

The Parochial Church Council of the Ecclesiastical Parish of Epping

**The Parochial Church Council
of the Ecclesiastical Parish of Epping
Registered Charity No 1128001
Financial Statements
for the year ending 31 December 2025**

**The Parochial Church Council of the Ecclesiastical Parish of Epping
of the Ecclesiastical Parish of Epping
31 December 2025**

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for the year ending 31 December 2025**

St John's Parochial Church Council, along with the Incumbent, has the responsibility for promoting, in the ecclesiastical parish of Epping, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The Parochial Church Council also has maintenance responsibilities for the church building (including St John's House) and properties which it owns (St John's Church Hall on St John's Road which is rented out on a long term lease to the Open the Box Education Trust)

Membership of the Parochial Church Council (PCC)

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Team Rector

Rev John Fry

Associate Priest

Rev Jessica Bostock

Curate

Liz Gloyn

Church Wardens

Marian Winters

Sara McLean

Diocesan Synod Member (ex-officio)

Diana Lowry

Deanery Synod Representatives

David Siebler, Janet Whitehouse, Jill Brant

PCC Members

Nicholas Wold, David Siebler, Jo Waller, Natalie Kelberman, Jane Agnew, Shereen Nimmo, Maria Surman, Kate Collins, Amanda Theodorou, Alex Theodorou, Pieter Gray, Margaret Fowler, Steve Carter (until May 2025), Peter Byatt (until April 2025), Sue Lane (until April 2025)

In attendance

Simon Winters (Director of Music), Emily Townshend (Children's Youth and Families worker)

Parochial Church Council Meetings

In 2025, the PCC met on 9 occasions, usually in the church building. Copies of the approved minutes of PCC meetings were displayed on the noticeboard in St John's Church.

Natalie Kelberman was appointed to serve as the Parish Safeguarding Officer, and the PCC continues to have due regard to the House of Bishops guidance on Safeguarding Children and Vulnerable Adults. Safeguarding contact details are displayed inside and outside the parish church and on the parish section of the Epping Team website (www.eppinganglicans.org.uk) and the St John's Epping page of "A Church Near You".

Key highlights from 2025

The Heart Of Epping project (which aims to redevelop the existing St John's house into a community facility with hall, meeting rooms and offices) made slow progress. After Epping Forest District Council's withdrawal from the partnership, the PCC explored the next steps. In November, the decision was made, by vote, to pursue a smaller version of the original plan which had been developed through a feasibility study, funded by a grant from the Diocese of Chelmsford.

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St John's was able to meet the full parish share request for 2025, and also at the beginning of the calendar year, to pay the amount outstanding at the end of December 2024 for that year.

The PCC are mindful of the need to have an increase in giving to meet the running costs of the church, and are expecting to conduct a stewardship campaign in 2026. The PCC continues to designate funds received from legacies to supporting the maintenance of the fabric and fixtures and fittings of the church.

The year ended with the annual Christmas Tree Festival. The PCC are grateful to Kate Collin and Cathy Sowerby for their leadership of this event and for all they did to make the festival such a success. We were able to support St Clare's Hospice with a donation, and the remaining funds went into St John's general funds.

The PCC seek to make decisions with care, thought, prayer and consideration for all. Meetings follow the due process as set out in the Church Representation Rules

Sub committees

Finance Committee considers financial matters and makes recommendations to PCC. Natalie Kelberman, Jill Brant, Diana, Lowry, Marian Winters, Amanda Theodorou and Alex Theodorou, were elected to serve on this committee which met several times in the year.

Fabric Committee leads the PCC's work to maintain and improve the church building and St John's House. Nick Wold (Chair), Geoff Scanlan, Peter Byatt, Mike Crutch, David Siebler and Sara McLean all served on this committee during the year.

In November, all except David Siebler and Sara McLean stepped back from this committee and the PCC resumed responsibility for fabric matters, and is seeking new members in order that this subcommittee may resume.

(The Team Rector is an ex-officio member of both subcommittees)

Standing Committee: has power to transact the business of the PCC between meetings. Marian Winters, and Jo Waller were elected to serve as members alongside Jill Brant as Secretary, the clergy and the Churchwardens. They did not meet during 2025.

Employees

The mission and ministry of St John's Epping is supported by Lisa Bazonni (p/t Team Administrator) and Emily Kirby (p/t Children's Youth and Families Worker). During 2025, both postholders became employees of St John's PCC, rather than the Epping District Team Council and were issued with new contracts of employment to reflect this change. The costs of these appointment are shared between the three churches of the Epping Team and the PCC of All Saint Epping Upland and St Alban's Coopersale make payments to St John's PCC to cover their respective share. During the year, the PCC made payments to the Epping District Team to cover the costs of these roles prior to the change of employer taking place. During 2025, the post of Children's, Youth, and Families worker became an employed role rather than the postholder working on a an invoiced services basis.

St John's PCC also pays an honorarium to Simon Winters (p/t Director of Music) and pays for a cleaner to clean the church once a week.

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Church Services

The regular pattern of Sunday services in 2025 was: -

Sunday

8.00a.m.	Holy Communion (BCP)	
	9.20am	6pm
First Sunday	Sung Communion	
Second Sunday	Upfront for all Ages	Sung Evensong
Third Sunday	Sung Communion	
		Praise and Prayer (during summer months)
Fourth Sunday	Sung Communion	
	Team Service at St John's	
Fifth Sunday	(at 10am)	

Groups for children were held on every Sundays during the 9.20 service in the Box and St John's house (except on the second Sunday of the month or during Essex school holidays). These were led by a team of volunteers under the supervision of Emily Townshend. On average 21 children attended these groups each week. 6 children were members of the church choir and attended choir practice on a Tuesday and sung during the 9.20 service. Children in the choir are paid a small honorarium.

In addition, Morning Prayer was said publicly on Mondays and Tuesdays at 8.45am and Holy Communion celebrated in the church on Tuesdays at 9.30am and for a period in the summer on Thursdays at midday.

Church Attendance

As of April 2025, there were 111 people on the Church Electoral Register, average weekly attendance was 71 adults each Sunday. As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for gift of new life in Christ, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

In 2025, 18 baptisms and 3 weddings were celebrated in St John's. 13 people from St John's were presented for Confirmation in two services. 6 funerals were held in St John's, and the ministry team conducted 6 funeral services at local crematoria during the year.

Safeguarding

The PCC appointed Natalie Kelbermann to serve as Parish Safeguarding Officer, serving alongside Nick Wold, who holds responsibility for Safeguarding for roles which involve ministry across the Epping Team. The parish continued to fulfil it's duty to have due regard for the House of Bishops guidance on Safeguarding, "Promoting a safer church". To this end, all serving PCC members had completed training during the year (courses including Basic and Foundation Safeguarding, Domestic Abuse Awareness and Safer Recruitment Training).

Safeguarding contact information is displayed in the building and online and inside the church toilet. In common with other parishes in the Archdeaconry, the parish began using the Safeguarding dashboard to audit local practice and has reached level 2.

Risk assessments have been undertaken for Sunday and special services, volunteers recruited following safer recruitment best practices, and Safeguarding appears as a standing item on the agenda for every meeting, ensuring that the PCC is aware of all activities taking place involving children and vulnerable adults. Two safeguarding disclosures were reported and managed appropriately, concluding with no ongoing concerns.

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**Independent Examiner's Report to the Parochial Church Council in respect of the
for the Year Ending 31st December 2025**

I report on the accounts of the Parochial Church Council for the year ended 31 December 2025, which are set on the following pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent examination

It is my responsibility to examine the accounts under section 145 of the 2011 Act;

To follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and

To state whether any particular matters have come to my attention.

Basis of Independent Examiners Statement.

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention 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 the 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 come across no other matters in connection with the examination to which should be drawn in this report in order to enable a proper understanding of the to be reached.

David Courtier FMAAT AATQB for and on behalf of:

DCourtier

Community360
Winsley's House, High Street, Colchester,
Essex, CO1 1UG

The Parochial Church Council of the Ecclesiastical Parish of Epping
Statement of Receipts and Payments for the year ended 31st December 2025

	Unrestricted funds £	Restricted funds £	Designated funds £	Total 2025 £	Total 2024 £
Incoming Resources					
Pledged giving and parish giving scheme	94,240	44,629	-	138,869	71,607
Grants	1,250	-	-	1,250	-
Loose collections and donations	10,108	231	-	10,339	15,128
Tax recovered	16,921	10,945	-	27,866	22,854
Fundraising and other income	-	38,695	-	38,695	18,502
Legacies & donations	5,000	30,254	-	35,254	2,292
Investment income	-	-	-	-	184
Rent from land and buildings	32,623	-	-	32,623	28,096
Bank interest	1,571	1,083	-	2,654	780
Events income	1,564	968	-	2,532	2,133
Sundries	24	-	-	24	791
Insurance Claim	32,421	-	-	32,421	10,440
Total Income	195,722	126,805	-	322,527	172,807
Resources Expended					
Utilities	59,212	-	-	59,212	9,388
Insurance	10,364	-	-	10,364	9,227
Contrib. to Team Ministry Costs	7,878	-	-	7,878	30,540
Bank Charges	104	-	-	104	124
Study materials	111	-	-	111	283
Diocese (Parish share 2024)	30,940	-	-	30,940	11,720
Diocese (Parish share)	60,000	19,820	11,111	90,931	70,000
Cleaner	2,198	-	-	2,198	1,660
Printing	683	-	-	683	756
Events - Verger	540	-	-	540	145
Licenses etc	1,670	-	-	1,670	3,579
Maintenance	8,074	19,806	-	27,880	15,088
Sacristy expenses	-	-	-	-	1,896
Flowers	-	-	-	-	387
Legal & Professional	2,251	-	-	2,251	534
Parish administrator	1,905	-	-	1,905	-
Youth worker	809	-	-	809	-
Music honararium and organists	10,663	2,522	-	13,185	9,567
Sundry other expenses	10,779	105	-	10,884	2,772
Insurance - boiler	-	-	-	-	20,885
Tree Festival	9,591	28,170	-	37,761	20,933
Total Expenditure	217,772	70,423	11,111	299,306	209,484
Excess of income over expenditure	(22,050)	56,382	(11,111)	23,221	(36,677)
Transfer between funds	55	(5,652)	5,597	-	-
Net movement in funds	(21,995)	50,730	(5,514)	23,221	(36,677)
Total funds brought forward	28,566	138,952	39,620	207,138	243,815
Total funds carried forward	6,571	189,682	34,106	230,359	207,138

The Parochial Church Council of the Ecclesiastical Parish of Epping
Statement of Assets and liabilities as at 31 December 2025

	Unrestricted funds £	Restricted funds £	Designated funds £	Total 2025 £	Total 2024 £
Monetary Assets					
Bank balances	6,571	189,682	34,106	230,359	207,138
Total cash at bank and in hand	6,571	189,682	34,106	230,359	207,138
Cash funds	6,571	189,682	34,106	230,359	207,138
Non monetary assets and liabilities					
Fixed Assets					
Tangible	541,648	-	-	541,648	541,648
Investment	4,597	-	-	4,597	4,597
	546,245	-	-	546,245	546,245
Current Assets					
Debtors	-	-	-	-	12,656
Liabilities					
Creditors: amounts falling due in one year	-	-	-	-	36,428
Net assets	546,245	-	-	546,245	522,473

Approved by Epping Parochial Church Council on ^{11/3/26}..... and signed on its behalf by:

M R. Winters
.....

Marian Winters

(Churchwarden)

John Fry
.....

John Fry

(Rector)

A Theodorou
.....

Amanda Theodorou

(Treasurer)

**The Parochial Church Council
of the Ecclesiastical Parish of Epping**

**Notes to the Financial Statements
For the year ended 31st December 2025**

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2015 together with applicable accounting standards and Statement of Recommended Accounting Practice; Accounting and Reporting by Charities preparing their accounts in accordance with the Charities Act 2011.

The financial statements have been prepared on a receipts and payments basis

The financial statements include all transactions, assets and liabilities for which the Parochial Church Council is responsible in law.

1.1.1 Funds

Endowment funds. The Parochial Church Council has no endowment funds.

Restricted funds represent donations or grants received for a specific object or invited by the Parochial Church Council for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on the fund. The Parochial Church Council does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for ordinary Parochial Church Council purposes.

Designated funds are allocated to specific projects by the Parochial Church Council, which has the right to reassign these funds to other designated funds or to unrestricted funds.

1.1.2 Incoming Resources

Planned giving, collections and donations are recognised when received. Grants and legacies are accounted for when the Parochial Church Council receives the amounts due. Amounts received specifically for mission (e.g. retiring collections) are dealt with as restricted funds. Dividends are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

1.1.3 Resources expended

Grants and donations are accounted for when paid over. The Diocesan parish share is accounted when paid. All other expenditure is recognised when it is paid and is accounted for gross.

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1.2 Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with Part 1, Chapter 2 S.10(2) (a) of the Charities Act 2011. (For the record, the insurance valuation of the church building and contents is £9.7 million). (2) (a) of the Charities Act 2011. (For the record, the insurance valuation of the church building and contents is £9.7 million).

Movable church furnishings held by the vicar and churchwardens on special trust for the Parochial Church Council and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). Capital purchases of less than £10,000 are written off in the year of purchase and such items are not valued in the financial statements.

The title of St John's House and the Church Hall (also known as the Church Rooms) are held by a Diocesan authority on behalf of the Parochial Church Council. As these buildings are used by the Parochial Church Council in its continuing work they are not investment properties but are functional properties used by the Parochial Church Council in undertaking its activities. As such, under the accounting regulations, they should be included in the balance sheet as fixed assets. The freehold land on which St John's House stands is covered by restrictions which limit its use to certain activities associated with the Church of England. Thus it is likely to have little value in a potential sale to a Third Party. However, for accounting purposes it is given a notional value of £50,000 in the balance sheet. If the Hall were to be sold, any money arising would be held by the Diocese on behalf of the Parochial Church Council for use on an agreed project. Although the building is over 100 years old and fully depreciated, the freehold land on which it stands was valued on 24th February 2015 at £491,648 and the Hall is now included in the balance sheet at this notional value.

There is only one investment, in City of Manchester Consolidated Irredeemable Stock, which is valued at its fixed amount of £4,597.

1.3 Reserves Policy

Under the 2008 Regulations we are required to have a policy for reserves in our general fund. In order that the church may carry out its mission, the Parochial Church Council takes the view that the reserves should be as small as possible compatible with ensuring we meet our cash flow needs and likely contingencies. Whilst a full risk analysis has not been carried out, it is prudent to have reserves to cover likely equipment breakdowns (e.g. church boiler) or loss of income (e.g. a major donor with gift aid leaving the Parish). The reserve for the general fund is set at £20,000. However the Parochial Church Council considers that paying the Parish Share in full is more important than maintaining a particular level of reserves.

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Notes to the Financial Statements for the year ended 31st December 2025

Restricted and Designated Funds

Restricted and Designated funds are held in the Heart of Epping Appeal, Friends, and Restricted bank accounts. For simplification the totals are summarised here.

	Brought forward 2024 £	Income/(Spend)	Transferred 2025 £	Carried forward 31st December 2025 £
<u>Restricted Funds</u>				
Organ	993	1,081	(2,074)	-
Piano	1,426	-	(1,426)	-
Children's Group & Little Lambs	300	-	(300)	-
Flower guild	305	754	(1,059)	-
Choir	580	(35)	(545)	-
Clock	500	-	(500)	-
Church Mice	302	159	(461)	-
Bell Fund	1,434	266	(1,700)	-
Restricted Legacies	36,285	59,447	8,509	104,241
Heart of Epping Appeal	82,822	2,618	-	85,440
Friends of St John's	1,841	76	(1,917)	-
Tree Festival	8,991	(8,742)	(249)	-
Projector Fund	417	-	(417)	-
Prayer and Praise Fund	997	(85)	(912)	-
Music Resource Fund	-	549	(549)	-
Music Ministry fund	1,322	-	(1,322)	-
Youth Worker Fund	-	293	(293)	-
Hardship Fund	437	-	(437)	-
Total Restricted Funds	138,952	56,382	(5,652)	189,682
<u>Designated Funds</u>				
Designated Legacies	19,620	(11,111)	(8,509)	-
Organ	-	-	2,074	2,074
Piano	-	-	1,426	1,426
Children's Group & Little Lambs	-	-	300	300
Flower guild	-	-	1,004	1,004
Choir	-	-	545	545
Clock	-	-	500	500
Church Mice	-	-	461	461
Bell Fund	-	-	1,700	1,700
Friends of St John's	-	-	1,917	1,917
Tree Festival	-	-	249	249
Projector Fund	-	-	417	417
Prayer and Praise Fund	-	-	912	912
Music Resource Fund	-	-	549	549
Music Ministry fund	-	-	1,322	1,322
Youth Worker Fund	-	-	293	293
Hardship Fund	-	-	437	437
Reserve Fund	20,000	-	-	20,000
Total Designated Funds	39,620	(11,111)	5,597	34,106
<u>Unrestricted Funds</u>				
General Funds	28,566	(21,940)	55	6,681
	28,566	(21,940)	55	6,681

The Church Council have reviewed the funds in line with fund recognition guidance and have elected to reallocate funds as above. Movements from restricted to designated better reflect the council's authority to spend the funds.

The Parochial Church Council of the Ecclesiastical Parish of Epping

Bank Balances

	Unrestricted funds £	Restricted funds £	Designated funds £	Total 2025 £	2024 £
General Account	£6,571	£3,666	£5,597	£15,834	£38,957
Heart of Epping		£83,115		£83,115	£82,822
Friends and deposits		£1,911		£1,911	£1,841
Restricted Account		£100,990	£28,509	£129,499	£83,518
Totals	£6,571	£189,682	£34,106	£230,359	£207,138