



St Mary's Woodford

Annual Review 2024

Our Annual Report and Accounts



Annual Report 2024

In 2024 our theme has been Listening, Nurturing, Receiving and Feeding. We have explored and connected with this theme and what it shows us about God, one another and those around us, drawing on a wide variety of sermons and other events and visits, as we have continued to develop our approach to Growing God's Kingdom at St Mary's. Thank you for all that has been contributed to St Mary's and the lives of our communities, the ways God's love in Jesus has been shared and discovered, and how God has been glorified.

Significant events and changes during the year include:

- YACHT INC 13s-18s using a variety of venues for their gatherings, preparing the ash for Ash Wednesday while advising the Diocesan Director of Ordinands on how to develop resources about vocation and calling for young people.
- Marked Racial Justice Sunday in February with visiting preacher Elsie Akinsanya and making commitments to work to love our neighbours as ourselves, with particular attention to racial justice.
- Establishing a bi-monthly Communion service at Churchfields Nursing Home to complement Services of Word led there by Lay Reader Rowena Rudkin.
- Sessions during Lent and beyond about how we read, learn, mark and inwardly digest the Bible, drawing on Revd Miranda Threlfall-Holmes' 2021 book *How to eat bread: 21 nourishing ways to read the Bible*.
- Revd Dr Simon Cross visited from Oxford in March to speak and discuss with us the opportunities and threats posed by artificial intelligence from faith perspectives.
- Guli, Bishop of Chelmsford visited in April for a Deanery Chapter session.
- Three Pilgrim courses held this year have been well attended and appreciated.
- Many successful fundraising and community events and beautiful concerts including a Children in Need fundraiser for the first time (with thanks to the Memorial Hall Trustees who provided the venue without charge).
- Growth in the new gardeners' team which cares for the churchyard.
- A decision to offer the Prayers of Love and Faith for same sex couples during regular worship (with notice) and, after authorisation, stand alone services of Prayers of Love and Faith. This followed initial PCC discussion and a few weeks of discussion and congregational discussion during which all the views expressed were in favour of this decision.
- Establishment of a large bug hotel/church in the churchyard, nicknamed 'St Hairy's'.

- Two members of our ministry team have developed some support for bereavement staff at Barts Health NHS Trust in partnership with the chaplaincy team at Whipps Cross Hospital.
- A sleepover in church for young people the night before Ride London; we hosted community refreshments outside with the High Road closed to all but cyclists.
- A joyful Pentecost which included celebration of our many countries of heritage including a flag procession and the Lord's Prayer read in many languages.
- Gift Day/Month ran in June rather than October and was successful. We are promoting use of the Parish Giving Scheme which saves much volunteer time.
- In June, we hosted Hustings for Parliamentary Candidates for the Chingford & Woodford Green constituency at the Memorial Hall, in partnership with South Woodford Islamic Centre and East London and Essex Liberal Synagogue. The event was co-chaired by the Rector with Jewish and Muslim leaders.
- Our South Woodford Repair Cafe continues to grow and develop with new partners, workshops and new funding which should sustain the project for future years.
- Establishing wider recycling facilities in the foyer, using Recycling for Good Causes and other local partners; we have added recycling for spectacles, pens, empty medication blister packs, foreign and old coins/notes, jewellery, mobile phones, sat navs, tablets, watches.
- The Wardens, Rector and a fundraising volunteer have begun working with a community fundraiser to help us seek funds for our Greening St Mary's Project, which now has the working title Project Eden. This should also have other benefits alongside reducing our carbon footprint.
- In September, we held a Bag Blessing for everyday and school items.
- At her first celebration of Holy Communion here (at Michaelmas), Revd Rachel Summers dedicated a renewed altar cloth for the Chapel which retains the existing front piece.
- As Patron, the Rector was involved in the appointment and licensing of Revd Alexandra Podd as part time Vicar of St Paul's Woodford Bridge and Assistant Diocesan Director of Ordinands.
- We have implemented new systems for requesting to run church events and a new online bookings requests for both internal and external users.
- Successfully completed the first phase of our nature-based memory cafe in partnership with South Woodford Islamic Centre and East London Liberal Synagogue with funding from Colours of Redbridge; and secured second phase funding to develop this further (see separate report).

- An Advent spiral was provided for our Service of Light on the Longest Night
- Jackie Peacock left her role as Parish Safeguarding Officer and Linda Wiskin took up this role.
- Habiba Rye and Helen Hollinsworth left PCC; David Shave joined.
- David Shave became Deputy Warden.
- David Bird left his role as Director of Music and Organist in March and Douglas Knight took up this role in January 2025, while assisting in December 2024 and John Bradley directing and Chris Wooll playing the organ in the meantime.
- Janet Dunning started her role as Office Coordinator in January 2024 and works in a job share with Sam McCarthy.
- Revd Rachel Summers was ordained priest in Romford in September and serves as a pioneer curate in training here, at St Peter in the Forest and across the Mission and Ministry Unit. Rachel's first Communion services were at St Peter in the Forest and with us for Michaelmas.

All of the areas of church life mentioned in this report would be very glad of new people joining, bringing with them new ideas and approaches. Support and training, where needed, is available. If you or someone you know would like to support a particular area of church life, please contact the Rector or the church office (see page 26), or please contact the team leader if you know them to obtain further details of roles, support and safer recruitment processes.

The structure of this annual report reflects:

- **Worship & Life of Faith**
- **Community & Mission**
- **Financial Report**
- **Core Support**
- **Wider Faith Links**

Elizabeth Lowson

Worship & Life of Faith

Choir

Once again, 2024 was a year of change for St Mary's choir. The year started with David Bird as Music Director until March. As a consequence, I again became acting director of music, and Chris Wooll became our main organist. We were certainly blessed that Chris was able to take on the task of organist for us: not only is he a fantastic organist (particularly, for music that suits our organ – that of the organ's classical era), but an excellent collaborator for our choral music.

I was acting music director until the end of the year, and I was continually thankful that members of our small, but highly skilled, choir were able and willing to stick with me through this sometimes challenging period. We managed to perform a broad range of choral repertoire during this period, ranging from plainchant to 20th century music. Also, a partnership with Bill Cumber from All Saints proved to be fruitful: allowing us to participate in 4 high satisfying Choral Evensongs: two at All Saints, and two at St Mary's, with a choir made up of choristers from both churches as well as some other enthusiastic singers. In addition, we took part with Bill in the annual ecumenical Advent carol service which was hosted at St. Thomas's church in early December. All of us are much looking forward to an exciting new year under Douglas Knight's leadership. We have already experienced some inspired music making, and are excited about Douglas' many plans. One exciting prospect comes from Douglas's thoughts about how to engage with the young members of St Mary's!

John Bradley

Bellringers



We continue to have well attended practice nights supported by several ringers from Hornchurch and Walthamstow but struggle to have more than 4 on a Sunday morning.

Sadly our two teenage learners have drifted away but we have

recently welcomed a mature man who is keen to learn so fingers crossed we can persuade him to come along for service ringing in time.

We purchased two new ropes as one needed replacing as eventually they fray and wear out; only one has been used in 2024 but it's good to have a spare available for when needed.

As Remembrance Day fell on a Monday we left the muffles on and successfully rang a quarter peal to commemorate the day, we plan to ring a quarter in May 2025 to mark 80 years since the end of WW2. It would be lovely to ring for some weddings this year so let's hope some come along !

Kate Walker

Flowers

Time flies; another year, another summary. Flowers for various occasions are still very popular. There are not many weeks free most of the time. Sadly, like everything else the price of flowers has increased, so we shall have to ask for a little more cash. We would be keen to have more help if anybody is interested, just let us know, thank you.

Hazel Lovejoy



Sacristy

Another year completed, 2024 went quite smoothly with the same team of 4 ladies which have worked together now for six years. It's been a quiet year, ticking over well with no big events or visits from clergy, although we enjoyed the occasion of Rachel's first celebration of the Eucharist at the end of September. I feel however, it's quite noticeable that our congregation is very slowly increasing in numbers and that the taking of bread & wine is very slowly consequently rising.

One feature that has been renewed is the Chapel altar cloth. A faculty was granted earlier in the year and we found a lovely lady, Anna, to take on the job and it was blessed on 29th September. She made a brilliant copy of the previous one, attaching the decorative motif from the old one, and I hope very much that we will be granted a faculty to replace the cloth used for Nativity services in church this year.



Once again I am really grateful to the three other ladies Jean, Gwen & Jano that make our team up for the regular support I get throughout the year, insetting up & tidying away the pattern of services we cover. I do thank them very much.

Sally Phillips

Tech Team and Streaming

Our tech team support services through the sound system, slides at the 10.00am service and online streaming. We are increasingly providing live streaming for other services such as funerals, which is much appreciated by people who can't come. We are grateful for the donation for headphone microphones for the Ministry team. These have hugely enhanced the sound quality for people leading and assisting services, and when preaching.

Viveca Dutt

St Mary's Online

Our online presence continues to provide and share news, updates and information about our daily life to the St Mary's community and many wider friends and community groups.

We have tried to take some of the burden of our office staff and volunteers by using online forms for updating information such as the church directory and asking the congregation to nominate which charities we should support. This has worked well and we will extend this as much as possible while making appropriate arrangements for people unable to go online. We have also introduced an online system for booking the church space and Gwinnell room, which will also help reduce the administrative burden on our staff and hopefully increase the use of these spaces by the local community. If you want to use these spaces, you can check their availability on

<https://hallbookingonline.com/stmarys/>

Following recent international events, we are no longer posting on X (formerly Twitter).

Viveca Dutt

Junior Church

Our purpose: To nurture and encourage the faith journey and belonging of young people and families to be a core part of St Mary's and the wider community. We have benefited this year from additional leader support; thanks go to Clare, Adela, Jano, Linda and our great young leader Becky. JC have seen an increase in numbers this year with a strong core group attending regularly. Our young people range from 3 to 17 year old. A number of new families have been welcomed to our JC family. Those who attend are enthusiastic and contribute hugely to our sessions, to Church life and wider church community events. JC come together for fellowship, bible study and learning about God through creative thinking, activities, prayer and discussion on how the Bible relates to our lives today. Our session content follows the liturgical calendar, linking what the congregation are thinking about weekly to what JC are exploring. This works well with Junior Church reflecting and sharing what they have learnt with the congregation at the end of the service. We led some wonderful All Together services with great feedback from the congregation. At Harvest we had a quiz and learned a lot about the work of Fairtrade, and on Remembrance day we reflected with symbols and lighting candles, thinking about the past, the present and the future. And of course we held our annual Christmas Eve Nativity

Sarah Reynolds

2024 – YACHT INC (Young Adult Conversation Helping Thought In Church)
YACHT INC continues to welcome a group of 13-17 year olds to volunteers' houses twice a month for conversation and fellowship. Our young people want more in-depth conversation than is possible in a limited time from Junior Church and they enjoy the relaxed atmosphere where they can question everything! We've covered lots of ground with them this year, they chew over ethics, world events, church politics and their own lives as Christians and we've moved away from creating a set topics list at the start of term to keep the conversation authentic. We have space for more young people and are looking forward to extending invitations to our almost 13 year-olds in the new year.

Clare Reeves

Junior Church



Pattern of Worship and Reflection

Worship has been offered in the church building every week on Sundays and midweek this year. Our 10am Sunday service has been livestreamed each week, as have several special services during Holy Week, Easter and Christmas and baptisms and funerals. 8am Sunday Communion services, Sunday evening services, Wednesday Communion services and Prayers for Wholeness and Healing services (bi-monthly on Sunday afternoons until July; monthly at 5.30pm on Sundays from August) have been well-supported, as well as all our special services, with especially encouraging attendance at Christmas. This year we repeated the Dawn service on Easter morning and service on the Longest Night in December which happened for the first time in 2023, and these were well supported. We also held a Watchnight service on New Year's Eve and we almost had too many people to fit in the Chapel.

Many people are involved in preparing and delivering our worship and thanks are due to those who read, preach, lead prayers and liturgy; who provide our sound, livestream and other technical needs; who offer bellringing, organ and other instrumental music and singing; and all who welcome, participate, support, prepare and offer refreshments and activities in so many different ways.

Elizabeth Lowson

Community and Mission

Outward Giving

Over the last couple of years, PCC has recognised value in reviewing how we conduct outward giving and also the difficulties sustaining Mission Committee in its existing form. All of our outward giving (both previously and currently, to mission societies and other charities) has been and continues to be via fundraising or requesting donations, rather than donations made from church funds. During 2024, PCC agreed Mission Committee would cease to exist in its previous form, while giving thanks to all those who have supported its work over many decades. PCC now has responsibility for funds distribution and collections and deciding which organisations we support and events we run and has agreed criteria for causes to be supported. For the Christmas charities, congregational and community nominations for causes were sought with PCC making the final decisions.

During 2024, the people of St Mary's and our wider community supported a wide range of charities locally, nationally and internationally. The Christmas Charity Bazaar proceeds were shared between six charities which collectively shared 80% and the remaining 20% went to St Mary's. Full details are available on page 31.

Elizabeth Lowson

Kenya

We continue to support the Church of the Good Shepherd, Muchunguri in Mbeere Diocese. Rev Jenard Nyaga Nthiga was moved in 2023 and the current Vicar is Ven Josphat Nthiga. They are still waiting for the Dispensary to be licensed by the health Authority. A new health committee has been set up to create cooperation between the congregation and the local community, which is going well. A large underground water tank is being constructed to catch roof water from the church roof for use in the dry season. The harvest has been poor and there is still difficulty in sending the monthly amount to the diocese so that the Vicar can be paid.

The St Michael and All Angels Childrens home at Makutano continues with 8 boys and one girl in Secondary school and four children in junior Secondary school. The vicar was moved at the end of 2024, he had been there for three years which is a long time for them. The new Vicar overseeing the home is Rev Dorcas Wawira Njeri. There is a need for additional water tanks to store water for when it rains.

Wendy Littlejohns

Eco Church

We are making progress on our vision for reaching net zero by 2030, but a good deal of 2024 was spent battling bureaucracy in the Diocese and Redbridge Borough to get permission for the solar panels on the flat roof. This will be the first phase of the whole project now with a working title of Project Eden. We finally have that permission from the Diocese and hope to make more significant progress in 2025. We also engaged an external professional fundraiser to help us develop our fundraising strategy.

We continue to make progress on living by our eco principles and we formally registered our commitment as a Fair Trade Church in September, marking Fair Trade fortnight.

We have continued to work on a churchyard plan that will help us develop the whole area in an environmentally friendly way while maintaining its sacred place as a burial ground and memorial garden.

Viveca Dutt

2024 – Sunflowers – Babies & Toddlers Group

2024 Has seen an increase in numbers at Babies & Toddlers and we have needed to come up with various ways to make sure anyone who is turned away from full groups is still made to feel welcome and welcome back!

We have said fond farewells to children moving up to preschool and made sure they know they are always welcome at St Mary's with their families. We were pleased to see B&T families at the Repair Cafés, Food and Fun Day and the children's Nativity Service.

We have been developing children's school readiness in line with a new government report that mentions the importance of toddler groups as a stepping stone into the school curriculum; things like sitting down to share snack time, joining in at song time and specific play activities geared to help them think about words, shapes, colours, mark making and problem solving. In response to encouraging families to come along to church on a Sunday and finding family arrangements usually get in the way of this we are working on a Babies & Toddlers "off shoot" group in the new year where adults can bring their children to play in church itself while the adults enjoy some spiritual (and literal!) refreshment.

Clare Reeves

Repair Café



The South Woodford Repair Café has fast become an established and popular community event. We organise it in partnership with the South Woodford Society and with ongoing support from the East London Waste Authority and Our Streets Redbridge. Local volunteers repaired many things in 2024 from musical

boxes to cherished radios and all manner of clothes. New volunteers came forward, we ran sewing and art workshops and many bikes got MOTS and repairs to make them safe again. We were the first Repair Café in East London to trial a pink bin where people could bring all manner of electrical items for recycling. And our toy swap kept toys and books circulating in the local community. All of which contributed to save items from landfill and made carbon savings.

Viveca Dutt

Friday Lunches

Friday lunches continued at 12.30pm on the first Friday of each month except August. They provide an opportunity for members of St Mary's and the wider community to meet for a friendly lunch, sometimes followed by a free concert in church at 2pm.

We remind our partner churches in the MMU before each lunch and put up posters in Derby Road Methodist Church, St Anne Line and Manor Court.



We provide three home-made soups, at least one of which is vegetarian, bread, cheese, cold meats, salads and fruit, followed by hot home-made puddings. We ask for a donation of up to £5 to cover costs plus a donation to church funds. During Lent we served a simpler menu and made a donation to the Bishop's Lent Appeal.

On average we had 24 guests, although at our pre-Christmas lunch 36 people joined us. This variation does make it difficult to decide how much food to buy! We are grateful to Mitzi Walker who welcomed guests and received donations, John Wiltshire for setting up and Sally Phillips for stepping in to help us in the kitchen. Thanks also to John Bradley and Chris Wooll for their popular post-lunch concerts.

Jean Lear and Kathy Wiltshire

Get Together Group



Gatherings have continued on the second Wednesday afternoon of each month with a good mixture of people who know each other well and those who are newer. Often we have met in the Gwinnell Room where we have enjoyed sessions about Getting to

know you and Love, hearts and more, a beetle drive, bingo and a film afternoon, talks from Nina Lewis about Colours of Cuba, from Mark Lewis about Easter Traditions and from Rachel Summers about Taiwan (where we sampled bubble tea) and much tea and cake. We also enjoyed a wonderful garden party nearby, a bring and share lunch, a Christmas lunch and a fascinating tour of the house and gardens at Copped Hall. We're always pleased to meet new people who'd like to join us regularly or occasionally.

Schools

There are three schools within the parish boundary: Churchfields Infants School (3-7 years), Junior School (7-11 years) and St Aubyn's School (2.5-13 years). The clergy have contributed to collective worship at Churchfields Juniors, and welcomed both Churchfields Juniors and St Aubyn's schools for Christmas services at St Mary's. Good communication has been maintained with Churchfields Juniors throughout the year and we have begun working together on our nature-based memory cafe which we hope will see children

and their adults participating in the memory cafe in care homes. Large numbers of St Aubyn's cadets and parents/carers joined the Civic Remembrance service at St Mary's.

Elizabeth Lowson

Girlguiding

2024 has been a busy year for Girlguiding in Woodford South as we enable girls and young women to achieve their full potential and try lots of new or different things. As well as our individual unit meetings we have come together to share Brownie Revels, a leap year / Olympics themed sports evening and our beloved annual disco. We have all had numerous creative fundraisers for charities such as Macmillan, Churchfields Nursing Home, Children in Need, and Haven House to name but a few as well as supporting girls and leaders in our District fundraise for overseas service opportunities. Gifts and donations have been given to Churchfields Nursing Home, Blythwood Care, St Mary's toy swap and the Salvation Army. You will have seen us taking part in the Food and Fun day and the Bazaar. The charities badge is a popular one amongst our units! We are finishing the year planning and rehearsing for a District Gang Show that will showcase our units' many and diverse talents. We are thankful to St Mary's for the help and support they give our units and leaders.

Clare Reeves

Memorial Hall

The Memorial Hall is a separate charity from St Mary's. Previously, all nine Trustees of the Memorial Hall were drawn from the church electoral roll. Following discussion over several years and a willing volunteer from beyond the electoral roll, on 15 December 2024, the existing seven Trustees voted to amend the Memorial Hall Trust Deed so that the two co-optative Trustees are not required to be on the church electoral roll. This allows wider community representation among the Trustees. Memorial Hall staff work hard to maintain the facilities, building and welcome to many community groups. Annual reports for Woodford Parish Church Memorial Hall can be found on the Charity Commission website at: <https://register-of-charities.charitycommission.gov.uk/charity-search/-/charity-details/214670/charity-overview>



Elizabeth Lowson



We have a vibrant social events side to St Mary's with four main events throughout the year. Race Night is the first of these in February: an evening of family fun at the virtual races with dinner and entertainment and simple 1 in 8 chances of picking a winner to win a few bob from as little as a 20p stake. A great chance to spend a social evening with lots of friends, old and new while having a flutter as an excuse for raising some funds.



In May we have Food and Fun Day outside in front of the church with stalls selling all sorts of tasty treats, plants, a drinks bar, tea & cakes, games to enjoy like the ever popular coconut shy and splat the rat, plus a chance to go up the bell tower to learn about ringing, even see the bells close up and, topping it all, views across Woodford and East London from the open rooftop. Soul Night in September is an evening of partying and dancing in the Memorial Hall, entertained by our ace quality in-house live soul band, The Capones, that guarantee a great

swing along 'join in' atmosphere, and by DugOut Soul DJs who keep that dancefloor full and buzzing.

2024 saw us try an extra event put on by locals Brian and Louise Peters with the Events team, a disco and soul dance themed night as a fund raiser for Children In Need, with over a £1,000 raised.



Last of the four regular events, the Christmas Charity Bazaar in November brings together many of the hands and talents within the congregation to fill the Memorial Halls with stacks of stalls and a Father Christmas grotto for the youngsters to visit, hot Christmas lunches and tea & cakes galore.

Always a stirring effort over 2 days by so many to create an appropriately good will seasonal starter to the Yuletide festivities. What's not to like ?

Richard Walker

Bereavement Cafe

The bereavement café has continued from 2-3pm on the first Tuesday of the month throughout the year. There is currently a team of five volunteers and between three and six visitors from a wide variety of backgrounds attend each time. Some of these are 'regulars' and others only attend once. The volunteers are not trained counsellors but just offer friendship and a sympathetic, listening ear. Visitors often feel it easier to share their feelings of grief, sometimes accompanied by other emotions such as guilt, with a stranger than with a family member or close friend. Several visitors have seen the advertisement on the notice board outside St. Mary's or in the South Woodford Gazette.

Carol Bridson and David Hatch

Snaresbrook Crown Court Chaplaincy

A year of quiet consolidation for the Chaplaincy Team. The overall context of the Criminal Justice system is, if anything, more chaotic than ever before with a huge backlog of trials leading to difficulties which have been widely reported. However, we have now recruited nine new members from Our Lady of Lourdes and St Thomas of Canterbury which means that we can cover 90 minutes in the middle of the day five days a week. This means that we can provide a calm refuge and an opportunity to talk for everyone who would welcome this facility. The MMU clergy have been most supportive in leading the services in the Chapel; last year there were 14 of them, mostly Holy Communion on the first Thursday of the month and on Ash Wednesday, Wednesday in Holy Week and Ascension Day, as well as an Armistice Day Service and the Carol Service. Everyone is welcome to these services whether they are involved in Court business or not. For very understandable reasons we have had several retirements; one can't argue that 'great-grandparental commitments' isn't a compelling argument. However, we are currently in the unusual position where St Mary's is the only Church in the MMU which is providing volunteers, a situation we hope we can change in 2025.

Mark Spencer Ellis

St Mary's Quarterly Parish Magazine

The quarterly parish magazine is well-received for its wide variety of material, and acts as both out-reach via our parish website as well as a record of events and for our church family, past and present. We encourage everyone to contribute and all submissions will be acknowledged. We tend to be short of items for and/or by children and young people and so particularly welcome such items. We are looking for someone to share in the task of arranging material on the magazine and liaising with contributors of articles. Training on Microsoft Publisher would be provided if necessary. If you are interested then speak with the Rector or Peter Wall.

Peter Wall and Penny Freeston

Financial Report

Finance Review 2024

I am delighted to announce that for the first time since 2012, we did not rely on legacy or reserves to cover our General Fund expenditure. A huge thank you to everyone who made this happen.

Our planned giving increased by £16K (24%) and Gift Aid recovered by £4K (20%). Our expenditure is always under tight control, and we saved £4K (28%) from our new electricity contract. Also work for the maintenance of the piano and the organ which was budgeted for £3K did not go ahead; expenditure on the organ may be greater next year.

In contrast, on the down side, our Parish Share increased by £5K (6%) and we lost a few regular classes for the hire of Gwinnell Room £3K (24%).

The total 2024 income came to £176,973, against expenditure of £169,334, giving a surplus on general activities of £7,639. (In 2023 we had a £11,288 deficit). The General Fund Reserve excluding the balance of the monies earmarked for special purposes covers approximately four months expenditure.

I would like to thank Brenda Layzell-Smith for her help on payroll and welcome Tracey Bianchi and Migle Moisejeva to carry on her work.

I would also like to thank Anne Jones for submitting the paper work for tax recovery and pension purposes, Jane Fone and Michael Lovejoy for banking tasks and Elizabeth and the Wardens for the management of expenditure.

Shirley Lai (Treasurer)

Details of Bankers and Auditors :

Bankers

HSBC, The Co-operative Bank

Independent Examiner

Lorraine Catherine Purdy FCCA
Clay Ratnage & Co, Suite D, The Business
Centre, Faringdon Avenue, Romford, RM3 8EN

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Balance Sheet at 31 December 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Freehold Land and Buildings	4a	750,000	750,000
Investments	4b	93,627	90,883
Total Fixed Assets		843,627	840,883
CURRENT ASSETS			
Sundry Debtors	5	2,950	3,570
CBF Deposit		275,882	238,885
Bank Balance		11,239	27,754
		290,071	270,209
LIABILITIES			
Amount falling due within one year	6	9,660	13,137
NET CURRENT ASSETS		280,411	257,072
NET ASSETS		1,124,038	1,097,955
FUNDS			
Unrestricted			
General Purpose	9	970,808	960,425
Earmarked		119,316	115,736
Total Unrestricted Funds		1,090,124	1,076,161
Restricted Funds		33,914	21,794
TOTAL FUNDS		1,124,038	1,097,955

Signed:

Ehoulson



Dated

21/03/25

21/3/25

STATEMENT OF FINANCIAL ACTIVITIES			Note	2023 GP Fund £	2024 GP Fund £	Earmarked £	Restricted £	2024 Total £	2023 Total £
For the year ended 31 December 2024									
INCOMING RESOURCES			2						
Voluntary Income				144,718	132,158		150	132,308	144,718
Income From Charitable Activities				1,417	2,493			2,493	1,417
Other Income				29,083	34,077		26,814	60,891	33,026
Investment Income				7,154	8,245	5,960	453	14,658	12,519
Other Trading Activities									
TOTAL INCOMING RESOURCES				182,372	176,973	5,960	27,417	210,350	191,680
RESOURCES USED			3						
Grants							4,110	4,110	4,900
Activities Directly related to the Work of the Church				216,247	156,820	2,380	6,349	165,549	222,457
Fundraising and publicity							4,838	4,838	-
Church Management and Adminstration				10,087	10,639			10,639	10,087
Governance Costs				1,843	1,875			1,875	1,843
TOTAL RESOURCES USED				228,177	169,334	2,380	15,297	187,011	239,287
NET INCOMING/OUTGOING RESOURCES				(45,805)	7,639	3,580	12,120	23,339	(47,607)
Profit on Property Revaluation								-	-
Profit/Loss on Investment Revaluation				4,803	2,744			2,744	4,803
NET MOVEMENT IN FUNDS				(41,002)	10,383	3,580	12,120	26,083	(42,804)
BALANCE BROUGHT FORWARD				1,001,427	960,425	115,736	21,794	1,097,955	1,140,759
BALANCE CARRIED FORWARD				960,425	970,808	119,316	33,914	1,124,038	1,097,955

Accounting Policies

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011. and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view", provisions, together with FRS102 (2019) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except that the Curate's House is stated at a fair value as agreed by the PCC and investments which are stated at market value.

Funds

Unrestricted funds represent the funds of the PCC which are not subject to any legal restrictions regarding their use and are available for applications to the general purposes of the PCC. This category includes both the General Purposes Fund and funds earmarked for a particular purpose by the PCC.

Restricted funds are those funds which may only be used for the restricted purpose for which they were given or otherwise obtained.

The accounts include all transaction assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Incoming resources

Income from donors and other voluntary income

Planned Giving is recognised only when received. Collections are recognised when received by or on behalf of the PCC.

Income tax recoverable on gift aid donations is recognised when received or when calculated and submitted for payment.

Grants and legacies to the PCC are accountable for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised by the Charity bazaar and other events are accounted for gross unless related expenses are immaterial in amount.

Donated good are recognised at fair value, unless it is impractical to measure this reliably. An equivalent amount is included as expenditure under the relevant heading in the statement of financial activities. Monies received in relations to donated goods sold are included under the relevant heading in The Statement of Financial Activities when the good are sold.

Charitable trading

Fees for weddings are included in this caption and accounted for when due.

Other ordinary income

Rental income from the letting of the curate's house is accounted for when due

Income from investments

Interest on deposits is accounted for when receivable and any related tax recoverable is recognised at the same time.

Resources Used**Grants**

Grants and donations are accounted for when paid over or when awarded if that award creates a binding obligation on the PCC.

Activities directly related to the work of the church The diocesan quota is accounted for when payable.

Fixed Assets**Consecrated land and buildings and movable church furnishings**

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) and (c) of the Charities Act 2011 Chapter 2, s.10(2)(C).

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings whether maintenance or improvement is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other land and buildings held for use in the work of the church. The curate's house is included under this caption. It is stated at a fair value as agreed by the PCC.

Investments

Investments are stated at market value at the balance sheet date. The Statement of Financial Activities includes net gains and losses arising on revaluation and disposals throughout the year.

Equipment

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5000 or less are written off when the asset is acquired.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for any amounts that may prove to be uncollectable.

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Note 2 Incoming Resources

	General Fund £	Earmarked Funds £	Restricted Funds £	2024 TOTAL £	2023 TOTAL £
Voluntary Income					
Planned Giving	81,443			81,443	65,447
Income Tax recovered	23,194			23,194	19,292
Loose Collections	6,046			6,046	6,183
Sundry Donations	13,194		150	13,344	18,266
Church Appeals	7,497			7,497	7,413
Floodlighting Donation	513			513	370
Magazine Donations	271			271	247
Legacies	-			-	27,500
Sub-total :	132,158	-	150	132,308	144,718
Income: Charitable Activities					
Fees - weddings etc	2,493			2,493	1,417
Other Income					
Rent - Curate's House	27,645			27,645	22,836
Churchyard Income	1,500			1,500	1,500
Fund Raising	4,932			4,932	4,747
Bazaar Fund Raising			4,775	4,775	3,943
Memory Café			2,810	2,810	-
Repair Café			19,229	19,229	-
	34,077	-	26,814	60,891	33,026
Investment Income					
Interest and Dividends	8,245	5,960	453	14,658	12,519
Other Trading activities					
TOTAL INCOMING RESOURCES	176,973	5,960	27,417	210,350	191,680

Note 3 Resources Used

	General Funds £	Earmarked Funds £	Restricted Funds £	2024 TOTAL £	2023 TOTAL £
Grants					
Mission societies			1,710	1,710	3,200
Church Societies			1,450	1,450	1,000
Charities e.g. ELHAP			950	950	700
	-	-	4,110	4,110	4,900
Activities directly related to church work					
Diocesan Quota	97,097			97,097	91,785
Rector's Expenses	497			497	445
Music, Organ & Choir	11,402		-	11,402	11,424
Service Expenses	1,247			1,247	1,154
Heating/Light/Water	9,750			9,750	13,568
Cleaning	3,738			3,738	3,923
Routine Maintenance	5,379			5,379	5,499
Clergy house expenses	8,815	-		8,815	8,521
Churchyard Expenses	1,986			1,986	2,781
Insurance	3,610			3,610	3,459
Junior Church	261			261	357
Memorial Hall Contributions	6,180			6,180	6,000
Printing + stationery inc magazine	1,760			1,760	1,605
Sundries	69			69	163
Outreach inc family	4,579		6,349	10,928	8,574
Fabric Expenditure	390	2,380		2,770	1,182
Churchyard Access Road	60			60	62,017
Total directly related to Church work	156,820	2,380	6,349	165,549	222,457
Fund Raising and Publicity					
Stewardship Expenses				-	-
Memory Café			2,791	2,791	
Repair Café			2,047	2,047	
Total Fund Raising and Publicity	-	-	4,838	4,838	-
Church Management and Administration					
Parish Office and Telephone	10,639			10,639	10,087
Governance Costs					
Treasurers/Secretary Expenses	75			75	77
Independent Examiner Fee	1,800			1,800	1,766
	1,875	-	-	1,875	1,843
TOTAL RESOURCES USED	169,334	2,380	15,297	187,011	239,287

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Notes 4 - 8

NOTE 4 FIXED ASSETS For Use By The PCC

NOTE 4a Freehold land and buildings

Freehold land and buildings comprise the "Curate's House" at 33 Elmhurst Drive.

The gross book value is based on a fair valuation as agreed by the PCC in 2022.

Note 4b INVESTMENTS	2024	2023
	£	£
CBF Fixed Interest Securities Fund Income Shares		
Market Value at 31/12/23	90,883	86,080
Market Value at 31/12/24	93,627	90,883
Loss / Profit on revaluation	2,744	4,803

NOTE 5 DEBTORS	2024	2023
Other Debtors	2,950	3,570
Total	2,950	3,570

NOTE 6 CREDITORS	2024	2023
Accrued Expenditure	5,127	7,795
Prepaid Income	3,471	2,472
Agency Collections	1,062	2,870
Total	9,660	13,137

NOTE 7 STAFF COSTS

During the year, the PCC employed a Director of Music, family worker, two administration secretaries and a cleaner/caretaker. Employment costs are included in the respective expenditure heads. No present member of the PCC received remuneration or expenses. Salaries £34,808 (2023 £33,698)

NOTE 8 SPECIAL COLLECTIONS

Restricted retiring collections for 2024 for which the PCC acted solely as a post-box amounted to £10,864 (2023 £10,753)

ST MARY WITH ST PHILIP AND ST JAMES WOODFORD

Notes 9 - 10

NOTE 9 ANALYSIS OF FUNDS AND NET ASSETS

Note	Fixed Assets £	Current Assets £	Liabilities £	Fund Balances £
General Purpose Fund	843,627	136,841	9,660	970,808
Earmarked Funds				
Fabric Fund		111,780		111,780
Clergy House Fund		7,536		7,536
TOTAL UNRESTRICTED FUNDS	843,627	256,157	9,660	1,090,124
RESTRICTED FUNDS				
Memory Café		19		19
Music Fund		5,612		5,612
Pinney Fund (a)		200		200
Mission Fund		4,957		4,957
Family Worker Fund		5,944		5,944
Repair Café (Note 10)		17,182		17,182
TOTAL RESTRICTED FUNDS		33,914		33,914
TOTAL FUNDS	843,627	290,071	9,660	1,124,038

(a) The Pinney Fund is restricted to maintaining a War Memorial Plaque on the North Wall

Note 10 REPAIR CAFÉ

The PCC holds funds received from the National Lottery Community Fund which are for funding the Repair Café. These are shown as restricted fund because the money can only be used for this purpose.

SUMMARY STATEMENT OF FUNDS FOR THE YEAR ENDING 31st DECEMBER 2024

FUND NAME	Fund Balances	Incoming	Outgoing	Transfers	Gains and	Fund Balances
	Brought Fwd	Resources	Resources		Losses	Carried Forward
	£	£	£	£	£	£
General Fund	210,425	176,973	169,334		2,744	220,808
General Fund Property	750,000					750,000
Fabric Fund	108,569	5,591	2,380			111,780
Clergy House Fund	7,167	369				7,536
Memory Café		2,810	2,791			19
Music Fund	5,194	418				5,612
Pinney Memorial	200					200
Missionary Giving Fund	4,107	4,960	4,110			4,957
Family Worker Fund	12,293		6,349			5,944
Repair Café		19,229	2,047			17,182
Total	1,097,955	210,350	187,011	-	2,744	1,124,038

Endorsed

Restricted

I report to the PCC on my examination of the accounts of the charity for the year ended 31st December 2024 which comprise the Balance Sheet, Statement of Financial Activities and related notes.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

accounting records were not kept in respect of the charity as required by section 130 of the Act; or

the accounts do not accord with those records; or

the accounts do 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.

Lorraine Catherine Purdy FCCA
Clay Ratnage & Co
Suite D, The Business Centre
Faringdon Avenue
Romford
Essex
RM3 8EN

Signed:**Dated:** 25/3/2025

Church Contact Details

Rector	The Revd Dr Elizabeth Lowson 020 8504 7981 rector@stmaryswoodford.org.uk
Parish Office	St Mary's Church 207 High Road E18 2PA 020 8505 3000 info@stmaryswoodford.org.uk
Authorised Preacher	Mark Spencer-Ellis
Lay Readers	Mark Lewis, Rowena Rudkin
Assistant Clergy	Revd Gill Hopkins,
Assistant Curate	Revd Rachel Summers
Ordinand	Fiona Macaulay
PCC Secretary	Adela Kay
Parish Safeguarding Officer	Linda Wiskin
Treasurer	Shirley Lai

Core Support

Secretary, PCC and Standing Committee

The PCC and Standing Committee continue to meet; we now have both meetings in the same month a fortnight apart. The work of the PCC is focussing on Growing God's Kingdom at St Marys and has been discussing a vision for St Marys. The PCC supports the Rector and Clergy in their Parish Ministry and has certain legal responsibility for the Church. Members of the PCC are either ex officio or elected by the Annual Meeting of the Church in accordance with the Church Representation rules. During 2024 the following served as members of the PCC:

Rector Revd Dr Elizabeth Lowson Revd Rachel Summers
Church Wardens Viveca Dutt Philip Petchey
Elected PCC Members

- Renee West (From Sept 2024)
- Habiba Rye (until Jan 2024)
- Gemma Low
- Jane Fone
- Kathy Wiltshire

- Helen Hollinsworth (until July 2024)
- Anne Jones
- Deanery Synod John Wiltshire
- Deanery Synod Linda Wiskin
- Deanery Synod Philip Petchey
- Deputy Warden David Shave (From May 2024)
- Deputy Warden Jano Goodchild
- Treasurer Shirley Lai
- Secretary Adela Kay
- Safeguarding officer Jackie Peacock (Until August 2024 – continuing on PCC) Linda Wiskin from (September 2024)

Adela Kay

Electoral Roll

In May 2024 there were 181 names on the electoral roll. This compares with 173 in 2023.

Average Church Attendance	Adults	Under 16s	Online views 10am service
All Sunday Services	96	9	36

Pastoral Care

Much pastoral care has been given and received by individuals keeping in touch with each other and especially those within our fellowship on the Sunday prayer list for changed or acute needs and on the Prayers for Wholeness and Healing prayer lists or known to be in need. Prayer Ministry team members pray after each Sunday 10am service for those who write requests or who visit the chapel in person, and for any needs of which they are aware. Sadly, this has been a year with considerable pastoral need. There have been five people baptised (two adults, three children), one thanksgiving for the birth of a baby, three adults confirmed, one renewal of marriage vows, seven funerals in church, a further nineteen funerals conducted by the ministry team at a Crematorium and the committal for burial of ten individuals including eight sets of ashes in the memorial garden within the churchyard at St Mary's. Mark Lewis and Rachel Summers lead funerals in addition to the Rector. Five members of our Ministry Team take home Communion to those unable to attend church.

Elizabeth Lowson

Safeguarding

Safeguarding has great importance at St Mary's. Jackie Peacock stood down as Parish Safeguarding Officer in July after her able and diligent years in the role in July. Following a safer recruitment process, and training, I took over from her. The volunteer and employee Disclosure and Barring (DBS) has been maintained. The Rector and PCC have made safeguarding a priority to protect both the young and vulnerable members of the congregation, to ensure that our Church is a safe place. There is a report on safeguarding to each PCC meeting. Safeguarding Sunday was added to the Church calendar. It provided an opportunity for all to look at our responsibilities to each other. All volunteers are required to undertake the first two stages of the Diocesan safeguarding training. This thorough process both explains safeguarding and trains volunteers to enact safe practice. Different church groups such as the prayer ministry team and sidespeople, have met to go over safe practice and how to manage disclosures. Those involved in leadership in the church have a much longer and interactive online process with the Diocese that has to be completed every three years. More opportunities are being advertised to have either face-to face training with other local churches or online. Earlier trauma may resurface for some and we are here to support you. I would urge members of the congregation who volunteer to speak to either the Rector or myself for advice as we seek to ensure the safeguarding culture of our Church. The PCC has complied with the requirements imposed by the House of Bishops Code of Practice under section 5A of the Safeguarding and Clergy Discipline Measure 2016.

Linda Wiskin

Fabric and church building

The quinquennial (five yearly) report on the fabric completed in 2022 showed that the church was structurally sound. There were a number of recommendations for work in the report and these are gradually being addressed.

After a faculty was obtained, a skylight was installed to facilitate access to the flat roof of the church (before this we could only access the roof if builders happened to be around or with scaffolding). This is generally useful and in due course will facilitate the installation and maintenance of solar panels on the roof to the modern parts of the church. We have obtained a faculty for the installation of such solar panels but Redbridge LBC insist that they require planning permission; we are currently pursuing this.

Routine work was also carried out to clear the gutters and drains to the modern parts of the church.

We are aware of repairs that are needed to two memorials in the churchyard. As the churchyard is a closed one, we consider that these are the responsibility of Redbridge LBC. We are pursuing this.

An ultra-sound survey of the copper beech revealed that it should have many

years of life in front of it. However it does contain dead wood; this will be removed. We think that we will also have to do some kind of stability test on the tree; we are currently taking advice on this.

The other trees in the churchyard require pruning; consent for this from Redbridge LBC has been obtained and, by the time you read this, we hope that the work will have been done.

We have considered various ways of making the church more secure – both from intruders and to help church staff and volunteers feel safe while they are in the building. This is ongoing, but the front door bolts have been strengthened as a first step. Our gardening team continue to take very good care of the churchyard and new planting has enhanced its look especially at the back.

Viveca Dutt & Philip Petchey

Wider Faith Links

Deanery Synod

Deanery Synod had three regular meetings and also held a special meeting in September regarding the Deanery's potential grant applications as part of the Diocese of Chelmsford submission to the Strategic Mission and Ministry Investment Board. At the March meeting there was a presentation about Stewardship and Giving from Beccy Hills, Diocesan Parish Giving Advisor. At the June meeting, Bishop Lynne gave a keynote address followed by questions and answers. At the November meeting, Helen Mullis Kunda from The Christian Education Project presented, followed by Revd Becca Rogers regarding Chaplaincy to Gypsy, Roma and Traveller people. We also had discussions about Deanery strategy. St Mary's Woodford was represented at Deanery Synod by John Wiltshire, Linda Wiskin, Philip Petchey and Revd Dr Elizabeth Lowson.

Elizabeth Lowson & Philip Petchey

Woodford Fellowship of Christian Churches

St Mary's, along with most other churches in the Woodford area, is a member of The Woodford Fellowship of Christian Churches. The fellowship provides opportunities for Christians of different denominations to meet, to talk, to worship, to witness to the faith, to pray and to share activities together. Our two main events, where there is a considerable public presence, are The Service of Prayer for Christian Unity and the Ecumenical Advent Carol service. In 2023 the Service of Prayer for Christian Unity was held at Derby Road Methodist Church. The theme was Be-Longing : Praying for Unity amidst Injustice. Materials were prepared by churches in Minneapolis. The Ecumenical Advent Carol Service was held at St Thomas of Canterbury on the second Sunday of Advent. We proclaimed the Advent message, sang Advent carols and prayed together. This was followed by tea, coffee and mince pies in the Becket Centre. The retiring collection was split equally

between Mary's Meals and the Salvation Army for the Redbridge Cold Weather Centre. Churches share details of forthcoming events including opportunities for prayer, concerts, Lent lunches and wider community events such as the Repair Café or the election hustings at St Mary's. Members of four local churches joined for a Good Friday Walk of Witness.

Cheryl Corney

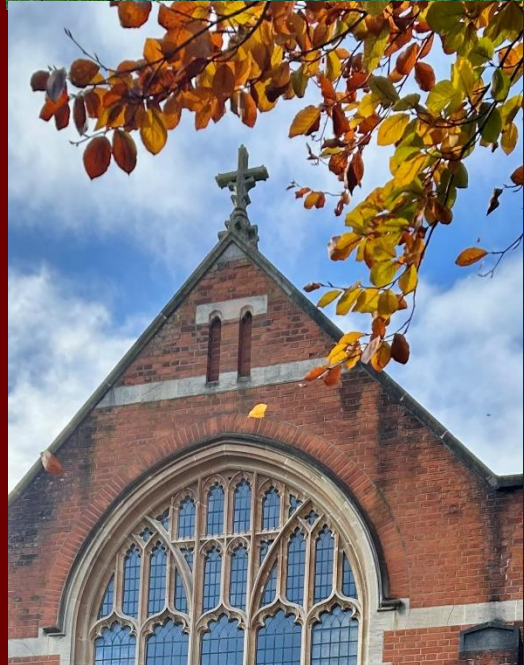
John Green 100th Birthday

Thank You to Sheba



Generosity in numbers

Mission Societies	£	Appeals / Speakers / Fundraising	£
Church Mission Society	300	BBC Children in Need	1,144
Makutano	810	CDBF Lent Appeal	660
Medicine for Muheza	300	Christian Aid	250
The Leprosy Mission	300	DEC Collection	745
Mission societies total	1,710	Haven House (Cakes Sales)	195
		Makutano (Xmas 2023)	650
Church Societies		Redbridge Food Bank	787
Bible Society	200	Ripple Effect (including sent direct)	625
Christian Aid	250	The Children's Society	233
Church Army	200	The Manna Society (Harvest)	120
Church Urban Fund	200	Appeals / Speakers / Fundraising total	5,409
LMDC Charity	200		
The Children's Society	200		
The Manna Society	200	Funeral / Memorial Collections	
Church Societies total	1,450	Cancer Research	254
		Dementia UK	65
Charities		Donkey Sanctuary	15
A Rocha	100	London Air Ambulance	15
ELHAP	200	MS Society	95
Marie Curie	100	Redbridge District Scout	197
Redbridge Food Bank	250	RSPB (2 Funerals)	561
Samaritans	100	Haven House & The Dream Factory (W English)	143
Sightsavers	100	Funeral / Memorial Collections total	1,345
The Royal Assoc For			
Deaf People	100		
Charities total	950		
		Grand total	10,864
Total 2023 Bazaar Fund	4,110	Plus extra for online & other sent direct	



www.stmaryswoodford.org.uk
Registered Charity Number : 1127596