

Great Baddow Team Ministry  
Diocese of Chelmsford

Parish of Great Baddow, St. Mary the Virgin

**Annual Report & Financial Statements  
of the  
Parochial Church Council**

**for the year ended 31 December 2021**

**Team Rector:**

Revd. Canon Tim Ball (from March 2021)  
62 Longmead Avenue  
Great Baddow CM2 7EY

**Team Vicar:**

Revd. Phil Sheldrake  
124 Beehive Lane  
Great Baddow CM2 9SH

**Team Vicar:**

Revd. Phil Sheldrake  
124 Beehive Lane  
Great Baddow CM2 9SH

**Team Curate:**

Revd. Funmilayo Vaughan  
The Rectory  
12 Church Street  
Great Baddow CM2 7HZ

**Associate Minister:**

Revd. Canon Dr Roger Matthews  
42 Riffhams Drive  
Great Baddow CM2 7DD

**Banker:**

National Westminster Bank  
4-5 High Street  
Chelmsford CM1 1FZ

**Insurer:**

Ecclesiastical Ins. Group  
Brunswick Road,  
Gloucester GL1 1JZ

**Legal Advisor:**

Winckworth Sherwood  
5 Montagu Close  
Southwark SE1 9BB

**Architect:**

Inkpen Downie Architecture & Design Ltd  
2 Balcerne House, Balcerne Passage,  
Colchester, CO1 1PA

**Independent Examiner:**

Edmund Carr LLP  
146 New London Road  
Chelmsford  
CM2 0AW

**Address:** Church Office, Church Path, High Street, Great Baddow CM2 7HN. Tel: 01245 477501  
Email: stmaryschurchoffice@gmail.com

**Registered Charity:** No. 1127835

## **Annual Report of the Parochial Church Council of the Parish of Great Baddow, St. Mary the Virgin.**

The Parochial Church Council (PCC) present their report together with the financial statements for the year ended 31 December 2021. These have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

### **Structure, Governance and Management**

The current Great Baddow Team Ministry is formed from the Pastoral Scheme made effective from the 1st January 1988, made under the Pastoral Measure 1983, and the Pastoral Scheme made effective the 1<sup>st</sup> January 2016 under the Mission and Pastoral Measure 2011. The new scheme comprises three parishes, Great Baddow, St. Mary the Virgin, Great Baddow, St. Pauls, and Great Baddow, Meadgate. This report relates to Great Baddow, St. Mary the Virgin.

The PCC is appointed as set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (Team Rector), the licensed clergy of the Great Baddow Team Ministry, churchwardens, ex-officio members, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll. All those who are members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The Churchwardens are elected at the Annual Meeting of Parishioners and most members of the PCC are elected at the Annual Parochial Church Meeting. There are 14 elected lay members of the PCC including 2 Churchwardens and 2 Deputy Churchwardens (the Church Administrator is also in attendance) and there are 4 members elected to the Deanery Synod and 2 to Diocesan Synod. The Meeting of Parishioners and Annual Parochial Church Meeting were held on 18 April 2021.

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

### **Aims and Purposes**

The PCC has a responsibility to co-operate with the Team Rector and the Team Vicars in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Its primary object is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. In addition to the church building, it has maintenance responsibilities for St Mary's Church Centre (near The Chase), Bell Street Hall in Bell Street and St Mary's Office in Church Path. The PCC is registered with the Charity Commission at reference 1127835.

### **Objectives and Activities**

The PCC is committed to enabling as many people as possible to worship at St. Mary's and to become part of the church family. The updated mission statement for St. Mary's, agreed at the July PCC, that guides the work of the PCC is as follows:

*A community worshipping God, following Jesus, sharing his transforming love through the Holy Spirit.*

#### **VALUES**

To be a welcoming and worshipping community

- Where all are valued, respected and encouraged to be part of the church
- Meeting people where they are
- Embracing different expressions of church
- Extending pastoral and prayerful support

Where all are nurtured and encouraged to grow in their faith

- Centering around the Bible and prayer
- Teaching and discipleship

- Journeying together in faith
- Encouraging each other to develop and use our gifts

Being missional in our community and wider world

- Intentionally sharing God's transforming love
- Engaging with our community
- Distinctively caring through practical actions for a fairer world
- Supporting and encouraging our mission partners

The manner in which the Church has sought to fulfil these objectives and activities has been affected by the COVID 19 pandemic, with the Church building either being closed or access greatly restricted. During the year Church services and many activities have continued online.

The members of the PCC (Trustees) confirm that they have had due regard to Charity Commission guidance on public benefit when carrying out their duties during the year.

### **PCC Meetings**

The PCC met every other month throughout the year and the Standing Committee of the PCC met in alternate months to the PCC. Andrew Beales and Richard Cilvert were appointed Church Wardens and Elaine Fisher and Graham Heath Deputy Church Wardens at the Annual Parochial Church Meeting. The Reverend Canon Tim Ball was appointed Priest in Charge (Rector designate) 21<sup>st</sup> March 2021. The Covid 19 Pandemic meant there were continued restrictions from time to time throughout the year and this has continued to affect attendances and income for the Church.

Promoting the mission of the church and serving the wider community included consideration of the following matters:

*Strategic:* The formation of a Mission and Ministry Unit; with churches of the Benefice and the within the Deanery has made slow formal progress due to the covid restrictions however informal co-operation with the churches concerned has made progress in terms of a regular joint children and youth service one a month, a quarterly service for families, and sharing in the delivery of the 'Living in Love and faith' material.

*Finance:* Annual reports and accounts for 2021 and budget for 2022; approval of Church Mission Grants 2020; resignation of Finance committee chairperson, continuing impact of COVID 19 on finances, Stewardship campaign during lent 2021.

*Buildings & Maintenance:* Church vestry floor deterioration addressed. quinquennial report; Church kitchen repairs.

*Policy:* Safeguarding policy and training; Annual Health and Safety review

The PCC also received regular reports and recommendations from the various sub-committees, officers and groups of the committee including: Standing Committee, Maintenance Committee, Playschool Committee, Ministry Leadership Team, Mission Committee, Finance Committee, Safeguarding Team, Deanery Synod meetings, Electoral Roll and Health & Safety.

Each PCC meeting concludes with a time of sharing 'Good News' stories before a time of prayer and during 2021 these included: the encouraging numbers attending various Christmas services, the new carpet in the church Centre, the provision and quality of the on-line services,

### **PCC Membership**

During the year and at the date of signature the following served on the PCC:

**PIC (Team Rector designate):** Revd. Canon Timothy Ball

**Chairman** (from 21<sup>st</sup> March 2021)

**Team Vicar:** Revd. Philip Sheldrake

**Team Curate:** Revd. Funmilayo Vaughan (from September 2021)

**Associate Minister:** Revd Canon Dr Roger Matthews

**Parish Churchwardens:** Richard Cilvert  
Andrew Beales **Chairman** (until 21<sup>st</sup> March 2021)

**Deputy Churchwardens:** Graham Heath  
Elaine Fisher

**Lay representatives on Diocesan Synod:**  
Canon Harry Marsh (until July 2021)  
Andrew Podd  
Gill Ball (from July 2021)

**Lay representatives on Deanery Synod:**  
Gill Ball  
Glenn Finch (Until 31<sup>st</sup> December 2021)  
Roy Bartholomew  
Anna Cann

<b>Elected Lay members:</b>	John Ansell	<b>Treasurer</b>
	Claire Fuller (from Apr 2021)	
	Tim Bishop	
	Neil McLean	
	Leila Francis (from Apr 2021)	
	Cliff Pountney (from Apr 2021)	
	Wendy Ross	<b>Secretary</b>
	Caroline Saunders	
	Steve Scott (Until Apr 2021)	
	Anne Heath (until Apr 2021)	
	Pennie Johnson (Until June 2021)	

**In attendance:** Jacqui Pavey

### **Financial Review**

The principles of stewardship and commitment to giving continue to be promoted across the congregations and the levels of giving achieved by church members reflect a degree of sacrificial giving by many individuals. A stewardship campaign entitled 'Generous God, Generous disciples' was run as a lent course during 2021 and this had some benefit in raising short term donations to the funds of the church. A detailed report of the finances is set out in the annual accounts for 2021. During the year the parish supported the work of the diocese by paying in full its Parish Share of £114,960 out of a Team Ministry total of £223,397 after a 1% discount. (Note: The 2022 figure is £107,148 out of a Team Ministry total of £207,971 after 1% discount. The reduction in share allocation due to the clergy allocation in the benefice being reduced from 3 to 2.5 for 2022). The PCC has adopted a Financial Control Policy and the internal financial controls will be reviewed annually by the Finance and Giving Committee on behalf of the PCC.

### **Reserves Policy**

Offerings are normally received in an even flow, such that expenditure can be met as it arises, but due to the impact of COVID 19 and the need to close the church, there was a reduced deficit in 2021 of £9,034 (2020 deficit £26,868) on general unrestricted funds and an overall deficit across all funds of £3,377 (2020 deficit £41,098). This deficit will be met from Reserves. In addition to our regular income

above it is the policy of this Church to hold financial reserves the equivalent of three months general running costs, including salaries. It is also our policy to hold an amount for likely building repairs in the near future in a separate Fabric Fund. We may also hold monies at appropriate times for known future expenditure or donations as agreed by the PCC.

At 31st December 2021 funds totalled £246,203 of which £76,825 were general unrestricted funds.

The PCC held £46,286 in reserve for general expenditure including the parish share, missionary giving and office salaries. In addition to this, £30,539 is currently held in reserve in the general unrestricted fund to cover repair work to the church buildings and towards possible future development, the funds to be used as agreed by the PCC.

The Playschool reserves policy is to retain at least three months expenditure to cover salary costs and the additional funds are held for the cost of future developments (including e.g. new furniture), fluctuations in future numbers and increased staff costs due to minimum wage and pension rule changes.

This policy, and the amount held in Reserve, will be reviewed and agreed by the PCC annually.

### **Risk Management**

The PCC seeks to ensure that risks are identified and managed through annual review of insurance, health and safety, buildings repair and maintenance, safeguarding and regular reporting to the PCC.

The PCC implemented a data protection process to ensure compliance with GDPR requirements. The PCC continue to implement the new National Safeguarding Policy of the Church of England,

This report was approved by the Parochial Church Council of Great Baddow, St. Mary at its meeting on 14th March 2022 and signed on its behalf by:

*T Ball*

Tim Ball  
**Chairman**

## **Independent Examiner's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of Great Baddow, St Mary The Virgin**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which comprise the statement of financial activities, the balance sheet and related notes.

### **Responsibilities and basis of report**

As the charity's 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 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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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.

*C Barker*

**Colin Barker FCA**

Edmund Carr LLP  
146 New London Road  
Chelmsford  
CM2 0AW

25 April 2022

# Great Baddow, St Mary the Virgin PCC

## STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2021

		UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUND	TOTAL FUNDS	
					2021	2020
	Note					
<b>INCOME from</b>						
Donations and legacies	2a	160,276	1,002	-	161,278	148,356
Fundraising activities	2b	1,211	3,995	-	5,206	7,018
Investments	2c	46	28	208	282	946
Church activities	2d	17,190	133,961	-	151,151	123,221
Other	2e	416	-	-	416	2,957
<b>TOTAL INCOME</b>		<u>179,139</u>	<u>138,986</u>	<u>208</u>	<u>318,333</u>	<u>282,498</u>
<b>EXPENDITURE on</b>						
Church activities	3a	183,464	137,101	-	320,565	322,283
Fundraising costs	3b	-	472	-	472	104
Support costs	3c	1,680	-	-	1,680	1,620
<b>TOTAL EXPENDITURE</b>		<u>185,144</u>	<u>137,573</u>	<u>-</u>	<u>322,717</u>	<u>324,007</u>
Net gains on investments		<u>-</u>	<u>-</u>	<u>1,007</u>	<u>1,007</u>	<u>411</u>
<b>NET INCOME/(EXPENDITURE)</b>		(6,005)	1,413	1,215	(3,377)	(41,098)
<b>Transfers between funds</b>	13	(1,663)	1,871	(208)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<u>(7,668)</u>	<u>3,284</u>	<u>1,007</u>	<u>(3,377)</u>	<u>(41,098)</u>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		118,051	124,465	7,064	249,580	290,678
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>110,383</u></u>	<u><u>127,749</u></u>	<u><u>8,071</u></u>	<u><u>246,203</u></u>	<u><u>249,580</u></u>

# Great Baddow, St Mary the Virgin PCC

## Balance Sheet at 31 December 2021

		UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUND	TOTAL FUNDS 2021	2020
	Note					
<b>FIXED ASSETS</b>						
Tangible fixed assets	4a	6,000	-	-	6,000	6,000
Investment assets	4b	-	-	8,071	8,071	7,064
		<u>6,000</u>	<u>-</u>	<u>8,071</u>	<u>14,071</u>	<u>13,064</u>
<b>CURRENT ASSETS</b>						
Debtors	7	4,070	292	-	4,362	5,277
Short term deposits		45,476	115,304	-	160,780	222,540
Cash at bank / in hand		58,634	15,112	-	73,746	28,440
		<u>108,180</u>	<u>130,708</u>	<u>-</u>	<u>238,888</u>	<u>256,257</u>
<b>LIABILITIES:</b>						
Creditors falling due within one year	8	(3,797)	(2,959)	-	(6,756)	(19,741)
<b>NET CURRENT ASSETS</b>		<u>104,383</u>	<u>127,749</u>	<u>-</u>	<u>232,132</u>	<u>236,516</u>
<b>NET ASSETS</b>		<u><b>110,383</b></u>	<u><b>127,749</b></u>	<u><b>8,071</b></u>	<u><b>246,203</b></u>	<u><b>249,580</b></u>
<b>FUNDS</b>						
Unrestricted	2/10	110,383	-	-	110,383	118,051
Restricted	2/9	-	127,749	-	127,749	124,465
Endowment	4b	-	-	8,071	8,071	7,064
<b>TOTAL FUNDS</b>		<u><b>110,383</b></u>	<u><b>127,749</b></u>	<u><b>8,071</b></u>	<u><b>246,203</b></u>	<u><b>249,580</b></u>

Approved by the Parochial Church Council at a meeting on 14 March 2022 and signed on its behalf by:

*T Ball*

.....  
**Tim Ball**  
Chairman

*J Ansell*

.....  
**John Ansell**  
Treasurer



## 1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the Statement of Recommended Practice applicable to charities preparing their accounts under the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019. They have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The presentation currency is £ sterling.

The PCC meets the definition of a public benefit entity under FRS102.

### Fixed assets

#### Church Hall buildings

Both the Church Centre and the Bell Street Hall are valued in the balance sheet at cost.

#### Investments

Investments are valued at their market value at 31st December.

### Consecrated property and movable church furnishings

Consecrated and benefice property is excluded from the financial statements by s.10(2)(a) of the Charities Act 2011.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's' inventory (which can be inspected at any reasonable time on appointment). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in these accounts. Any items acquired since 1st January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 20 years) on a straight-line basis.

All expenditure incurred in the year on consecrated or benefice buildings, any individual items under £2,000 or the cost of repairs to movable church furnishings acquired before 1 January 2001 is written off.

#### Other fixtures, fittings and equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items with a purchase price of £2,000 or less are written off when the asset is acquired.

### Current assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible. Short-term deposits include cash held on deposit either with the Central Board of Finance or at the bank.

### Current liabilities

Creditors are shown at their settlement amount.

### Funds

**General funds** are those which are not subject to any restrictions regarding their use and are available for the PCC's general purposes. Funds designated for a particular use by the PCC itself are also unrestricted. **Restricted funds** are those which must be spent on restricted purposes and details of the funds & their restrictions are in Note 9. **Endowment funds**, where the capital must be retained, are set out in Note 4b.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members. They do not include certain minor funds each amounting to less than £350.

### Income

#### Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when received. Tax recoverable on Gift Aid donations is recognised when the donation is recognised.

Grants and legacies are accounted for when the PCC is notified of its legal entitlement, its ultimate receipt is reasonably certain and the amount due is quantifiable.

Funds raised by fund raising events are accounted for gross. Sale of books and magazines from the church bookstall are accounted for gross.

#### Rental income from the letting of property

This is recognised when the rental is due.

#### Income from investments

Dividends and interest are accounted for when receivable.

**Gains and losses on investments**

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

**Expenditure****Grants**

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

**Church Activities**

The diocesan parish share is accounted for when due. Any amount unpaid at 31st December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

# Great Baddow, St Mary the Virgin PCC

Note	UNRESTRICTED			RESTRICTED FUNDS							ENDOWMENT	TOTAL FUNDS	
	General Fund	Designated Fabric Fund	Other Funds	Play school	Toddler Group	Coffee Pot	Café Club	Mid-Africa Concern	Bells repair	Audio Visual systems	Lands Charity	2021	2020
2 INCOME from													
2a Donations and legacies			note 10										
Planned giving													
Gift aid donations	106,585	-	-	-	-	-	-	1,002	-	-	-	107,587	98,049
Gift Aid recoverable	28,012	-	-	-	-	-	-	-	-	-	-	28,012	26,140
Other donations	15,682	-	-	-	-	-	-	-	-	-	-	15,682	16,884
Open-plate collections	3,535	-	-	-	-	-	-	-	-	-	-	3,535	3,771
Sundry Donations	6,021	141	.	-	-	-	-	-	-	-	-	6,162	3,212
Grants	300	-	-	-	-	-	-	-	-	-	-	300	300
Legacies (see Note 14)	-	-	-	-	-	-	-	-	-	-	-	-	-
	160,135	141	-	-	-	-	-	1,002	-	-	-	161,278	148,356
2b Fundraising activities													
Fund-raising events	311	-	-	1,512	-	-	-	2,483	-	-	-	4,306	5,926
Use of church halls - non-church purposes	900	-	-	-	-	-	-	-	-	-	-	900	1,092
	1,211	-	-	1,512	-	-	-	2,483	-	-	-	5,206	7,018
2c Investment income													
Interest and dividends	29	15	2	26	2	-	-	-	-	-	208	282	946
2d Income from church activities													
Bookstall	-	-	-	-	-	-	-	-	-	-	-	-	36
Use of church & church halls - church purposes	390	-	-	-	-	-	-	-	-	-	-	390	-
Fees (weddings, funerals etc)	16,800	-	-	-	-	-	-	-	-	-	-	16,800	1,046
Outreach activities	-	-	-	133,046	560	355	-	-	-	-	-	133,961	122,139
	17,190	-	-	133,046	560	355	-	-	-	-	-	151,151	123,221
2e Other income													
Sundries	416	-	-	-	-	-	-	-	-	-	-	416	2,957
TOTAL INCOME	178,981	156	2	134,584	562	355	-	3,485	-	-	208	318,333	282,498
TOTAL EXPENDITURE	185,144	-	-	132,826	470	291	-	3,986	-	-	-	322,717	324,007
Net gains on investments	-	-	-	-	-	-	-	-	-	-	1,007	1,007	411
NET INCOME/(EXPENDITURE)	(6,163)	156	2	1,758	92	64	-	(501)	-	-	1,215	(3,377)	(41,098)
TRANSFERS - provisions for future													
- see note 13		208	-	-	-	-	-	-	-	-	(208)	-	-
- see note 13	(2,871)	-	-	-	-	-	-	2,871	-	-	-	-	-
- see note 13	-	1,000	-	(1,000)	-	-	-	-	-	-	-	-	-
- see note 13	-	-	-	-	-	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS	(9,034)	1,364	2	758	92	64	-	2,370	-	-	1,007	(3,377)	(41,098)
Funds brought forward	85,859	28,402	3,790	115,711	3,343	1,875	711	2,194	479	152	7,064	249,580	290,678
Funds carried forward	76,825	29,766	3,792	116,469	3,435	1,939	711	4,564	479	152	8,071	246,203	249,580

# Great Baddow, St Mary the Virgin PCC

Notes to the financial statements  
for the year ended 31 December 2021 (cont'd)

Note	UNRESTRICTED			RESTRICTED FUNDS							TOTAL FUNDS	
	General Fund	Designated Fabric Fund	Other Funds (note 10)	Play school	Toddler Group	Coffee Pot	Café Club	Mid - Africa Concern	Bells Repair	Audio Visual systems	2021	2020
<b>3 EXPENDITURE on</b>												
<b>3a Church activities</b>												
Missionary & charitable giving: (see Note 11)												
Church overseas												
- missionary societies	4,906	-	-	-	-	-	-	-	-	-	4,906	6,150
- relief & development agencies	2,695	-	-	-	-	-	-	3,986	-	-	6,681	6,874
Home missions & other societies	8,601	-	-	-	-	-	-	-	-	-	8,601	8,427
Secular charities	111	-	-	-	-	60	-	-	-	-	171	60
	16,313	-	-	-	-	60	-	3,986	-	-	20,359	21,511
Ministry: Parish Share	114,960	-	-	-	-	-	-	-	-	-	114,960	115,330
Clergy expenses	654	-	-	-	-	-	-	-	-	-	654	299
Rector's Personal Assistant	4,490	-	-	-	-	-	-	-	-	-	4,490	3,859
Church running costs	5,461	-	-	-	-	-	-	-	-	-	5,461	7,356
Church maintenance	786	-	-	-	-	-	-	-	-	-	786	6,175
Upkeep of services	4,615	-	-	-	-	-	-	-	-	-	4,615	11,337
Church administration	17,986	-	-	-	-	-	-	-	-	-	17,986	13,615
Children's and Youth work	228	-	-	126,616	-	-	-	-	-	-	126,844	116,256
Other Training & Mission	134	-	-	-	-	-	-	-	-	-	134	615
Bookstall	-	-	-	-	-	-	-	-	-	-	-	-
Church Halls' running costs	3,151	-	-	5,738	-	200	-	-	-	-	9,089	25,724
Outreach Groups	134	-	-	-	470	31	-	-	-	-	635	206
Rectory Maintenance	544	-	-	-	-	-	-	-	-	-	544	-
Donation to Meadgate	-	-	-	-	-	-	-	-	-	-	-	-
Wedding and Funeral Expenditure	14,008	-	-	-	-	-	-	-	-	-	14,008	-
	183,464	-	-	132,354	470	291	-	3,986	-	-	320,565	322,283
<b>3b Fundraising costs</b>												
Offering envelopes	-	-	-	-	-	-	-	-	-	-	-	104
Sundry fund-raising	-	-	-	472	-	-	-	-	-	-	472	-
	-	-	-	472	-	-	-	-	-	-	472	104
<b>3c Support costs</b>												
Independent Examiner's fee	1,680	-	-	-	-	-	-	-	-	-	1,680	1,620
	1,680	-	-	-	-	-	-	-	-	-	1,680	1,620
<b>TOTAL EXPENDITURE</b>	<b>185,144</b>	<b>-</b>	<b>-</b>	<b>132,826</b>	<b>470</b>	<b>291</b>	<b>-</b>	<b>3,986</b>	<b>-</b>	<b>-</b>	<b>322,717</b>	<b>324,007</b>

# Great Baddow, St Mary the Virgin PCC

## Notes to the financial statements

for the year ended 31 December 2021 (cont'd)

### FIXED ASSETS

Note			Freehold land & buildings
4a	<b>Tangible fixed assets</b>		
	Cost	At 1. 1. 2021	6,000
		At 31. 12. 2021	<u>6,000</u>
	Depreciation	At 1. 1. 2021	-
		At 31. 12. 2021	<u>-</u>
	Net book value	At 31. 12. 2021	6,000
		At 1. 1. 2021	6,000

#### St Mary's Church

This consecrated building is not owned by the PCC so it is not included in these accounts.

Its insurance value (current loss limit) in 2021 was £11,820,000 plus £2,960,000 for the Church Office.

The following properties are owned and both are used for church purposes:-

#### St Mary's Church Centre

Original cost in 1967 £5,500 (Insurance value (Current Loss Limit) £5,910,000)

#### Bell Street Hall

Original cost in 1955 £500 (Insurance value (Current Loss Limit) £2,960,000)

### 4b Investments - shares

#### Endowment fund:

The Great Baddow Church Lands Charity funds are invested with the Charities Official Investment Fund. Their market value is £8,071 (2020 £7,064)

Whilst the capital must be held as permanent endowment, the annual income can be used for any expenses related to church repairs.

5 STAFF COSTS	2021	2020
Wages and salaries	126,620	121,329
Social security costs	1,494	1,334
Pension Contributions	<u>2,168</u>	<u>2,384</u>
	<u>130,282</u>	<u>125,047</u>

St. Mary's Church employed on a part-time basis an Office Administrator/Rector's Secretary, a Church/Bell Street Hall/Office cleaner and Playschool staff.

The average number of employees on a headcount basis in the year was 17 (2020: 17) and on a full-time equivalent basis - 4.74 (2020: 4.74 ).

### 6 PAYMENTS TO TRUSTEES

In addition to reimbursement of expenses to Revd. S. Finch (see Note 3a - clergy expenses) £107 was paid to John Ansell and £24 was paid to Tim Bishop for operating the sound desk at weddings and funerals. No other remuneration was paid to the other Trustees by the charity during the year (2020: total paid -£1,779). £500 was paid to Olivia Podd who is a relay worker with UCCF (Universities and Colleges Christian Fellowship) whose father Andrew Podd is a Lay Representative on the Diocesan Synod and an ex-officio member of the P C C.

	2021	2020
7 DEBTORS		
Gift Aid recoverable	2,127	2,290
Other debtors	<u>2,235</u>	<u>2,987</u>
	<u>4,362</u>	<u>5,277</u>
8 CREDITORS - due within 1 Year		
For goods / services	4,189	5,670
Prepayment of fees	<u>2,567</u>	<u>14,071</u>
	<u>6,756</u>	<u>19,741</u>

[Unrestricted £4,070 (2020 - £4,535) and Playschool £292 (2020 - £742)]

[Unrestricted £3,798 (2020 - £5,200) and Playschool £2,958 (2020 - £14,541)]

# Great Baddow, St Mary the Virgin PCC

## Notes to the financial statements

for the year ended 31 December 2021 (cont'd)

Note

### 9 RESTRICTED FUNDS

The Playschool, Toddler Group and Tiny Church cater for young children. Coffee Pot is a drop-in centre open to all on Wednesday mornings. Mid-Africa Concern gathers together goods for sending via parcels and containers to East Africa, primarily to schools and hospitals. The Audio/Visual Systems Fund comprises donations to cover repairs and additions to the systems in church. The Bells Repair Fund holds money which the bellringers have set aside for bells maintenance from their wedding fees. However due to the coronavirus outbreak these activities were suspended on the 22nd March 2020 and during 2021 have only operated when coronavirus restriction have been relaxed.

### 10 UNRESTRICTED FUNDS (Designated by PCC)

(These monies can be transferred to the PCC's general funds at any time should the PCC so desire.)

	Ordination & other training	TOTAL
Brought forward	3,790	3,790
Donation	-	-
Bookstall sales	-	-
Cost of bookstall sales	-	-
Donation to Church from sales	-	-
Interest	2	2
<b>Carried forward</b>	<b>3,792</b>	<b>3,792</b>

### 12 INDEPENDENT EXAMINER

The accounts include Independent Examiner's fees of £1,680 (2020 - £1,620)

### 13 TRANSFERS - other than for use of Halls.

The provision was: £1,000 from Playschool to Fabric Fund for future repairs on Church Centre. £208 income of the Church Lands Charity was passed to the Fabric Fund for church repairs. £2,871 was transferred to Mid Africa Concern to help with their work, .

### 14 LEGACIES

£114,612 was received from the Jim Hymas unrestricted legacy up to 2009. Of this £103,017 was spent between 2009 to 2018 with £7,889 being spent on the Church Centre in 2019 leaving £3,706. In 2015 unrestricted legacies of £100,250 were received. In 2019 £25,000 was given to Meadgate Church to assist them with the purchase of 'The Orchard's' leaving £75,250. In 2020 due to the coronavirus the Church has a deficit of £26,868 reducing the balance to £48,382. In 2021 this again resulted in the church having a deficit of £9,034 further reducing the Balance to £39,348

### 11 MISSIONARY & CHARITABLE GIVING

	Church Funds	Donations + Gift Aid	Total
<b>Overseas Missions</b>			
Church Mission Society (CMS)	1,276	100	1,376
Church Mission Society (Kylie Bahadur)	2,650	-	2,650
Langham Partnership (East Africa)	880	-	880
	<b>4,806</b>	<b>100</b>	<b>4,906</b>
<b>Overseas Relief</b>			
Bishop's Lent Appeal (Kenya support)	200	463	663
Mid-Africa Concern (MAC)	1,350	2,636	3,986
TEAR Fund	1,804	228	2,032
	<b>3,354</b>	<b>3,327</b>	<b>6,681</b>
<b>Home Missions &amp; Societies</b>			
Chelmsford & District Evangelical Fellowship	1,020	-	1,020
CHESS Homeless	1,050	200	1,250
Children's Society	880	417	1,297
Church Pastoral Aid Society (CPAS)	1,364	-	1,364
CPAS (Falcon Camps)	550	-	550
Gifts to parishioners - funded by Great Baddow Charities	300	-	300
Prison Fellowship	880	100	980
Scripture Union (SU)	550	-	550
SU (West Runton Camps)	550	-	550
Foodbank	600	140	740
	<b>7,744</b>	<b>857</b>	<b>8,601</b>
<b>Secular Charities</b>			
Earl Haig Fund (Remembrance Poppy Fund)	111	-	111
British Legion	30	-	30
Marie Curie	30	-	30
	<b>16,075</b>	<b>4,284</b>	<b>20,359</b>