th February where the St Anne's children together with community volunteers planted the sensory border around our new Quiet Garden and put the first vegetables in the new community planters.

In **March** We were delighted to welcome Fr John Bloomer as Interim Minister, together with his wife Mary, as he took his first service at St John's on Ash Wednesday 5th March. Fr John led a thought-provoking Lent course on Blessings and Woes, and the crab apple tree presented to Rex to commemorate his 70 years' preaching was planted during our Mothering Sunday service and blessed by Fr John.

Our Lent Appeal this year was for Open Road, a local drug and alcohol recovery service.

March 26th saw the unveiling of our beautiful community mosaic which so many groups and individuals had helped create. This was led by Bishop Adam and the Mayor of Chelmsford and was attended by over 140 guests including large numbers of schoolchildren and their teachers, and representatives of local organisations.

A great day was had by four of our members who joined Bishop Guli on the stretch of her Lent Walk from West Hanningfield to Purleigh. There was also some sadness this month with the death and funeral of Jeanette, a much-loved member of our congregation.

In **April**, we held a series of meditations during Holy Week, followed by an Agape meal and vigil on Maundy Thursday. On Good Friday we held a service of reflection on the Stations of the Cross, before celebrating the joy of Easter with Easter Fire on Easter Saturday and Holy Communion on Easter Sunday followed by a very popular Easter Egg Hunt.

And what a great time our intrepid team, led by David, had on the Unlock Walk, raising money to support inner city churches. This year, they walked around church check points in Kennington, Camberwell, North Brixton, Stockwell and Battersea, taking in coffee at a city farm and lunch in a local park.

There was a real community event on 25th April when parents and toddlers, schoolchildren and local volunteers all got together to plant our new wildflower meadow - what a great achievement that was and how lovely it looked as the flowers started to bloom!

On 4th **May**, we held the Annual Parochial Church Meeting, welcoming Emma as a new PCC member, and then on 8th May we marked the 80th Anniversary of VE Day in JubiLatte with a commemorative cake, a light-hearted topical quiz and prayers for peace.

Later in the month, we had a coffee morning and Bring and Buy for Christian Aid Week and 'Messy Church Goes Wild' focused on the natural world.

Also in May, we had a new carpet fitted in the church lounge, a huge improvement on the increasingly threadbare one it replaced! Thanks to all those who helped to make it happen.

June was an amazing month! The landscapers worked hard to finish as much of the landscaping as they could, the front path was re-laid, benches were installed and the grass was mown – all ready for our Green Fair on 14th June when The Green Space was officially opened by Archdeacon Jonathan, with the green ribbon being cut by the new Mayor of Chelmsford. And what a fantastic day it was! The sun shone and

members of the community flooded in, satisfying their curiosity about what had been going on behind all that fencing over the last 9 months. The paths were used as if they'd been there for years, the wildflower meadow was in flower, the benches were much sat on, the first stories were heard in the storytelling area, the mosaic was much admired and the new door and terrace were appreciated. Games were played, there were eco-themed stalls and local crafters displayed their wares. The food stalls were great, and all eventually ran out, and we had wildlife walks and talks, a harpist, yoga, and dancing!

A huge thank you to everyone who helped make the opening and the Green Fair such a success, whether in the weeks of planning and preparations, delivering leaflets, setting and clearing up on the day, running a stall or activity, welcoming people or just coming.

Later in the month, our friends at City of Chelmsford Mencap harvested potatoes from the community vegetable beds, our first crop, and we started to survey the congregation to find out their views on redeveloping the inside of the church.

At the beginning of **July**, we had a wonderful new addition to the churchyard – a large bee sculpture - part of the Farleigh Hospice 'Buzz in the City' trail. This one was particularly suited to our Green Space, with pictures of wildlife on its honeycomb base.

A small group from St John's went on the annual Bradwell Pilgrimage and many of us tried to cut down on our use of plastic as part of Plastic Free July. We also held our first Bat and Moth survey in the churchyard, led by John Attiwell from Essex Wildlife Trust – and what a lot of different species we found!

August was a more restful month in general but in the middle of the month, several people followed the 'Buzz in the City' trail, attempting to visit all the bees. Sadly, some bees were away for 'surgery' having been damaged, but that did give some young members of the group the chance to pose as bees in their place!

In **September**, we held our first two community photography workshops, with participants learning new techniques for taking better pictures with their mobile phones, and we were delighted to hear, that thanks to an anonymous donor, our Farleigh Hospice bee would be staying and not being returned at the end of the trail period.

This year we had more visitors than ever at our Heritage Open Day on 13th September. We had children's activities, stalls and crafts, numerous displays and talks about the church history and some of its people, and the chance to try out our brand-new Heritage Trail as well as a delicious, cooked breakfast courtesy of the Scouts. We also welcomed participants in the Friends of Essex Churches annual Ride and Stride event on the same day.

On 15th September, Fr John was formally licensed as Priest-in-Charge (interim) at St John's by Bishop Adam in a lovely service attended by many of the church family.

September is the season of Creationtide and we encouraged people to complete our annual lifestyle survey on how we care for creation.

In **October** we celebrated our Harvest Festival service and we were pleased to deliver a large amount of food donations to the Foodbank, as the crisis in the cost of living continues and Foodbank demand is rising. We also donated to A Rocha International, a charity which supports conservation organisations across the world.

We held our first two (very successful) vegetable growing workshops around the new community beds, and a group also joined in the St Francis Day walk from Boreham to the Cathedral, with many participants dressed up as flowers, animals and various other creatures from God's great Creation.

As part of Black History month, we celebrated black figures who have made profound contributions in history. Our thanks to Karen for another very enjoyable "at home". And, as ever, Christine carved an amazing pumpkin and we celebrated All Hallows Eve outside the Church Hall by giving out gallons of hot chocolate and goodie bags to passers-by.

In **November**, our All Souls and Remembrance services were well attended. As ever, our Scouts, Cubs and Beavers were a really valued presence at Remembrance.

We reviewed all our work and activities in relation to the new, more stringent, A Rocha Eco Church guidelines and were delighted to find we were still gold! A huge thanks goes to all those who work so hard on this.

We received the first draft of the Phase 1 Evaluation Report by the Lottery Evaluator Dr Alan Coday on our work in the churchyard and were delighted to see it was hugely positive. A great endorsement of so much work by so many people. Well done to all!

Our new monthly Bible Study classes began on 19th November.

December was, as ever, a busy month. Over 400 people attended our Green Christmas Fair – a huge success, with much community involvement, raising over £2000.

A new addition during Advent this year was the Essex Cricket ground giant Advent crown. Starting Advent Sunday the Cricket ground lights were lit up like a giant Advent crown – with an extra light added each Sunday of Advent until all four were lit up on Sunday 21st December, an amazing sight!

Much carol singing was enjoyed over Advent, with Beer and Carols at The Cricketers, visits to two local care homes and our regular Carols in the Café at the last JubiLatte session before Christmas. We also took time for some weekly Advent quiet hours as an antidote to the busyness of the season.

Our life sized Knitivity set made its appearance shortly before Christmas including a new camel! Huge thanks to Jean and her helpers! As Christmas approached, following last year's popularity, we held another Carols by Candlelight service and were delighted that so many attended once again. The church was then overflowing for the Crib Service on Christmas Eve, as many would-be angels, shepherds and kings flooded in with their families.

2025 has once again seen great support from our singers and musicians – thank you to all of you, and to all our worship leaders, readers and intercessors, for enhancing our worship.

In 2025, our clergy conducted 7 baptisms, 0 weddings and 7 funerals.

Our special thanks to Fr John and all our worship leaders who have enabled us to continue to grow and develop spiritually as a church family. And a very special “thank you” to those behind-the-scenes volunteers who continue to do the quiet, often unseen work that sustains the life of the church. You are a true blessing to us all.

Supporting Charities

As part of our discipleship, we have always recognised the importance of supporting organisations working to support others locally, nationally and globally. We have adopted a policy of supporting charities for 3 years across Lent, Harvest and Christmas collections, with a new 3-year cycle starting Christmas 2024. In Lent 2025 our local charity was Open Road. Our Harvest charity was A Rocha International, a global environmental charity, and at Christmas we supported the Children's Society generally with our Christingle collection. In Advent we collected for Tommy's, a national charity which researches to ensure pregnancy and childbirth are safe for all. During the year, we also supported Christian Aid week

15th CHELMSFORD (ST JOHN'S) SCOUT GROUP:

It's been another active year at the 15th. Along the way, the young people learnt practical skills, shared memorable experiences, and formed friendships that will stay with them for years to come.

What they value most is time spent together. Whether it's camping, being outdoors, or trying something new, they've thrown themselves into activities like hiking, navigation, and fire lighting, and had plenty of chances to put those skills into practice.

Our leaders and supporters have put together a busy and varied programme over the past year, keeping sessions lively and enjoyable for all. Both the Cub and Scout sections once again ran successful camps. The Cubs enjoyed a weekend at Thriftwood near Brentwood, while the Scouts spent a week at Hallowtree in Ipswich. Another highlight was our annual parent and child camp at Roxwell, where more than 60 people took part in activities inspired by the Knights of the Round Table.

This year's highlights included 2 Beavers gaining their Bronze Award, 3 Cubs achieving their Silver Award, and 1 Scout being presented with their Gold Award, the top award in each section.

While we have a strong team in place, we also need to look ahead. Bringing in new volunteers is essential. There are plenty of ways to get involved, from leading activities and helping at camps to supporting with admin, planning, or even cooking for a crowd.

We'd like to thank all our uniformed leaders, section helpers, and young leaders for the time and energy they've given this year. We're also grateful to the Trustee Board, led by our Chair, Alex, for their guidance on the Group's direction and finances.

Finally, our thanks go to the Church for its continued support. It was great to be part of the open day in September, cooking breakfast for visitors, and to be invited back to prepare bacon and sausage rolls at the Green Christmas Fair. We hope to do the same again this year. Without access to the halls and storage space, we simply couldn't offer the range of activities we do for young people in Old Moulsham.

Claire Hopkins
Group Scout Leader

Church Fabric and Facilities

The Fabric Committee (that reports into the PCC) is tasked with maintaining the fabric of the building and overseeing routine, one-off and emergency / unexpected tasks as well as trying to improve the facilities where finance allows.

In terms of routine activities, this includes scheduling the servicing of the lift; PAT testing all electrical appliances; arranging regular drain clearance at roof level; fire alarm and emergency lights testing / servicing; fire extinguishers servicing and supporting the organ servicing (managed mainly by Jacky Langley) - all of which (bar any organ work) have been done this year.

As for one-off / improvement projects, LED lighting was installed in the Upstairs Room as well as the stairwell that surrounds the lift. The purpose of doing so was to reduce our energy consumption but was also central to our endeavours to continue to adhere to our being a Gold Eco Church.

The major item that remains from Phase 1 of the Major Programme are the drains (rainwater and foul). Specifically, the church is not connected to mains drainage. No mention of this matter can be made without acknowledging the tireless and it seems,

ceaseless efforts of Roger Louth. This is an issue that was uncovered as part of the Phase 1 works and was entirely unexpected. It is also a complicated issue set in the context of a church building that has been added to and amended over the years.

No resolution was possible in 2025, but the work done with David Whymark (our architect), Anglian Water and Chelmsford City Council should enable this work to be undertaken in 2026 and we very much hope this is the case when the Fabric Report is written for the 2026 Annual Report.

In the longer term, the Fabric Committee took on the creation and management of the Church Buildings Net Zero Plan that outlines the progress towards net zero (emissions) in the Church and the Church Hall. This plan was developed in the context of our wider Environmental Policy and our achievement of Gold Eco Church. It is also linked to a wider climate resilience plan for the church and the existing maintenance plans for both buildings.

The Church Hall

St John's Church Halls are situated in Vicarage Road and continue to be well used. They generate a healthy level of income which is used to maintain and improve the hall and its facilities. The hall is regularly used throughout the week by community groups – such as Martial Arts, Pilates, Yoga, Flying Club, and Dance Classes – together with the uniformed organizations – Brownies, Beavers, Cubs and Scouts – which meet on three evenings a week. In addition, the hall is a venue for children's parties.

During the year the front fence was replaced. A programme of further repairs and improvements is being developed. We are grateful to GoodGym and a volunteer group from Chelmsford College who have helped with maintenance of the grounds by clearing weeds and leaves and with repainting. Following the renewal of our energy contracts in the Autumn, the boilers now run on "green" gas whilst electricity continues to be generated from renewable sources.

Report of the Deanery Synod

St. John's is part of the Chelmsford Deanery which consists of 31 parishes, with 39 church buildings. Through the Deanery we are able to contribute to the forward planning of the Diocese and keep in touch with the wider issues of the Church of England. The Deanery Synod met four times during 2025 and considered a variety of issues. In February, Michaela Southworth, Chief Executive Officer of the Diocese spoke about the parish share, what it pays for and the challenges faced by the Diocese, and in June Bishop Guli addressed the Synod, 'on the matter concerning how lay people can be more supportive in the delivery of Holy Communion where clergy are not available'. In October, Revd Canon Ivor Moody gave a thought-provoking talk on 'Holding and Being: Balancing Mental Health and Ministry', an increasingly important issue amongst clergy and finally, in December, the Synod

welcomed Revd Sharon Quilter, Diocesan Racial Justice Officer, whose presentation focused on raising awareness of racial, ethnic and cultural injustice. Throughout the year, the Synod discussed Deanery finances and the deployment of clergy and other matters raised by members.

Revd Simon Pearce became Area Dean following the retirement of Revd Canon Tim Ball on 5th January and later in the year Revd Sally Croft became Assistant Area Dean following the retirement of Revd Carolyn Tibbott. Linda Percival (from St John's) stood down as the Deanery Environmental Advocate (to take up a wider role across the Diocese) and the new Deanery Advocate is now Revd Olivia Maxwell-Coote.

Financial Review

The finances for 2025 continued to reflect the impact of Phase 1 of our Major Programme work, funded by grants and donations. Total receipts were £227k against payments of £204k. Excluding Phase 1, our ordinary receipts were £114k whilst payments were £93k leaving a surplus of £21k. This surplus – explained below - was mainly due to other spending (including on the hall) being held back whilst Phase 1 of the Major Programme work was underway.

Our **General Fund** income of £74k was a welcome increase on last year's £67k. Whilst regular giving dipped slightly, this was offset by higher levels of service collections and donations. The successful Green Fair and Christmas Fair resulted in a significant increase from fundraising with modest increases in other sources of income. Expenditure at £71k was £6k up on the previous year which was mainly due to a £3k increase in the Parish Share; the inclusion of £1.8k of routine repairs and maintenance which had been separately funded in previous years; and the cost of a stock of water bottles and insulated cups which are being sold at fundraising events. This resulted in a surplus of £3k which has been enhanced by the fact that the costs of the Green Fairs were funded as part of the Phase 1 project. The surplus was boosted to £4k (much the same as last year) by the draw down of a grant and a contribution to church repairs which in turn, led to an increase in our reserves to £21k.

The **Hall Fund** saw another good year with letting income of £21k (the previous year of £26k had benefitted from a large one-off booking). Running costs and repairs of £10k left a surplus of £11k.

As described in last year's report, the PCC reorganised some of its investments and funds.

The **Church Major Repairs Fund (income)** was created (with a balance of £13k) and receives income from investments which is then used on major repairs to the church building. In its first year it received £7k. Expenditure of £11k was mainly on the initial stages of the drains work together with the cost of replacing the lounge

carpet. The drains work was partly covered by a grant of £5k which left an accumulated surplus of £14k.

Investments set aside to fund developments in the mission and ministry of the church, including the church building, are held in the **Development Fund**. Until that money is spent, income from the investments is held in the **Development Fund (income)** which had a balance of £20k at the beginning of the year. Income from investments was just over £9k. With work on Phase 1 of the Major Programme in full flow, there was only a small amount of direct expenditure (£600 for a heating assessment) leaving a balance at the end of the year of £29k.

The PCC holds a number of restricted funds where the money can only be spent on defined purposes.

The **Church Repairs Fund** (replacing the Church Fabric Fund) holds money that can only be used on repairs and maintenance. Income from investments of £694 was received during the year and transferred to the General Fund as money was spent on repairs and maintenance. It had a nil balance at the end of the year.

The **Organ Fund** holds money that can only be spent on refurbishment work. It received £1k of interest and, as there was no expenditure, the balance of the fund increased to £23k.

The **Grants Fund** held 2 grants – one from the National Church to cover repairs to the roof and guttering (being carried out in 2026) and the drains (now spent); and one (now fully spent) in relation to the former community engagement post. At the end of the year the PCC decided to close two small endowment funds and to spend the capital instead. The underlying investments were sold and the money is now held in two funds: the £17k **Capital Fund** (where the money can be used only on capital spending) and the £6k **Drains Fund** (where the money can only be spent on repairs and has been earmarked for the repairs to the drains scheduled for 2026). Receipts of grants and donations for Phase 1 of the Major Programme in the year amounted to £113k whilst expenditure was £111k. Further details of the **Major Programme Fund** are set out in Note 3 of the accounts.

The value of our **investments** decreased by £48k from £609k to £561k. £23k of this was due to the sale of investments following the closure of the two endowment funds mentioned above. The remaining £25k was due to a decline in the value of the investments. As described in note 2 of the accounts, the investments are held in a perpetual endowment fund (the Henry Guy Church Repairs Fund) and two PCC funds – the Development Fund and the Church Major Repairs Fund.

Reserves Policy

The PCC's policy is for the General Fund and the Hall Fund to have reserves of between 3- and 6-months expenditure to cover fluctuations in receipts and unseen

urgent expenditure. For the General Fund, expenditure excludes the Parish Share component. At the end of the year, the General Fund balance was £21.7k, which is above the reserve target.

For the Hall Fund any amounts more than the reserve are held to fund major repairs and improvements at the hall.

Structure, Governance and Management

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including on how the funds of the PCC are to be spent.

The method of appointment of PCC members is set out in the Church Representation Rules. Members of the PCC are either ex-officio, elected at the Annual Parochial Church Meeting (APCM), or elected or co-opted onto the Council by the rest of the PCC. All members of the congregation are encouraged to register on the electoral roll and to consider standing for election to the PCC.

This year, our APCM was held on 4th May. During 2025 the PCC met 13 times, with 76 per cent attendance. In between meetings, the Standing Committee has the power to transact most items of PCC business subject to any directions given by the PCC, and it can also approve urgent financial expenditure - up to £1,000 until November 2025, and up to £4000 thereafter. The Standing Committee also agrees the agenda for the PCC meetings.

The electoral roll stood at 55 at the APCM on 4th May 2025, following a complete renewal of the roll (70 in 2024).

Safeguarding

At St John's we are committed to safeguarding people facing risks of any kind of abuse, and caring for them and others involved in, or affected by, the potential abuse. The PCC has due regard for the guidance issued by the House of Bishops (including both policy and practice guidance) on matters relating to safeguarding children and vulnerable adults. We recognise that abuse can come in many forms, including physical, emotional, financial, domestic, spiritual and sexual abuse, coercive control and modern slavery.

Whether a volunteer welcomes people on Sundays, works in JubiLatte or Tots & Tinies, is a chalice assistant or a member of the prayer ministry team, all can be viewed by others as being in positions of trust.

So our aim is to ensure that St John's is a safe environment for everyone - congregation, volunteers and visitors - which is why we place such importance on safely recruiting anyone in the church whose voluntary or paid role involves working

with others, ensuring that our volunteers are well trained, and responding promptly to any concern or allegation that someone might be at risk. It is also why safeguarding is considered at every PCC meeting, and why safeguarding arrangements are shown on the front page of our website.

In 2025 we were pleased to grow our highly valued and well-trained band of what is now 42 volunteers who work across various groups and activities, 9 of whom are community volunteers. We thank everyone for the time and effort they put into the work they do at and on behalf of St John's and look forward to another year when we can love, grow and serve our community together.

Data protection

The General Data Protection Regulation (GDPR) came into effect in May 2018. Our appointed Data Protection Officer, William May, is responsible for the co-ordination of our work on data protection.

Administrative Information

St John's Church is situated in Moulsham Street, Chelmsford. It is part of the Diocese of Chelmsford within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2025). Having crossed the income threshold, the PCC is now registered with the Charity Commission, having previously been excepted.

The correspondence address for the church is : Church of St John the Evangelist, Moulsham Street, Chelmsford CM2 0JD.

PCC members who have served up until the APCM in May 2025 are:

Incumbent	Revd Hannah Robinson (to April 2025) Vacancy (from April 2025)
Churchwardens	William May (Vice Chair, Standing Committee) Nanette Wright (Standing Committee, PCC Minutes Secretary)
Deanery Synod Representatives	Anne Ireland (Standing Committee; PCC Secretary)
Elected Members	Karen Dudley (Standing Committee) Jacky Langlely Elizabeth Poole Chinenye Ubah
Co-opted Member	Louis Hobart

Following the APCM in May 2025 :

Incumbent	Vacancy (to September 2025) Rev'd John Bloomer (from 15 th September 2025)
Churchwardens	William May (Chair, Standing Committee) Nanette Wright (Standing Committee; PCC Minutes Secretary)
Deanery Synod Representatives	Anne Ireland (Standing Committee, PCC Secretary)
Elected Members	Karen Dudley (Standing Committee) Shirley-Anne Hall (to June 2025) Louis Hobart Jacky Langley Emma Mansfield (Standing Committee) Elizabeth Poole Chinenye Ubah

Other appointments :

Parish Safeguarding Officer	Nanette Wright
Data Protection Officer	William May
Health & Safety Officer	vacant
Joint Treasurers	Roger Louth and Victoria Turner
Joint Vergers	Stephen Hogben and Christine Yallop
Electoral Roll Officer	Christine Hogben

Approved by the PCC on 12th April 2026 and signed on their behalf by

William May, Chair of PCC

and

Rev'd John Bloomer, Priest-in-Charge (interim)

Independent Examiner's Report to the Trustees of St John's Church, Moulsham

I report on the accounts of the charity for the year ended 31st December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Sarah Scott
April 2026

St John's Moulsham, Parochial Church Council

Statement of Assets and Liabilities as at 31st December 2025

	Unrestricted Fund General	Designated Fund Hall	Fund Other (note 3)	Restricted Funds (note 3)	Endow- ments (note 2)	Total 2025	Total 2024
	£	£	£	£	£	£	£
Cash Funds							
Bank	14,606			24,165		38,770	49,529
Deposit Fund	7,102	48,804	43,635	22,871		122,411	65,064
	21,707	48,804	43,635	47,036		161,181	114,593
Other Monetary Assets							
Gift Aid recoverable	2,961					2,961	3,626
NLHF grant claim						-	24,258
Debtors	1,575	350				1,925	1,474
	4,536	350	-	-		4,886	29,359
Investment Assets							
Investment Fund at market value			543,405		17,933	561,338	609,399
			543,405		17,933	561,338	609,399
Assets retained for church use (not valued)							
Church Hall							
Church furnishings							
Liabilities							
Unpaid invoices	1,989	940	590			3,519	2,708
	1,989	940	590	-		3,519	2,708
NET ASSETS	24,254	48,214	586,449	47,036	17,933	723,887	750,643

These accounts - Statement of Assets and Liabilities, Receipts and Payments Account and Notes - were approved by the PCC on 12th April 2026 and signed on their behalf by:

Will May Churchwarden and Chair, PCC

Roger Louth PCC Treasurer

St John's, Moulsham, Parochial Church Council
Financial Statements for the Year Ended 31 December 2025

Receipts and Payments Accounts

	Note	Unrestricted Fund General £	Designated Fund Hall £	Fund Other (note 3) £	Restricted Funds (note 3) £	Total 2025 £	Total 2024 £
Receipts							
Voluntary Receipts							
Planned giving		29,238	-	-	-	29,238	30,437
Collections at services		3,689	-	-	-	3,689	2,821
Other giving	4a	6,033	-	-	-	6,033	12,794
Gift Aid recovered		8,388	-	-	1,860	10,249	8,691
Grants		-	-	-	111,438	111,438	204,125
		47,348	-	-	113,298	160,646	258,866
Activities for generating funds	4b	16,378	-	-	-	16,378	14,112
Investment Income	4c	3,715	-	16,589	1,681	21,985	20,509
Church Activities	4d	6,470	21,575	-	-	28,045	31,822
Other receipts		80	-	-	-	80	156
Total receipts		73,991	21,575	16,589	114,979	227,134	325,465
Payments							
Cost of generating funds							
Fundraising activities		22	-	-	-	22	110
		22	-	-	-	22	110
Church Activities:							
Parish Share to Diocese		47,076	-	-	-	47,076	44,179
Clergy and community post		2,142	-	-	-	2,142	2,568
Jubilatte Café costs		1,186	-	-	-	1,186	1,229
Tots & Tinies		-	-	-	-	-	-
		50,404	-	-	-	50,404	47,975
Church expenses							
Mission and evangelism costs		712	-	-	-	712	986
Church running expenses	4e	17,666	8,548	-	-	26,215	29,932
		18,379	8,548	-	-	26,927	30,918
Other expenditure							
Major capital expenditure	4f	2,179	1,880	11,618	110,739	124,237	218,928
		2,179	1,880	12,218	110,739	127,015	219,512
Total payments		70,983	10,428	12,218	110,739	204,368	298,515
Excess of receipts over payments		3,008	11,147	4,371	4,241	22,766	26,950
Transfers between funds		1,155	-	5,869	16,799	23,823	0
		4,162	11,147	10,240	21,040	46,588	26,950
Cash at bank at 1 January		17,545	37,657	33,395	25,996	114,593	87,643
Cash at bank at 31 December		21,707	48,804	43,635	47,036	161,181	114,593

Notes

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

The Church furnishings are held by the churchwardens on special trust for the PCC.

- 2 The PCC's investments are all held in the CBF Church of England Investment Fund. Three holdings were perpetual endowments, where the capital cannot be spent. During the year, under powers in the Charities Act, the PCC decided to close the Land Sales and Church Maintenance endowments and spend the capital in line with the original objectives - on capital assets (Land Sales) and Drain repairs (Church Maintenance). Except for the investments representing a legacy (part of Land Sales Fund which were transferred to the Church Major Repairs Fund) the proceeds of sale of the investments are held in restricted funds (see below)

The other investments are not subject to any restrictions and are held in two funds designated by the PCC: the Development Fund (with the capital and income used for development of the church building and our mission and ministry) and the Church Major Repairs Fund (where the capital is held to generate income to meet the cost of major repairs to the building).

	2025	2024	Income in 2025
Perpetual endowments	£	£	credited to
Land Sales	Closed	24,332	General Fund
Henry Guy Church Repairs	17,933	18,680	Church Repair Fund
Church Maintenance	Closed	6,280	Church Repair Fund
Subtotal	17,933	49,292	
Designated Funds			
Development Fund	322,391	335,817	
Church Major Repairs Fund	221,013	224,290	
Subtotal	543,405	560,107	
Total	561,338	609,399	

- 3 The PCC's Restricted Funds hold money which can only be used for specified purposes.

2025	Bal B/fwd	Receipts	Payments	Transfer	Bal C/fwd
	£	£	£	£	£
Restricted funds					
Organ Fund	21,883	988	0	0	22,871
Major Programme Fund	-4,597	113,298	110,739	-300	-2,338
Grants Fund	8,710			-6,030	2,680
Church Repairs Fund	0	694		-694	0
Capital Fund				17,755	17,755
Drains Fund				6,068	6,068
Total	25,996	114,979	110,739	16,799	47,036

The **Organ** Fund consists of a legacy and donations which can only be used for the refurbishment of the organ.

The **Major Programme Fund** shows the transactions relating to the current Phase 1 Project. A more detailed account is shown below.

The **Grants** Fund holds grants received for specific purposes but not yet spent.

The **Church Repairs Fund** receives the income from the Henry Guy Fund which is transferred to the General Fund when routine repairs and maintenance are carried out.

The **Capital Fund** holds money which can only be spent on capital assets.

The **Drains Fund** holds money which will be spent on repairs to the church drains.

The PCC has also has three **Designated (income) Funds**.

The **Hall** Fund holds the income from lettings and meets the running costs of the Church Hall with the accumulated surplus retained for major works on the hall.

The **Development Fund (income)** holds the income from investments to fund projects to develop the mission and ministry of the church as well as the development of the church building. The balance at the year end was £29,273.

The **Church Major Repairs Fund (income)** holds the investment income used to fund repairs and maintenance of the church building. The balance at the year end was £14,362

Major Programme Fund 2025	£
Receipts	
NLHF grant	81,150
VAT grant	2,288
Other grants/donations	29,860
Total receipts	113,298
Payments	£
Building work	12,099
Landscaping work	74,642
Heritage activities	7,087
Professional fees	17,211
Total payments	111,039
Excess of receipts over payments	2,259
Balance brought forward	-4,597
Balance carried forward	-2,338

4 Further Analysis of Receipts and Payments

	Unrestricted	Designated		Restricted	Total	Total
	Fund	Fund	Fund	Funds	2025	2024
	General	Hall	Other (note 3)	(note 2)	£	£
	£	£	£	£	£	£
Receipts						
a. Other giving						
Donations	6,033				6,033	1,403
Special Appeals						11,390
Legacies						
	6,033	-	-	-	6,033	12,794
b. Activities for generating funds						
Fundraising	5,045				5,045	3,378
Hire charges	11,334				11,334	10,734
	16,378	-	-	-	16,378	14,112
c. Investment Income						
Dividends on CBF Funds	676		16,589	694	17,265	16,538
Bank and Deposit Fund interest	3,039			988	4,027	3,972
	3,715	-	16,589	1,681	21,292	20,509
d. Church Activities						
Parochial fees	555				555	331
Jubilatte Café	5,370				5,370	4,779
Tots & Tinies	545				545	627
Hall lettings		21,575			21,575	26,085
	6,470	21,575	-	-	28,045	31,822
Payments						
e. Church running expenses:						
Organ, music sound system	212				212	1,384
Administration costs	1,954				1,954	1,844
Cleaning costs	2,971				2,971	2,672
Church repairs and maintenance	1,784				1,784	3,312
Insurance	2,958				2,958	3,050
Church utility bills	6,501				6,501	5,873
Upkeep of services	1,286				1,286	4,724
Hall runnings costs		8,548			8,548	7,072
	17,666	8,548	-	-	26,215	29,932
f. Major capital expenditure						
Church building			11,618		11,618	6,050
Major Development Programme				110,739	110,739	208,283
Organ Refurbishment					-	3,500
Church hall		1,880			1,880	1,096
	-	1,880	11,618	110,739	124,237	218,928

St. John's Budget 2026	2026	2025
General Fund		
Income		
Planned Giving	32,500	32500
Service Collections	2,000	2000
Donations	2,500	2000
Coffee Donations	750	1250
Gift Aid Recovered	8,500	9000
Fund-raising	3,500	4000
Church Room Charges	7,000	7000
Parochial Fees and Charges	700	900
Interest and Dividends	800	1000
Tots & Tinies	450	550
Café takings	4,800	4400
Transfer - Church Fabric income	550	700
Total receipts	64,050	65300
<i>Expenditure</i>		
The Share	46,533	47552
Clergy Expenses	1,250	785
Staff costs	0	3515
Mission and evangelism	1,200	1200
Insurance	3,200	3100
Administration	1,500	1200
Cleaning	3,300	3300
Upkeep of services	1,200	1200
Organ, sound system, music	1,500	1800
Energy and water	6,500	6300
Fundraising costs	800	600
Café supplies	1,400	1400
Repairs and maintenance	3,000	3000
Total payments	71,383	74952
General Fund deficit	-7,333	-9652

St John's Moulsham: Budget for 2026

	2026	2025
Hall Fund		
<i>Receipts - lettings</i>	20,000	20,000
<i>Payments</i>		
Running and maintenance costs	11,000	10,000
Major repairs	9,000	10,000
Surplus	0	0

Church Major Repairs Fund (Income)

<i>Receipts</i>		
Dividends	6500	6300
<i>Payments</i>		
Major repairs	0	0
Surplus	6500	6300

Development Fund (Income)

<i>Receipts</i>		
Dividends	8500	9,300
<i>Payments</i>		
Major repairs	0	0
Surplus	8500	9,300

Cramphorn (St. John's) Charity

The charity provides relief to the poor of Moulsham.

The Trustees are the Vicar and Churchwardens of St John's Church - Revd Hannah Robinson (Priest-in-Charge until 31st March 2025), William May (Churchwarden) and Nanette Wright (Churchwarden).

Perpetual endowments left by Colonel Cramphorn (as well as John Pollard and Henry Guy) are invested in the CBF Church of England Investment Fund which generates income available to make grants. One grant was made during the year. The Trustees are planning to extend the activities of the Charity.

Will May and Nanette Wright
Trustees
February 2026

<u>Receipts and Payments Account for the year to 31st December 2025</u>	<u>2025</u>	<u>2024</u>
Receipts		
Interest received	173	192
Investment income	963	940
Other receipts	0	0
	1135	1133
Payments		
Grants	122	64
Administration	0	0
Surplus of receipts over payments	1013	1069
Opening balance as at 1 January	8128	7,060
Cashflow	1013	1069
Closing balance at 31 December	9141	8,128

Statement of assets and liabilities as at 31 December 2025

Monetary assets		
Current and deposit account	<u>9141</u>	8128
Perpetual endowment		
CBF Church of England Investment Fund	33265	34650
Liabilities		
None		
Total net assets	42406	42,779