

**The Parish of St Margaret of Antioch
and St Clement, Great Ilford**



**Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31 December 2024**

St Margaret's Church, Balfour Road, Ilford IG1 4HZ

Incumbent: Vacant (Vicarage [empty] is at 70 Brisbane Road, Ilford IG1 4SL)

Bank: The Co-operative Bank, PO Box 250, Delf House, Southway, Skelmersdale WN8 6WT

Independent examiner: Mr Chris Potten, 51 Greenleafe Drive, Barkingside, IG6 1LH

Parish web site: www.stmargaretilford.org.uk

Charity number: 1128169

Administrative information

The Church of St Margaret of Antioch is situated in Balfour Road, Ilford IG1 4HZ. It is part of the Diocese of Chelmsford, and in the Episcopal Area of Barking. The correspondence address : 70 Brisbane Road, Ilford IG1 4SL.

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. Under provisions of the 2006 Charities Act, implemented in 2008, parishes with an annual income over £100,000 have to register with the Charities Commission; the PCC registered at the beginning of 2009.

PCC members who have served for the previous year until the date this report was approved are:

<i>Incumbent</i>	Vacant	<i>Vice-Chair</i>	Jenny Bowen
<i>Churchwardens</i>	Krystyna Retecka	Helen Cansick	
<i>Representatives on Redbridge Deanery Synod</i>	Peter Abley	Krystyna Retecka	
<i>Elected members</i>	Jannis Abley (Secretary)	Jenny Bowen	Terry English
	Gladstone Rajakulendran (Treasurer)	Stephen Romaniuk	Fatima Semedo
		Kathy Wicks	
<i>Co-opted members</i>	Vijin Paulraj	Charles Acolatse	

Structure, governance and management

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. In 2024 the PCC met in January, March, April, June, September and November in the church hall. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Aims and purposes

Since April 2024, the PCC of St Margaret of Antioch and St Clement has been operating without an incumbent. The PCC, along with the Church Wardens, has the responsibility to promote in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Parish Church and church hall of St Margaret of Antioch and the house at 80 Ingleby Road, Ilford. A key additional responsibility for this reporting year has been to advertise for, interview and appoint a new full-time stipendiary priest, working in partnership with the Area Dean.

Mission Statement

Welcoming, transforming and growing together in God's love

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our worshipping community. We try to enable all people to live out their faith through:

- Worship and prayer; furthering their knowledge about the Christian faith
- Provision of pastoral care for people living in the parish
- Missionary and outreach work

The constraints of operating without an incumbent has necessitated a more inward focus mission; to maintain the fellowship of the congregation and ensure that Sunday services, celebratory events and all associated administration and building maintenance are delivered.

Report on proceedings of the Parochial Church Council and activities of the parish

During 2023 the PCC met seven times. Meetings begin with prayers. These are followed by 'Rounds', an idea modified from Citizens UK. A different member of the PCC asks a question (eg. How do we grow our congregation? Or what qualities would we hope for in our new priest?). The Treasurer gives an update on financial matters at every PCC meeting. Each meeting also receives reports from the activities of Redbridge Citizens, the Ilford MMU and the Redbridge Deanery Synod. Safeguarding is taken seriously by the PCC. Each year the PCC reviews and re-affirms its Safeguarding Policy for the parish, to ensure we give the proper protection to children, young people and vulnerable adults, and that all PCC members and other church volunteers have an up to date DBS check and have undertaken the right training.

On Easter Day in 2024, the incumbent, Father Stephen Pugh, retired after 24 years of service to St Margaret's. In April 2024, the church hosted (and cooked) a celebration meal for over 100 friends, and we arranged a collection for his retirement, which raised over £800.

Topics discussed at PCC meetings during 2024 included: supporting the Diocese Lent Appeal for Healthcare in Jerusalem, the construction works for the refurbishment of the church hall toilets; signing of a renewed lease with Little Rascals (Ilford) Ltd which enables them to use the church hall to run their pre-school business (after 5 years of negotiation); ongoing works to prevent pigeons inside the hall roof and around the church and hall buildings. The preparation of the Parish Profile and the voting for two PCC members to act for the PCC in the interview and assessment of candidates applying to be our new priest (Gladstone Rajakulendran and Jannis Abley were appointed) and the arrangements for the church Quinquennial Inspection (which took place in November 2024).

The PCC adopted the iKnowChurch database software in order to store contact details for the congregation in a GDPR compliant manner, and as a means of improving communication and this is now up and running.

It was wonderful to be able to welcome Bishop Lynne, the Bishop of Barking, to St Margaret's on 13 October 2024. She has been one of the cover priests who have supported us since April during the vacancy period. The PCC are immensely grateful to Fr Mark Kenny, Fr Christopher Owens, Reverend Rosemary Potten, Fr Chris Smaling, Reverend Liz Horwell, Fr Tom Britt, Reverend Bridgit de Mello and Fr Gareth Jones for their continued support in leading our worship through the interregnum.

We were grateful to be able to maintain links with both Christchurch Primary School and Seven Kings Primary School in 2024, and welcome various classes from different years to the church to learn about objects inside a church and the Christian tradition. Our thanks go to Fr Mark Kenny for supporting during the vacancy.

St Margaret's is part of the Ilford Mission and Ministry Unit (MMU), together with St Luke and St Mary, Ilford. Our vision is for the three parishes to be a transforming presence in our communities both individually and collectively. Collaboration has been limited during the vacancy, due to the limited time of church wardens to maintain these connections and make arrangements for social events or shared worship.

In September 2024, 23 members of our congregation (including 6 children) undertook our annual pilgrimage, this year to Chelmsford Cathedral. It was a wonderful day, starting with lunch, followed by a tour of the cathedral, refreshments and a questions with our hosts, and ending with Evening Prayer in the cathedral choir. Our immense thanks go to Andrea Kiso for organising this wonderful day.

Our biggest social event of the year is our Mayfayre, which was held on 18 May 2024. This is a community event centred around a historic tradition to crown a May Queen and a display of Maypole dancing. There is also Morris Dancing, refreshments, various stalls and children's activities. The event involves an army of volunteers to plan, cook, set-up, serve and clear-up. Special thanks goes to Barbara Haler and Jannis Abley for training the Maypole Dancers during weekly sessions from February up to the event. This year the event raised £1160.

During the season of Advent we again had a 'Travelling Crib'. Small nativity figures stayed in a different home of members of the congregation each night from the First Sunday of Advent until Christmas Eve, and provided a focus for prayer and reflection on the birth of Christ. On Christmas Eve the children from Discoverers treated us again to a Nativity play, which again attracted a large congregation. Thanks to Marilyn How for writing the play and rehearsing over several weeks and to the children for their enthusiasm and commitment.

During 2024 there were no baptisms, no funerals and no weddings, but 2025 is shaping up to be hectic.

Support for Charities

Helen Cansick

Helping those in need is a demonstration of our faith. Lent is a season when we traditionally raise money to support the work of a charity, and in Lent 2024 we collected money in support of Redbridge Food Bank and supported the Diocesan charity for Healthcare in Jerusalem. During the season of Advent, leading up to Christmas, we collected a large number of items of food and toiletries for the Redbridge Food Bank, along with money which we donated to The Welcome Project which provides a range of services to homeless adults in Ilford.

Tea's Company

Sharon Daughters

Tea's Company is a community event held monthly on a Thursday. Last year we managed to have one every month. This is thanks to the continued help of Anne, Carole, Judith & Kevin with their delicious cakes, clearing up skills and chat. We have an average of 20 guests including our local Safer Neighbourhood Team & occasionally local councillors. This gives the guests the opportunity to chat about local issues in a friendly environment. We are very proud that in honour of her work in setting up and running Tea's Company, Sharon won a Mayor's Community Award. Well done Sharon, for everything you do for our local community and church congregation!

Redbridge Citizens (RC)

Jenny Bowen

In 2024, our Borough Organiser, Mary Senjobi, left to carry out maternity cover elsewhere and we welcomed George Gaillet who is also Organiser for Waltham Forest Citizens. I continued to represent St Margaret's at leaders' meetings and on the Housing and Homelessness Team.

Housing: In March, with other leaders from RC, I attended a conference on Community Led Homes where we learnt about different types of community led housing projects as well as Community Land Trust (CLT,) which we are working towards in Redbridge. In April, leaders visited the site proposed for CLT housing at Torrington Road, Woodford and later in the year, I attended the London CLT AGM with Steve Barrett from SS Peter and Paul Church. In the summer, there was a photo shoot with pupils from Al Noor Primary and Palmer Academy at the Loxford Lane site to celebrate that all the homes will be available at London affordable rent. The team has continued to build relationships with the relevant councillors and officers, and contributed a joint response to the consultation on the new Homelessness Plan. Individual members of RC institutions, including St Margaret's, were also encouraged to complete the individual survey. Towards the end of the year, we joined with boroughs across London working to get an amendment passed to the Renters' Rights Bill to lift the requirement for councils to get special approval from the Housing Minister to introduce property licensing in more than 20% of their geographical area. Work on this is still ongoing.

Other themes: In September Krystyna attended an event on Building Health Equity across East London and heard about a partnership between TELCO (East London) Citizens, NHS Barts Health Trust and Queen Mary University called HEAL Project (Health Equity Action Leadership). Groups from St Margaret's attended the London Mayoral Assembly in April and the General Election Assembly in July, both at Westminster Central Hall, to hear the main candidates put forward their proposals on the CUK asks. In November, we held a house meeting, kindly hosted by Charles and Theodora, to discuss the current TELCO campaigns, select which ones people thought were the most important for St Margaret's to be involved in, and collect testimonies. It was an interesting evening and housing and homelessness was chosen.

A busy year was rounded off with myself and 2 other RC leaders speaking at one of the Advent discussion groups arranged by Ilford Methodist, Vine and St Luke's Churches on Poverty in Redbridge. We spoke on the effectiveness of community organising around issues such as housing and the Living Wage.

What an interesting and eventful year for the parish! Since Easter Sunday 2024 and the retirement of Fr. Stephen, we've enjoyed the services of a number of visiting clergy, who have brought their own styles and insights to our liturgical celebrations and contributed mightily to the life of the parish. I've certainly felt thankful to them all for their support and encouragement.

I'd also like to express my thanks for all the work done by the Church Wardens and all those who helped them during the inter regnum, which comes to an end in June 2025, with the installation of a new parish priest. A new chapter in the life of the parish – a new adventure for all of us.

The musical life of the parish during the past year has been maintained and loyally supported by our group of Cantors and by the encouraging participation of the congregation. Of particular note this year was Ludwig's flute accompaniment of Eagles' wings and we once again enjoyed the beautiful singing of Linnea's friends at our Christmas Carol service. Many thanks to them for sharing their time and talents. Then there was the Nativity play performed by the young people of the parish – another triumph! And more recently (in 2025) – the wedding of Fr. Tom and Marylin. A joyous ceremony.

We continue to maintain and develop our repertoire of hymns, sacred songs and service settings. We now have a grip on four settings – St. Thomas (Thorne), St. Anne (MacMillan), A People's Mass (Murray) and Gathering Mass (Inwood). The three yearly cycle of responsorial psalms in use will reach the end of its fifth cycle in November next, on the Feast of Christ the King. The hymnal in use – Hymns Old and New – appears to have further life in it as most of the books are in good condition.

The Organ has had a bumpy year in terms of tuning: thankfully, our tuner Michael Blighton, has been very helpful in getting us through the moments when widely varying temperatures and humidity levels have made the instrument go out of tune. The piano is getting on in years (113!) and, though still usable, is reaching the end of its useful life. It too suffers from the temperature/humidity variations and our tuner, Frances Eliston, has done a great job keeping it in tune for us. We have a Yamaha electronic piano as emergency backup, but I would advise the parish to start looking for a replacement acoustic instrument in the near future.

I'd like to thank the Cantors – Janet, Ann, Terry, Andrea and Chuka—for all their enthusiastic and faithful service during the year. They put a lot of time and effort into the preparation for each week and it's always a pleasure to be with them. Sincere thanks too, to Ann Marney, who moved away during the year, but is now making guest appearances whenever she is able! It's always good to see her. I should also thank the whole congregation for their singing participation week in and week out. Keep it up! Particular thanks to Linnea, who has willingly stepped in for me on occasion. We're lucky to have such a generous and fine musician in the parish.

The PCC and Church Wardens are immensely grateful to Mike for all his hard work, guidance and commitment to support our music in the church, especially during the interregnum, when we have needed someone in charge who knows what they are talking about!

Redbridge Deanery Synod *Krystyna Retecka*

Redbridge Deanery Synod, comprising of the clergy and lay elected representatives from the parishes of Redbridge Deanery Synod provides the PCC with a link between the parish and the wider structures of the church. Krystyna Retecka and Peter Abley were elected at the 2023 APCM for a three year period to represent St Margaret's on the Deanery Synod and have attended the meetings where a number of matters are discussed, concerning the Church of England, Finances and key issues affecting parishes.

Discoverers *Marilyn How, Jenny Bowen and Helen Cansick*

Discoverers is run every Sunday and is led by a different leader each week: Helen Cansick, Jenny Bowen and Marilyn How (on a 3-week rota). The sessions are run in a variety of ways and include teaching the children about Jesus, Christianity, bible stories, prayers and community through arts and crafts, games, and drama workshops. After each Sunday School session, the children share with the congregation what they have learned. For example, the children may share something they have made or written or perform a short bible story or modern day improvisations that expresses their learning as well as encouraging their Christian journey. Since January 2023, we have between 11-16 children who attend Discoverers on a regular basis, aging from 4yrs – 13yrs.

For Easter in 2024, we did not hold our usual activity session on Good Friday due to the need to focus on preparing the church for Easter Day and Fr Stephen's retirement. This meant that lots of families joined us on Easter Saturday to set up the Easter Garden, decorate the Easter Candle and clean the church. An Easter egg hunt was also organised for the children, after the Easter service.

Through the year we encourage children to participate in as much of the life of the church as they would like to. Many of the children from Discoverers also join in the annual May Fayre celebration by participating in Maypole dancing or joining the May Queen's court procession. Some of the children, with their parents, joined the pilgrimage to Chelmsford Cathedral, which gave congregation members of all ages to enjoy learning about our Diocese Cathedral and the serenity of Evening Prayer. On Remembrance Sunday, the children performed and recited a poem about Remembrance Sunday to the congregation.

At Christmas, the children rehearsed and performed a Nativity play, written and produced by Marilyn, as part of a Nativity service that was held on Christmas Eve. Fifteen children participated and the age range of the children was 5-11yrs. The children learned the importance of the nativity story through drama workshops, which included: drama-based games and exercises that focused on the nativity story, as well as learning songs. The rehearsals encourage the children to build their confidence, to work as a team, and to increase their understanding of the birth of Jesus through play. The children also learned and performed a variety of Christmas songs at the end of the Nativity play as a surprise performance for the congregation. The attendance for the Nativity service was very high; with many local people from the community, as well as regular church members attending. After the Nativity service, the congregation and the children celebrate with mince pies and snacks.

The objective for Discoverers is to introduce the basics of Christianity, and help children discover the teachings of Jesus in an age-appropriate way. Our focus is on simple lessons to help them know God's love for them and to understand how they can show that love to others through kindness, respect, love, and forgiveness in their everyday lives at home and at school.

Fairtrade Stall (formerly Traidcraft) *Sharon Daughters*

The stall continues to be at the back of church stocked with fairtrade items which have mainly been sourced from Ethical Superstore, True Origin & Namaste. A number of items are still regularly brought by the congregation - tea, coffee, chocolate and cards at Christmas. I also sell at a couple of charity events during the year. This enables me to continue to buy goods from these ethical sources to help producers, which last year totalled £3235. £60 profit from sales was sent to Transform Trade and a further £310 was sent following events in March and November. The PCC is very grateful to Sharon for her work in providing us with a Fairtrade stall.

Children's Society *Sharon Daughters*

Sharon is pleased to report two new box holders for The Children's Society. The amount sent to them increased again to a fantastic £667. Thanks so much to all those who still manage to find coins to contribute. Anyone who'd like a box to rid themselves of loose change should speak to Sharon!

The Church Hall

The hall is a valuable resource for use by the local community, as well as being an important source of income for the church. Little Rascals Pre-School operate 8am-4pm every weekday during term time. The Indian Dance group hold classes on Friday evenings and all day Saturday. During the week the hall is used by a keep-fit class, Brownies and Guides, and a new children's Karate Class. We have also had a steady stream of private bookings for birthday parties, community groups, tuition exam practice and wedding preparation parties. Kathy Wicks is the Hall Booking Secretary and we are grateful for her hard work in this role.

The refurbished toilets, which were fully completed in October, have dramatically improved the accessibility and attractiveness of the hall. Three gender-neutral cubicles contain a toilet, soap dispenser, sink and hand dryer, and can be individually heated. One further disabled cubicle is fully accessible from the main hall and includes a baby change unit. Panelling in the vestibule ensures the design is in-keeping with the age and style of the church hall. The new radiators have not worked since installation due to a blockage in the main system, which can't be resolved without replacing all the radiator valves in the main hall; this will be a job for 2025.

Churchwardens Report on the fabric, goods and ornaments of the church

Helen Cansick and Krystyna Retecka

St Margaret Church valuables, furniture, vestments and altar furnishings are secured and in very good order. We maintain a simple and easy tracking system and were audited in July 2024 through the Parochial Inspection process. Work took place throughout 2024 to fully pigeon-proof the building. Work was completed to repair a leak in the flat roof above the hall kitchen and a similar leak above the hall toilets. Both were repaired swiftly to limit damage.

The fencing around the hall and church has required repairs, both from damage caused by people trying to enter the back garden, and by weather events. The shed roof felt has also been replaced following damage in high winds. An emergency pest controller was called out of hours to remove the carcass of a dead fox discovered in the hall garden during the Christmas holiday period. In the autumn, the bell clapper became trapped in the new pigeon wire mesh across the bell tower. We are extremely grateful to the services of the London Fire Brigade who very kindly freed the clapper; a hamper was sent in thanks for their generosity.

The refurbishment of the hall toilets has released the former disabled toilet to be a storage room; the staging and other large equipment (such as the new large ladders) are stored there. The sewer drains continue to block, with the church wardens rodding them every 2-3 months to released blockages. A drain camera survey did not reveal any cause and it is assumed that the lower flow of water from more water-efficient WCs, combined with excessive paper being flushed, is the cause. Options will be explored in 2025 to improve this situation.

St Margaret Church gardens and grounds continue to look green and beautiful with blooming spring flowers. Thanks to our dedicated gardeners who have maintained the gardens to ensure they continue to look attractive and welcoming and to those who collect rubbish and clear away detritus left by rough sleepers and those who loiter in the church ground to drink and smoke.

The dedication of the welcome team ensure that existing and new attendees at our service are welcomed every week with a smile! The after-service tea and cake event has gone from strength to strength, with members of the congregation choosing to celebrate birthdays and other significant life moments with our church family. Thanks for Krystyna, Fatima and Andrea for their dedication to organising and washing up every week.

Jannis Abley, Sharon Daughters and Helen Cansick have taken on the task of floral decorations in the church, so thanks to you all for giving of your time for this important activity. The flowers and Christmas tree have been splendid all year.

The ongoing building maintenance work of the church and hall, inspections, preparation of the Parish Profile and work associated with ensuring the Sunday service is maintained (from rotas, to the weekly notices), has meant that the church wardens have had less time for activities such as social media and other activities which might grow the life of the church. There are always plenty of ideas generated in the PCC meeting for more building improvement works and social events, but not sufficient volunteers to take on the tasks. This year, the focus has been on keeping the ship steady and afloat, and to find us a new captain!

Annual Parochial Church Meeting held on Sunday 19 May 2024 at 11.45am

The meeting was chaired by Jenny Bowen (PCC Chair) and Helen Cansick (Churchwarden) and held in the church with 24 parishioners present.

Meeting of Parishioners for the purpose of electing Churchwardens

- 1. Apologies for absence:** Charles Acolatse (Churchwarden), Vijin Paulraj, Peter Haler, Terry English and Shona
- 2. Election of Churchwardens:** Charles Acolatse has stood down from continuing as Churchwarden. Helen Cansick has agreed to continue and Krystyna Retecka has offered to stand. Both having been nominated, seconded and expressed their willingness to stand, were duly elected as Churchwardens for the year.

Jenny thanked the churchwardens for all that they have done during the past year and their willingness to continue in the post for another year. Jenny expressed particular thanks to Helen Cansick for the tremendous work she has carried out during Charles' extensive absence this year and especially since Fr Stephen's retirement. Helen thanked those who have supported her through this period.

Annual Parochial Church Meeting

- 1. Apologies:** as above
- 2. Minutes of the APCM meeting held on 28 May 2023:** accepted as a true record of the meeting.
- 3. Matters arising:** none.
- 4. Election of 9 members to serve on the Parochial Church Council for 1 year:** The following were nominated and were elected to serve for one year: Jannis Abley, Peter Abley, Jenny Bowen, Terry English, Gladstone Rajakulendran, Stephen Romaniuk, Krystyna Retecka, Kathy Wicks. Helen asked if anyone else would also stand and Fatima Semedo offered to serve and was accepted. If Charles Acolatse and Vijin Paulraj wish to continue on the PCC on their return to England, they would have to be co-opted.
- 5. Election of 2 members to serve on the Redbridge Deanery Synod for 3 years:** Krystyna Retecka and Peter Abley are our current representatives on the Redbridge Deanery Synod and are willing to continue.
- 6. Report on the changes to the Electoral Roll since the last APCM:** The Electoral Roll currently stands at 71 members with 23 outside the parish and has remained at a similar level throughout the year as someone leaves the church another person joins. Thanks were given to Sharon Daughters for keeping the roll up to date.
- 7. Report on the proceedings of the PCC and activities of the parish:** The report had been circulated before the meeting. The work to remove the pigeons and prevent any further ways into the church buildings is not fully concluded and will be carried out during the May half-term holiday. Drain clearance of the disabled toilets will continue until the summer holidays when the refurbishment of the main toilets takes place with the relocation of the disabled toilet.
- 8. Report on the financial statement of the PCC for the year ending 31 December 2023:** During the last financial year the church income grew from its assets in shares rising and the legacy from Tony Walker's estate of £120,000. The church had expenses on replacing the main hall floor, new cushions for the pews and work to remove pigeons from the church buildings and prevent further nuisance. The parish share was also recalculated so that we paid less. Helen thanked Gladstone for his work as Treasurer for overseeing the church finances and preparing the financial statement.
- 9. Appointment of Independent Examiner:** Martin Charlesworth (Independent Examiner) is retiring from this post and the process to contact another independent examiner has begun.
- 10. Report on the fabric, goods and ornaments of the church:** No comment

11. Report on the proceedings of the Redbridge Deanery Synod: Peter Abley commented that it was mostly a passive body and he wished there were more opportunities for discussion across the parish representatives. Stephen Roamaniuk stated it was like this when he attended the Synod meetings.

12. Any other business: The issue of bedding in the church porch and surrounds was raised, thought to be from rough sleepers. Helen said the local neighbourhood police came to the Mayfair and the issue of people loitering on church grounds especially when children were there was mentioned to them. They have put up positive messages about the church on their twitter feed.

The Mayfair raised £1160 and went well and comments were made on what a lovely event it was.

Thanks were given to Helen for all her hard work and to Fr Mark for holding us together since Fr Stephen's retirement and to Jannis for all the minutes as PCC Secretary.

The Parish of St Margaret of Antioch and St Clement, Ilford

Annual Parochial Church Meeting

The Annual Parochial Church Meeting will be held on Sunday 11 May 2025 at 11.45am in St Margaret's Church, Balfour Road. All members of the congregation are invited to attend, and those on the Electoral Roll are entitled to vote.

AGENDA

Meeting of Parishioners for the Election of Churchwardens

1. Apologies for absence.
2. Election of two Churchwardens

The Annual Parochial Church Meeting

1. Apologies for absence
2. Minutes of the APCM held on 19 May 2024
3. Matters arising
4. Election of **nine** members to serve on the Parochial Church Council for one year
5. Report on changes to the Electoral Roll since the last APCM
6. Annual Report of the proceedings of the PCC and the activities of the parish generally
7. Financial statements of the PCC for the year ending 31 December 2024
8. Appointment of Independent Examiner
9. Report on the fabric, goods and ornaments of the church
10. Report on the proceedings of Redbridge Deanery Synod
11. Other matters of parochial or general church interest

ST MARGARET OF ANTIOCH, ILFORD
RECEIPTS AND PAYMENTS
1 JANUARY 2024 TO 31 DECEMBER 2024

	Restricted Funds	Unrestricted Funds	Designated Funds	2024	2023
Voluntary receipts					
Tax efficient planned giving		6,146.00		6,146.00	6,759.00
Other planned giving		2,906.63		2,906.63	2,201.16
Collections at services		3,653.58		3,653.58	5,938.33
Other giving		80.00		80.00	-
Legacy Tony Walker		63,748.94		63,748.94	120,000.00
Total voluntary income	0	76,535.15	0	76,535.15	134,898.49
Activities for generating funds					
Income from investments		39,728.06		39,728.06	38,011.63
Church activities					
Statutory fees received					1,414.00
Income from hall		41,350.42		41,350.42	34,075.60
Income from Ingleby Road		32,618.78		32,618.78	25,852.16
Late rent payment Little Rascals		20,354.10		20,354.10	-
Traidcraft sales		300.00		300.00	800.00
Total from church activities		94,623.30		94,623.30	62,141.76
Other income					
Insurance claims		-		-	-
	0	210,886.51	0	210,886.51	235,051.88
Costs of generating funds		0.00		0.00	0.00
Church activities					
Charitable donations		924.00		924.00	1,412.00
Diocesan parish share		51,952.20		51,952.20	47,763.60
Payments to organists		3,360.00		3,360.00	3,460.00
Clergy expenses		5,504.15		5,504.15	1,580.78
Total cost of church activities	0	61,740.35	0	61,740.35	54,216.38
Church expenses					
Church running expenses		7,762.62		7,762.62	10,936.56
Hall: installation new toilets		125,356.34		125,356.34	-
Church cushions & pigeon removal & painting		0		0	23470.66
Replacement of hall floor		0		0	35,046.00
Church utility bills		2,944.40		2,944.40	2,804.29
Hall expenditure		24,085.85		24,085.85	35,323.15
Ingleby Road expenditure		4,866.81		4,866.81	8,804.20
Traidcraft expenses		-		-	363.66
Total cost of church expenses	0	165,016.02	0	165,016.02	116,748.52
Governance costs					
Independent examination of accounts		150.00		150.00	150.00
Total payments	0	226,906.37		226,906.37	171,114.90
Excess of receipts over payments	0 -	16,019.86	0	- 16,019.86	63,936.98
Revaluation of fixed assets		-		-	-
Unrealised gain on investments	60	26,546.39		26,546.39	87,533.94
Carried forward balance		1,934,389.86		1,934,329.86	1,782,918.94
Balance as of 31 December 2024	60	1,944,976.39	0	1,944,976.39	1,934,389.86

2022

8,279.13
1,001.00
4,065.38
205.00

-

13,550.51

35,990.76

206.00
33,737.44

34,313.41
2,749.50

71,006.35

120,547.62

0.00

2,510.00
54,081.72
3,360.00

1,742.34

61,694.06

5,457.70
-

2,995.64
29,902.70

-
2,732.86

41,088.90

150.00

102,932.96

10,228.00

- 0.00

- 132,718.66
1,905,408.69

1,782,918.03

Independent examiner's report to the trustees of St. Margaret of Antioch Ilford PCC

I report to the trustees on my examination of the accounts of the **St. Margaret of Antioch Ilford PCC** (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

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

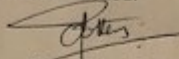
Independent examiner's statement

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

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

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.

Signed:



Name: Christopher Potten, ACIB

Address: 51 Greenleaf Drive
Barkingside
Ilford
Essex IG6 1LH

Date: April 29, 2025