

Parish Church of St Mary the Virgin, Great Dunmow, Essex

ANNUAL REPORT For the year 2020 - 2021

Purpose

St Mary's Parochial Church Council (PCC) is responsible for co-operating with the incumbent in promoting with the ecclesiastical parish, the whole mission of the Church - pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church halls known as St Mary's Rooms (SMR) and St Mary's Centre (SMC).

St Mary's Mission Statement is "To know Christ better and to make Christ better known".

Membership of the 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 have served as members of the PCC:

<u>Priest in Charge</u>	In vacancy
<u>Assistant Curate</u>	Revd Lea Williams
<u>Churchwarden</u>	Michael Ryley (<i>PCC Vice Chair</i>) Catherine Salmon
<u>PCC Secretary</u>	Jenny Dalton White
<u>PCC Treasurer</u>	Nigel Dodd (co-opted)

Deanery Synod Representatives (*all elected for a term of 3 years*)

Maureen Best
Jenny Dalton White
Malcolm Dulwich

Elected Members (*all elected for a term of 1 year*)

Michael Best	Elaine Peck
Ann Deakins	Jenny Salisbury
Bruce Drew	Edward Salmon
Bryan Haines	Helen Wright
Colin Parker	

Elected at APCM in October 2020

Gerald Crowley	Linda Todd
Norma Danes	

Committees of the PCC

The PCC operates through a number of committees which meet between full meetings of the PCC:

<u>Standing Committee</u>	The only committee required by law. It has the power to transact the business of the PCC between meetings subject to any directions given by PCC
<u>Finance Committee</u>	Oversees the Church finances, budgeting and purchases and co-ordinates stewardship and other appeals
<u>Fabric Committee</u>	Deals with repairs and maintenance of the Church, car park and Church halls (SMR & SMC)
<u>Churchyard Committee & Riverbank</u>	Maintenance of the existing churchyard and Riverbank project
<u>Publicity Committee</u>	Oversees monthly production of Outlook and the structure and maintenance of the website
<u>PCC Representatives</u>	<p>PCC and ordinary church members were appointed to the following positions:</p> <p>Parish Safeguarding Officer and BDS: Jenny Salisbury and Sarah Jeffrey</p> <p>Electoral Roll Officer: Jenny Dalton White</p> <p>Trustee to St Mary's Church Nursery: Wendy Bowler</p> <p>Churches Together in Dunmow representative: Jenny Salisbury</p>
<u>Ministers of Communion:</u>	Mike Best, Norma Danes, Tom Deakins, Mary Jensen, Liz Kerry, Elaine Peck, Marian Tuttlebee

Church Membership

There were 131 names on the Church Electoral Roll at the APCM in 2020. The corresponding figure for the previous year was 128 names on the Electoral Roll.

Ministry Team

<u>Clergy</u>	<p>Revd Lea Williams (Curate)</p> <p>Revd Canon Rosemary Drew (Bishop's Permission to Officiate)</p> <p>Revd Elsie Bouffler (Curate)</p>
<u>Lay ministers</u>	<p>Gerald Crowley (Reader - Bishop's Permission to Officiate)</p> <p>Pam Warren (Pastoral Assistant)</p> <p>Jo Wood (Ordinand)</p>

Objectives and performance over the year

The PCC met 5 times during the year, mainly by zoom during the Covid 19 pandemic.

During the year PCC considered amongst other things the following items:

- Regular ongoing reviews of worship and activities during the year
- Discussion of final financial results for 2019 and charitable giving allowances plus reviewing on a regular basis the 2020 Budget.
- Much time has been given to the process of appointing a new vicar. PCC has overseen the preparation of the new parish plan, advertising the post, reviewing responses, appointing representatives, organising an interview day and considering and planning for future ministry.
- Overseeing the work of the Chair Fund and welcoming the arrival of the new chairs.
- Liaising with the Churchwardens in assessing and implementing Covid 19 guidance which led to the closure of the church for part of the year.
- Supporting those in authorised and licensed ministries, including: Revd Elsie Bouffler as ordained minister; Pam Warren as lay assistant for the distribution of communion to the sick and housebound; Jo Wood training for ordination; Jenny Salisbury training for LLM.
- Overseeing and discussing the service pattern for St Mary's and planning for Christmas and Easter services.
- Discussing PCC governance and future training.
- Support for our Foundation Governors at Dunmow St Mary's Primary School
- Receipt of accounts, financial reports, budget and stewardship reports

PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The PCC has been closely involved with and has supported the work of Connect 120 and several from our church have worked as volunteers for the project.

The PCC supported continued spiritual education through involvement with Churches Together in Dunmow, Home Groups, Lent and Advent Groups, Children's Church and Messy Church.

The PCC maintained its close association with organisations in town including Churches Together in Dunmow and has overseen the work of the Creative Group in establishing and maintaining links with Dunmow and the wider community. PCC members also actively participate in Deanery Synod.

The PCC has maintained its support for a number of external charitable organisations, both through donations at Christmas Services and from general funds.

St Mary the Virgin Great Dunmow

End of Year Financial Statements

Year ending December 31st 2020

Finances 2020 - Executive Summary

2020 turned out to be a busy year. The re-ordering project came to fruition, we moved some £150,000 from our cash reserves into the church of England Investment Fund, and of course we faced the many challenges thrown up by coronavirus.

Thanks to the generosity and hard work of many church members and others, we finished an incredibly difficult year with an almost exact balance of income and expenditure. On behalf of the PCC a huge thank you to all those who helped.

How coronavirus affected the finances

Coronavirus adversely affected income in many ways via:

- Collections in church
- The cancellation of fund-raising events, in particular Coffee, Cake and Chatter and the Countess of Warwick Show
- The suspension of a 'physical' Outlook and the subsequent loss of advertising revenue
- Pause in bookings for St Mary's Room and St Mary's Centre
- Postponement of weddings and the changed arrangements for funerals.

Taken together all of these threatened a fall in income of some £5,000 per month.

The PCC took action during April and May to mitigate some of the impact via sensible cost reductions and a letter to church members outlining the challenges we faced and appealing for their continued support, particularly in the face of the drop in collections. We were also helped from June onwards by the reduction in our parish share of some £2,000 per month (this is the normal reduction for a vacancy and is triggered 12 months after the old incumbent leaves).

In August, with our cash in hand at the bank still reducing, and with the added costs of replacing the flooring in the south aisle, the PCC agreed to withhold £4,800 of share spread over four months (September to December).

By the autumn, things picked up somewhat:

- Church services resumed (albeit with restricted attendance and temporarily as it turned out)
- Outlook resumed and advertising income recovered in spectacular style
- We agreed a way forward with St Mary's Nursery to re-open St Mary's Room and generate some rental income, whilst supporting them and their children and parents
- Fund-raising got up and running, helped enormously by the concerts organised in the church car parks.

Finally, as it became clear that we would end the year in a much healthier position than we envisaged at the half-way point, the PCC agreed to make good the £4,800 in parish share that had earlier been withheld.

- The PCC agreed the following Charity donations:

- 3 Christmas charities
 - Food Bank £400
 - Tear Fund £400
 - CHESS £400
- Faith in Action £800
- World Vision £800
- Christian Aid £300
- Children's Society £300
- CMS £2000.

Commentary on the Financial Statements

- Over the full year, we are showing a surplus of £20. This is quite remarkable in a year when we have faced many challenges. As well as paying the balance on the re-ordering project (chairs, which we knew about and was fully funded), we had the unexpected challenges of coronavirus and the major repair work to the floor in the north aisle.
- Income has fallen by some £12,600 from 2019, but this headline hides a lot of what has happened.
 - Income from our halls, Outlook and PCC fees fell by about £12,750.
 - The timing of chair fund income was reflected in a drop of £8,840 (this was fully expected).
 - Income from collections and other activity from services fell by c. £6,500 including the tax we couldn't recover.
 - Regular giving from our congregation remained about the same (Standing orders, weekly envelopes), with about a third of those using weekly envelopes moving to standing orders.
- And we had one unexpectedly large bill.
 - £12,870 for the floor in the north aisle and all the associated work.
- St Mary's has rallied.
 - We have received large donations of close to £13,000, many in response to our letter in May last year, to help to keep us going when we had the prospect of a large deficit and with big bills to pay for the floor.
 - Fund raising has raised more than in 2019, a year when we had the benefit of a Countess of Warwick Show and 12 months of coffee, Cake and Chatter. Thank you to the many who supported this.
 - The Outlook team have done a great job recovering from the 3-month suspension, keeping advertisers on board in difficult times and the renewals rolled in in the 2nd half.
 - We found a way to accommodate the nursery in SMR.
 - The musical team have been hugely supportive, waiving fees whilst church services have been restricted.
 - Keeping a sensible eye on costs when things have been difficult e.g. managing heating costs.
 - Volunteers doing nearly all the churchyard maintenance in 2020.
- We received a legacy of £5,000.
- We received an additional £2,000 in investment income as a result of re-balancing our cash assets (following a decision at the January PCC). At the beginning of February 2020 we moved some £150,000 of cash assets into the Church of England Fund.
- We benefited (as we expected to) from a reduction in our parish share contributions of c. £2,000 per month from May 2020 onwards.

Parish Church of St Mary the Virgin, Great Dunmow
Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	90,678	1,810	-	92,488	90,038
Income from charitable activities	25,685	-	-	25,685	38,401
Other trading activities	9,773	2,000	-	11,773	15,802
Investments	12,365	335	-	12,701	10,808
Other income	-	-	-	-	-
Total income	138,501	4,145	-	142,646	155,049
Expenditure on:					
Raising funds	-	-	-	-	1,149
Expenditure on charitable activities	114,817	14,631	-	129,448	138,966
Other expenditure	356	12,642	-	12,998	11,307
Total expenditure	115,173	27,273	-	142,446	151,422
Net income / (expenditure) resources before transfer	23,328	(23,127)	-	200	3,628
Transfers:					
Gross transfers between funds - in	300	-	-	300	480,438
Gross transfers between funds - out	(300)	-	-	(300)	(480,438)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	14,280	2,135	3,843	20,258	21,815
Net movement in funds	37,608	(20,992)	3,843	20,458	25,443
Reconciliation of funds					
Total funds brought forward	267,522	114,457	42,581	424,560	399,117
Total funds carried forward	305,129	93,465	46,423	445,018	424,560

Approved on 14th April 2021 by:


Michael Ryley

Churchwarden


Catherine Salmon

Churchwarden



Parish Church of St Mary the Virgin, Great Dunmow

Analysis of income and expenditure
Selected period: 01 January 2020 to 31 December 2020

	General	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments from:						
Donations and legacies						
0100A - Planned Giving by STO Gift Aid	36,065	-	240	-	36,305	37,306
0100B - Parish Giving Scheme (PGS)	1,464	-	-	-	1,464	1,457
0101 - Planned Giving by envelope Gift Aid	3,420	-	-	-	3,420	6,492
0101B - Pink envelope Gifts	6,803	-	-	-	6,803	6,049
0102 - Tax recovered	14,775	-	-	-	14,775	15,362
0102CF - Tax recovered re-ordering	-	1,853	-	-	1,853	-
0105 - Gift Days/Sundry Donations	-	225	-	-	225	-
0202 - Legacies	5,000	-	-	-	5,000	1,000
0251 - Standing orders not Gift Aid	5,645	-	-	-	5,645	3,487
0293 - Non tax efficient regular envelopes	256	-	-	-	256	330
0391C - Regular service cash	1,372	-	-	-	1,372	4,348
0394 - Special service collections pink	160	-	-	-	160	1,161
0394C - Special service cash	589	-	-	-	589	2,311
0395 - Messy Church and other children collecti	102	-	-	-	102	212
0396 - Sundry donations e.g.wall safe	288	-	-	-	288	177
0491 - One-off donations	12,660	-	-	-	12,660	3,473
0491CF - Chair fund sponsorship and donations	-	-	1,570	-	1,570	6,875
Donations and legacies Totals	88,599	2,078	1,810	-	92,488	90,038
Income from charitable activities						
0401 - Hall rents SMC	322	-	-	-	322	2,260
0402 - Hall rents SMR	3,884	-	-	-	3,884	7,589
0403 - Parish Magazine	12,450	-	-	-	12,450	16,201
0404 - PCC Fees	8,942	60	-	-	9,002	12,277
0404CY - Churchyard fees	-	27	-	-	27	74
Income from charitable activities Totals	25,598	87	-	-	25,685	38,401
Other trading activities						
0201 - Grants received	750	-	-	-	750	-
0201CF - Chair fund grants	-	-	2,000	-	2,000	-
0203 - Fund Raising Events	3,531	-	-	-	3,531	3,318
0203CF - Re-ordering project 2019/20	994	101	-	-	1,094	8,082
0890 - Fundraising	-	-	-	-	-	260
0891 - Churchyard grant	-	3,507	-	-	3,507	3,500
0892 - Other grants	396	-	-	-	396	364
0991 - Easy fundraising	265	-	-	-	265	278
1201 - Church hire	230	-	-	-	230	-
Other trading activities Totals	6,166	3,607	2,000	-	11,773	15,802
Investments						
0301 - Interest	2,529	2,750	335	-	5,614	3,838
0301CY - Churchyard interest	-	24	-	-	24	37

						Total
	General	Designated	Restricted	Endowment	This year	Last year
0301FB - Dividends for fabric	-	7,063	-	-	7,063	6,933
Investments Totals	2,529	9,837	335	-	12,701	10,808
Income and endowments Grand totals	122,892	15,609	4,145	-	142,646	155,049
Expenditure on:						
Raising funds						
3000 - Fund raising costs	-	-	-	-	-	1,149
Raising funds Totals	-	-	-	-	-	1,149
Expenditure on charitable activities						
1000 - Charitable giving	6,050	-	-	-	6,050	3,448
1004 - Secular Charities	114	-	-	-	114	1,046
2001 - Quota and deanery	61,382	-	-	-	61,382	72,068
2002 - Dunmow Clergy's expenses	2,742	-	-	-	2,742	2,387
2002A - Training for Staff and Others	-	-	-	-	-	16
2002B - Outreach and Connect 120	207	-	-	-	207	1,763
2003 - Children's Church	-	38	-	-	38	(202)
2003M - Messy Church	138	-	-	-	138	395
2005A - Church Heat/light/water	3,780	-	-	-	3,780	5,968
2005B - Church insurance	4,454	-	-	-	4,454	4,264
2006 - Church repairs and maintenance	-	1,029	1,539	-	2,568	2,605
2006CY - Churchyard repairs and maintenance	-	26	221	-	247	1,831
2007 - Upkeep of services	1,104	-	-	-	1,104	1,621
2007CY - Churchyard expenses	-	46	-	-	46	716
2008 - Fees due to DBF	5,687	-	-	-	5,687	4,217
2009 - Magazine - Outlook	9,000	-	-	-	9,000	10,845
2010 - SMR	3,972	-	-	-	3,972	4,023
2011 - SMC	2,877	-	-	-	2,877	4,012
2013 - Fabric - major work on Church building	-	-	12,870	-	12,870	-
2016 - Organists/ Choir assistant	1,492	-	-	-	1,492	5,878
2016CY - Churchyard wages	-	-	-	-	-	324
2016PSA - Professional services Administration	-	-	-	-	-	414
2017 - Choir and Performing Licences	520	107	-	-	627	729
2018 - Church bells	-	32	-	-	32	-
4000 - Church office	1,135	-	-	-	1,135	1,808
4500 - Office Assistant	8,885	-	-	-	8,885	8,790
Expenditure on charitable activities Totals	113,540	1,277	14,631	-	129,448	138,966
Other expenditure						
2200CF - Re-ordering project 2019/20 expenditure	-	-	12,642	-	12,642	10,890
5000 - Sundry expenditure	146	20	-	-	166	377
5000CY - Riverbank expenditure	-	-	-	-	-	40
5001 - Teaching materials	190	-	-	-	190	-
Other expenditure Totals	336	20	12,642	-	12,998	11,307
Expenditure Grand totals	113,876	1,297	27,273	-	142,446	151,422

Parish Church of St Mary the Virgin, Great Dunmow

Balance Sheet detailed

	As at 31/12/2020	As at 31/12/2019
Fixed assets		
8001: C K Carter (window)	-	-
8002: Dunmow Estate (church maintenance)	0.01	0.01
8003: Mary Clarke (church maintenance)	-	-
8004: Eleanor Starn Sewell(church maintenance)	-	-
8005: Miss C K Carter (church maintenance)	-	-
8006: F C Culf (church maintenance)	37,491.76	35,079.45
8007: Tithe Chancel (income retained)	15,624.43	14,194.14
9000A: St Mary's Room	330.00	330.00
9000B: St Mary's Centre	62,742.00	62,742.00
9112A: Brian Goodey Fabric Fund 001J	75,976.01	68,924.40
9200: Long Term CBF investments 001F	62,943.44	60,829.82
9300: Investment Fund 2020 001S	157,536.30	-
Total Fixed assets	412,643.95	242,099.82
Current assets		
9001: General - Lloyds current 00072320	12,044.73	6,512.14
9002: Bellringers Account 00771938	6,863.93	6,852.23
9002A: PCC ChoirFund Account 00773604	1,139.00	1,137.75
9003: Churchyard - Lloyds current 00072436	3,739.43	223.04
9004: Fabric - Lloyds deposit 07028548	4,242.03	42,081.83
9101: General reserve CCLA/CBF 608153002D	-	41,578.11
9102: Churchyard reserve CCLA/CBF 60813003D	-	5,101.85
9103: Briggs and Ellis (grave maintenance)	-	19,904.99
9104: Fabric CCLA/CBF 608153001D	-	32,502.65
9105: Development CCLA/CBF 608153007D	-	591.55
9106: Organ CCLA/CBF 608153006D	-	645.54
9107: Youth CCLA/CBF 608153009D	-	7,961.29
9108: General Lloyds deposit 0774600	-	-
9109A: Reserve 00773485	7,112.79	9,078.99
9110: Friends Bank account	3,509.76	3,004.76
9111: Outlook - Lloyds internet 00773590	1,100.05	305.07
9112: Fabric CCLA Investment Fund 608153001J	-	-
9113: Bellringers	-	-
9114: Project Account 00773388	2,423.50	6,137.53
9115: Investment Fund 2020	-	-
9401: Debtors:Prepayments and receipts due	4,510.42	4,510.42
9402: Debtors:Tax refund due	-	-
9403: Debtors:Interest due	-	-
Z05: Accounts Receivable	2,850.00	2,845.51
Total Current assets	49,535.64	190,975.25
Liabilities		
6699: Agency collections	-	-
9302: Accrued expenses	-	-
Z04: Accounts Payable	17,161.70	8,515.52
Total Liabilities	17,161.70	8,515.52

Reserves

	Net Asset surplus (deficit)	445,017.89	424,559.55
Excess/(deficit) to date		200.19	3,627.56
Z01: Starting balances		426,621.01	399,116.61
Z02: Gains/(losses) on investment assets		(2,061.46)	-
Z03: Gains/(losses) on investment assets		20,258.15	21,815.38
Total Reserves		445,017.89	424,559.55

Represented by Funds

General (Unrestricted)	38,875.24	29,265.66
Designated	266,254.23	238,255.96
Restricted	93,464.98	114,457.09
Endowment	46,423.44	42,580.84
Total	445,017.89	424,559.55

Notes to the Financial Statements for the year ending 31st December 2020

These financial statements have been prepared on an accruals basis in accordance with current Church Accounting Regulations and in accordance with the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015).

1. Funds Accounting

Unrestricted funds – general funds which can be used for PCC ordinary purposes.

Designated funds – monies set aside by the PCC for specific future projects or purposes.

Restricted funds – a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or legacy; b) donations or grants received for a specific objective or invited by the PCC for a specific object. The funds may only be expended on that specific object for which they were given.

Endowment funds – funds the capital of which must be maintained; only income arising from the investment of the endowment may be used; either as restricted or unrestricted funds depending upon the purposes set out in the original endowment.

The endowment funds shown in the balance sheet used to include the Dunmow Estate which is not under the control of the PCC. The income from them all is paid to the Fabric and Churchyard fund accounts. Following an agreement with our independent examiner and the Chelmsford DBF we have removed the Dunmow Estate from the accounts. The Dunmow Estate has its own charity number and is filed separately with the Charity Commissioners.

2. Paid for Regular services

During the year, the PCC used a self-employed Director of Music and a Musical Assistant and a cleaner, all self-employed. Due to personal circumstances and coronavirus, the self-employed churchyard gardener was not able to complete any hours in 2020. Instead, the work was performed by volunteers.

The musical team waived their fees from quarter 2 2020 onwards (some were re-couped via the government's coronavirus relief scheme for the self-employed we believe) when music in church was either disallowed or very restricted).

The arrangement with the cleaner was temporarily changed from September 2020. Hours were reduced from 6 hours per week to 2 hours while St Mary's Nursery took responsibility for the cleaning of St Mary's room. This arrangement supported the nursery in having sole use of SMR and provided them with the control that was necessary under coronavirus guidelines.

The church administrator is employed by the PCC and has opted to enrol with the Church Workers Pension Fund (see note 4 for more detail) administered by the Church of England. No employer National Insurance contributions are due as the administrator salary falls below the threshold for qualification.

All rates of remuneration are renewed annually and were increased by the change in CPI from November 2018 to November 2019 and are maintained at least the minimum living wage.

The total paid out for all these services in 2018 was £12,601 including both pension contributions and payroll costs due to the Diocese for the administrator.

3. Assets

Fixed Assets – Tangible fixed assets comprise the 2 halls owned, maintained and used by the PCC. Original cost for St Mary's Room was £330 and the building cost of St Mary's Centre in 1991 was £62,742.

Investments are stated at market value on the balance sheet date and valuations of shares are at December 31, 2020.

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

4. Church Workers Pension Fund (CWPF)

The PCC of St Mary the Virgin Great Dunmow participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102 as it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in 2020 amount to £714.31.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, The PCC of St Mary the Virgin Great Dunmow could become responsible for paying a share of that employer's pension liabilities.

Independent examiner's report to the PCC of St Mary's, Great Dunmow

I report on the accounts of the PCC for the year ended 31 December 2020, which are set out on the attached 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 is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

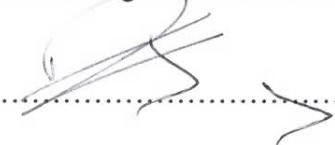
Basis of Independent Examiners Statement.

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 connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Date21/4/2021.....

Ray Joy,

1 Putter Court
Braintree
01376812929
Rayjoy1@btopenworld.com

Return of Parish Finance

January To December 2020

Parish ref:
Parish :
Great Dunmow: St Mary The Virgin

If this form is NOT completed on behalf of the entire parish, please list below the churches included.
Great Dunmow: St Mary the Virgin

Deanery:
Dunmow And Stanstead
Diocese:
Chelmsford

INCOMING RESOURCES

	UNRESTRICTED (nearest £)	RESTRICTED (nearest £)
Voluntary Income/receipts		
01 Planned Giving	46850	240
03 Collections at services	9314	-
04 All other giving and voluntary receipts, including special appeals (recurring and one-off)	12885	1570
06 Gift Aid recovered	16628	-
07 Legacies received (capital value)	5000	-
08 Grants (include recurring and one-off)	4653	2000
TOTAL Voluntary Income	95331	3810

Activities for generating funds	
09 Gross income from fundraising activities	4890
Income from investments	
10 Dividends, interest, income from property etc	12365
Church activities	
11 Statutory fees retained by the PCC (weddings, funerals etc)	9029
12 Gross income from trading (e.g. hall lettings, magazine, bookstall)	16886
Other incoming resources	
13 Other incoming resources / receipts not already listed	-
TOTAL INCOMING RESOURCES (from Financial Statements)	-
A Unrestricted	138501
B Restricted	4145
C TOTAL	142646
Planned givers and legacies	
14 Number of Planned Givers	80
16 Number of new legacies received	1

RESOURCES EXPENDED

	UNRESTRICTED (nearest £)	RESTRICTED (nearest £)
Costs of generating income		
17 Fund-raising activities (costs and payments)	-	-
Church activities		
18 Mission giving and donations	6164	-
19 Diocesan parish share contribution	61382	-
20 Salaries, wages and honoraria	10377	-
21 Clergy and staff expenses	2742	-
Church expenses		
22 Church expenses: Mission and evangelism costs	345	12642
23 Church running expenses	7792	-
24 Church utility bills	3780	-
25 Costs of trading	21536	-
Major capital expenditure		
27 Major repairs to the church building	1029	14409
28 Major repairs to the church hall or other PCC property, including redecoration	26	221
29 New building work to the church, church hall, clergy housing or any other PCC property	-	-
SUB-TOTAL for Church activities & expenses	115173	27273
99 Other outgoing resources / payments	-	-
TOTAL RESOURCES EXPENDED (from Financial Statements)	-	-
D Unrestricted	115173	
E Restricted	27273	
F TOTAL	142446	

Cash and investment balances	
31 Cash and deposit balance as at 31st December	22108
32 Investments as at 31st December	227699
Account total: On which basis are your accounts prepared? (indicate ONE)	
	14134
	81383

30 RECEIPTS AND PAYMENTS

ACCRUALS ☐ Y

Your diocese can supply notes to explain what each section is. These are consistent with the guidance provided in PCC accountability, 2013.

Date 26 Apr 2021
Name Nigel Dodd
Position Treasurer
Contact (Phone or E-mail) 01371873834

Looking back across 2020, were there any exceptional circumstances or significant changes that may have led to unusual figures?

Please provide details in the box below

Independent examiner's report to the PCC of St Mary's, Great Dunmow

I report on the accounts of the PCC for the year ended 31 December 2020, which are set out on the attached 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 is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

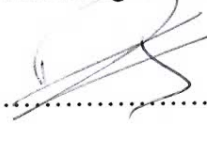
Basis of Independent Examiners Statement.

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 connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Date21/4/2021.....

Ray Joy,

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Braintree
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Rayjoy1@btopenworld.com