

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

ANNUAL REPORT

For the year 2021

Purpose of the PCC

The PCC has the following functions:

- Co-operation with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical
- The consideration and discussion of matters concerning the Church of England or any other matters of religious or public interest, but not the declaration of the doctrine of the Church on any question.
- Making known and putting into effect any provisions made by the diocesan synod or the deanery synod, but without prejudice to the powers of the council on any particular matter.
- Giving advice to the diocesan synod and the deanery synod on any matter referred to the council.
- Raising such matters as the council consider appropriate with the diocesan synod or deanery synod.

Given what it is and its responsibilities, the function of the PCC can be summarised as follows: **It exists to enable the church to play its part in God's mission to his world.**

Mission Statement

St Mary's mission statement is shared with St Andrew's Barnston. It is: **'To know Jesus better and make him 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. The number of number of lay representatives elected was nine (see below)

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

<u>Priest in Charge</u>	Rev Tom Warmington (<i>installed April 2021</i>)
<u>Assistant Curate</u>	Revd Elsie Bouffler
<u>Churchwardens</u>	Michael Ryley (<i>PCC Vice Chair</i>) Catherine Salmon
<u>PCC Treasurer</u>	Nigel Dodd

PCC Secretary

Jenny Dalton White

Deanery Synod Representatives *(all elected for a term of 3 years in 2020)*

Maureen Best
Jenny Dalton White
Malcolm Dulwich

Elected Members *(elected for a term of 3 years on a rolling programme)*

Michael Best	Colin Parker
Gerald Crowley	Jenny Salisbury
Norma Danes	Edward Salmon
Ann Deakins	Linda Todd
Bruce Drew	Helen Wright
Marcus Frost	

Committees of the PCC

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

Standing Committee

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

Finance Committee

Oversees the Church finances, budgeting and purchases and co-ordinates stewardship and other appeals

Fabric Committee

Deals with repairs and maintenance of the Church, car park and Church halls (SMR & SMC)

Churchyard Committee & Riverbank

In abeyance

Publicity Committee

Oversees monthly production of Outlook and the structure and maintenance of the website

PCC Representatives

PCC and ordinary church members were appointed to the following positions:

Parish Safeguarding Officer and DBS: Sarah Jeffrey *(until February 2022)*

PCC Safeguarding representative: Jenny Salisbury

Electoral Roll Officer: Jenny Dalton White

Trustee to St Mary's Church Nursery: Wendy Bowler

Churches Together in Dunmow representative:

Jenny Salisbury

Ministers of Communion: Mike Best, Norma Danes, Tom Deakins, Mary Jensen, Liz Kerry, Elaine Peck, Marian Tuttlebee

Church Membership

There were 129 names on the Church Electoral Roll at the APCM in 2021. The corresponding figure for the previous year was 131 names on the Electoral Roll.

Ministry Team

Clergy Revd Tom Warmington (Priest in Charge)
Revd Elsie Bouffler (Assistant Curate)
Revd Canon Rosemary Drew (Bishop's Permission to Officiate)

Licensed Lay ministers

Gerald Crowley (Reader - Bishop's Permission to Officiate)
Pam Warren (Pastoral Assistant)
Jo Wood (Ordinand. Licenced as Lay Minister to Pilgrim Parishes
June 2021, Ordained Sept 2021)

Objectives and performance over the year

The PCC met six times during the year both by zoom and in St Mary's Church.

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 2020 and charitable giving allowances plus reviewing on a regular basis the 2021 Budget. Receipt of accounts, financial reports, budget and stewardship reports
- Liaising with the Priest in Charge in assessing and implementing plans for relaxing restrictions arising from Covid 19 guidance.
- Discussions on future Mission, Vision and Values for St Mary's including detailed discussion of the Parish Survey 2021 and the responses received. In October PCC held a discussion afternoon to review the findings.
- Overseeing and approving the Baptism Policy.
- Overseeing and discussing the service pattern for St Mary's and planning for Christmas and Easter services.
- Some members of PCC attended CPAS training on the '5 purposes of PCC'
- Supporting those in authorised and licensed ministries, including: Revd Elsie Bouffler as assistant curate; Pam Warren as lay assistant for the distribution of communion to the sick and housebound; Jo Wood training for ordination and future licensing; Jenny Salisbury training for LLM (paused September 2021)
- Support for our Foundation Governors at Dunmow St Mary's Primary School and Trustee to St Mary's Church Nursery.
- PCC adopted a vision statement, shared with St Andrew's, Barnston, to be a church of Christ-centred, Spirit-led, disciple making disciples committed to growing higher, deeper and wider in God's love.

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). In addition PCC ensured compliance with the 'Safer Recruitment' process.

The PCC supported continued spiritual education through Home Groups, Lent and Advent Groups, 24/7 Prayer, Children's Church and Messy Church.

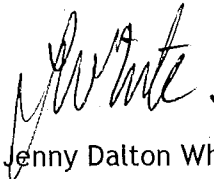
The PCC maintained its close association with the town including Churches Together in Dunmow and maintaining links with Dunmow and the wider community. PCC members also actively participate in Deanery and Diocesan Synod.

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

Approved by the PCC on 15 MARCH 2022 and signed on its behalf by



Rev Tom Warmington
(Priest in Charge)



Jenny Dalton White
(Secretary)

St Mary the Virgin Great Dunmow

End of Year Financial Statements

Year ending December 31st 2021

Finances 2021 – Report for the APCM

Summary

The financial reports that follow reflect the challenging, but exciting year we have had at St Mary's. We have had to deal with the difficulties presented by coronavirus, we have moved from a period of vacancy to Rev. Tom's incumbency, and we have embarked on the Audio-Visual project which as I write this, is nearing completion.

We finished this challenging year very close to a balance of income and expenditure (excluding the balance on the account of the Friends of St Mary's, we were within about £20 of break-even). On behalf of the PCC a huge thank you to all those who helped, through their generosity, hard work, innovation and prayer.

Coronavirus continued to affect our finances

Despite the easing of restrictions compared to 2020, it is clear that things are not back to normal, and in some ways they may never be.

- Collections in church have been well down during coronavirus and while giving in total is close to 2019 levels, we are seeing that giving is more concentrated around fewer donors; the loss of more occasional donors has hit total giving by as much as much as 10% since 2019.
- Outlook has once again been disrupted with the suspension of the paper version for the first four months of the year. The break has also led to slower renewals and the Outlook team have worked incredibly hard attracting new advertisers.
- Our room bookings were dormant until September, with the exception of the nursery, who had sole occupancy of SMR until the autumn term. Whilst there is some activity now, bookings are still well down on pre-pandemic levels.
- To balance these financial hardships, some costs were also lower as our church services were restricted. These were returning to normal in the 2nd half of the year, but these lower costs gave us back c. £3,000 over the year.
- We had expected to start work on some structural maintenance of the church in 2021, but this has proved challenging. We have therefore not spent anything on major fabric projects (excluding the fully funded AV project). This is not a sustainable position.

We qualified for Four Months of Parish Share Relief

We continued to receive vacancy relief on our parish share contributions to the diocese for the first 4 months of 2021. This amounted to c. £8,000. We will see our parish share therefore jump back up by £10,000 in 2022. As reported in last year's accounts, we have so far paid our parish share in full over the period of coronavirus.

Clergy expenses are running below pre-pandemic levels.

The Audio-Visual Project has been fully covered by fund-raising

If 2020 was the year of the re-ordering project, then 2021 was the year of the AV project. Including grants, some fund-raising and most of all the generosity of our church members, the full budget cost of £18,000 was raised during 2021. This cost and income has been fully accounted for within the 2021 accounts, even though only phase I was completed within the calendar year.

Commentary on the Financial Statements

Over the full year, we saw total income of £144,169 and expenditure of £145,985, a deficit of £1,716. These are very similar levels to 2020. Of this, the balance of spending and expenditure of the Friends of St Mary's was adverse by £1,695 (this is perfectly normal and is seen as the designated spend number in sundry expenditure). It does mean that excluding The Friends, we were very close to break-even with a deficit of just £21.

It is worth remembering that just as the 2021 figures contain lines for the AV project, so 2020 included much of the income and costs of the re-ordering project.

- Income from donations and legacies was slightly up on 2020 at £93,458.
 - This includes c. £15,600 for the AV project
 - We had one legacy of £1,000
 - Regular giving through standing orders was up slightly on 2020 by £860 (just over 2%)
 - Collections in church have recovered slightly since 2020 but are still some £10,000 below pre-pandemic levels, including the tax we would have reclaimed. Just shy of £1,000 of this is coming back through the increased use of the contactless device (Good Plate), but, overwhelmingly, this gap has been compensated for by the high level of one-off donations. These are ordinarily given by our regular givers responding to the church's needs and have been much higher during these years of coronavirus.
- Net income from our other charitable activities has picked up in the 2nd half of the year, but is still well off pre-pandemic levels. All-in-all there has been a small surplus on these activities driven by PCC fees.
 - Rental income from SMR and SMC has been £4,091 versus running costs of £7,253
 - Outlook income was £1,234 more than its print costs
 - Net PCC fees increased in line with more weddings and funerals. (+£6,145).
- Fund-raising activity is still continuing and £3,515 was raised in total.
 - Andy King helped raise nearly £1,000 towards the AV project through his concerts
 - Coffee Cake and Chatter re-started in September and raised over £850 in 3 months.
- We received a number of grants totalling £7,500 in 2021. As well as £3,500 for the Churchyard, we received grants from the Beatrice Laing Trust and the Allchurches Trust (part of Ecclesiastical Insurance, our insurer) for the AV project.
- It was a good year for our investments.
 - Investment income increased slightly (£860) as we saw the full-year benefit of moving cash into the Church of England Investment Fund in February 2020. This move has increased our annual investment income by c. £3,000 a year in total
 - The annual revaluation of our investments saw an increase of some £40,000, although of course this value can go down as well as up.

- On the expenditure side we benefited from a year of no financial surprises. If you remember in 2020 we had to replace the floor in the north aisle, but we know that future spend will be required on the fabric of St Mary's.
- We have continued to spend less on those doing paid work for the church.
 - Whilst our service pattern was restricted by coronavirus and the choir was out of action, there was a saving on organist fees. These re-started in the 3rd quarter.
 - Churchyard wages have fallen from some £1,500 to close to zero over the last four years. The vast majority of the maintenance has been done by volunteers over the last years. The PCC are hugely grateful for their contribution.
- We have started to see some costs increase as the cost of living general goes up.
 - We saw the cost of printing Outlook go up from £900 per issue to £1100 per issue in December. This partly reflects increase circulation numbers, but largely the increasing costs since the original rate was set in 2014.
 - The PCC agreed to increase remuneration levels for those doing paid work for us by 5.1% in December in line with November's CPI.
 - We are on fixed tariffs for gas and electricity until October 2023.
 - We can expect to see other costs increase as we move through 2022.
- The PCC agreed the following Charity donations:
 - 3 Christmas charities
 - Food Bank £400
 - Tear Fund £400
 - CHESS £400
 - Faith in Action £600
 - World Vision £600
 - Messy church £200
 - CMS £2000
 - Lea and Petra Williams £1400

In addition, special collections were made for Christian Aid and the Children's Society.

Notes to the Financial Statements for the year ending 31st December 2021

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 has not completed any hours in 2021. Instead, the work was performed by volunteers. It is expected that this will be the arrangement in 2022 too.

The musical team waived their fees in quarters 1 and 2 of 2021 (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.

From September the arrangement with the cleaner of SMR and SMC reverted to the pre-pandemic structure of 6 hours per week.

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 2020 to November 2021 and are maintained at least the minimum living wage.

The total paid out for all these services in 2018 was £12,723 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, 2021.

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. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

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

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (**2021: £714.96**).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

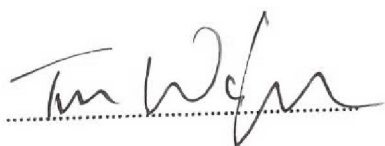
For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

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 the failed employer's pension liabilities.

Parish Church of St Mary the Virgin, Great Dunmow
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	92,217.72	1,240.00	-	93,457.72	92,487.63
Income from charitable activities	24,269.17	-	-	24,269.17	25,685.08
Other trading activities	8,882.83	4,000.00	-	12,882.83	11,772.77
Investments	13,101.51	457.88	-	13,559.39	12,700.72
Other income	-	-	-	-	-
Total income	138,471.23	5,697.88	-	144,169.11	142,646.20
Expenditure on:					
Raising funds	48.00	-	-	48.00	-
Expenditure on charitable activities	123,587.68	1,983.39	-	125,571.07	129,447.70
Other expenditure	15,328.11	5,037.50	-	20,365.61	12,998.31
Total expenditure	138,963.79	7,020.89	-	145,984.68	142,446.01
Net income / (expenditure) resources before transfer	(492.56)	(1,323.01)	-	(1,815.57)	200.19
Transfers:					
Gross transfers between funds - in	338.43	9,856.66	-	10,195.29	300.00
Gross transfers between funds - out	(10,195.29)	-	-	(10,195.29)	(300.00)
Other recognised gains / losses					
Gains/losses on investment assets	21,539.80	18,290.53	-	39,830.33	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	20,258.15
Net movement in funds	11,190.38	26,824.38	-	38,014.76	20,458.34
Reconciliation of funds					
Total funds brought forward	305,129.47	93,464.98	46,423.44	445,017.89	424,559.55
Total funds carried forward	316,319.85	120,289.36	46,423.44	483,032.65	445,017.89

Approved on 7th April 2022 by:



Rev. Tom Warmington

Priest-in-Charge



Michael Ryley

Churchwarden

Parish Church of St Mary the Virgin, Great Dunmow

Analysis of income and expenditure
Selected period: 01 January 2021 to 31 December 2021

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Income and endowments from:						
Donations and legacies						
0100A - Planned Giving by STO Gift Aid	35,799.50	-	240.00	-	36,039.50	36,304.75
0100B - Parish Giving Scheme (PGS)	1,348.56	-	-	-	1,348.56	1,464.30
0101 - Planned Giving by envelope Gift Aid	1,960.00	-	-	-	1,960.00	3,420.00
0101B - Pink envelope Gifts	7,244.40	-	-	-	7,244.40	6,802.55
0102 - Tax recovered	12,251.57	-	-	-	12,251.57	14,775.17
0102 AV - Tax recovered - AV	-	2,953.25	-	-	2,953.25	-
0102CF - Tax recovered re-ordering	-	-	-	-	-	1,853.22
0105 - Gift Days/Sundry Donations	-	-	-	-	-	225.00
0202 - Legacies	1,000.00	-	-	-	1,000.00	5,000.00
0251 - Standing orders not Gift Aid	6,780.00	-	-	-	6,780.00	5,645.00
0293 - Non tax efficient regular envelopes	-	-	-	-	-	256.00
0391C - Regular service cash	1,322.35	-	-	-	1,322.35	1,372.45
0391GP - Regular service - Good Plate	964.74	-	-	-	964.74	-
0394 - Special service collections pink	325.00	-	-	-	325.00	160.00
0394C - Special service cash	1,105.96	-	-	-	1,105.96	589.07
0395 - Messy Church and other children collecti	5.00	-	-	-	5.00	102.11
0396 - Sundry donations e.g.wall safe	-	-	-	-	-	287.81
0491 - One-off donations	7,517.39	-	-	-	7,517.39	12,660.20
0491 AV - One off donations - AV	-	11,640.00	1,000.00	-	12,640.00	-
0491CF - Chair fund sponsorship and donations	-	-	-	-	-	1,570.00
Donations and legacies Totals	77,624.47	14,593.25	1,240.00	-	93,457.72	92,487.63
Income from charitable activities						
0401 - Hall rents SMC	190.00	-	-	-	190.00	322.00
0402 - Hall rents SMR	3,901.00	-	-	-	3,901.00	3,883.96
0403 - Parish Magazine	9,734.07	-	-	-	9,734.07	12,450.00
0404 - PCC Fees	10,192.10	225.00	-	-	10,417.10	9,002.12
0404CY - Churchyard fees	-	27.00	-	-	27.00	27.00
Income from charitable activities Totals	24,017.17	252.00	-	-	24,269.17	25,685.08
Other trading activities						
0201 - Grants received	-	-	-	-	-	750.00
0201 AV - Grants received AV project	-	-	4,000.00	-	4,000.00	-
0201CF - Chair fund grants	-	-	-	-	-	2,000.00
0203 - Fund Raising Events	2,623.09	-	-	-	2,623.09	3,530.51
0203 AV - AV fund-raising	748.00	144.00	-	-	892.00	-
0203CF - Re-ordering project 2019/20	-	-	-	-	-	1,094.35
0891 - Churchyard grant	-	3,500.00	-	-	3,500.00	3,506.75
0892 - VAT refund	1,051.88	-	-	-	1,051.88	396.14
0991 - Easy fundraising	435.86	-	-	-	435.86	265.02
1201 - Church hire	380.00	-	-	-	380.00	230.00
Other trading activities Totals	5,238.83	3,644.00	4,000.00	-	12,882.83	11,772.77

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Investments						
0301 - Unrestricted interest and dividends	1,876.14	-	-	-	1,876.14	5,613.76
0301CY - Churchyard interest	-	-	-	-	-	23.96
0301RD - Restricted/designated Investment income	340.26	10,885.11	457.88	-	11,683.25	7,063.00
Investments Totals	2,216.40	10,885.11	457.88	-	13,559.39	12,700.72
Income and endowments Grand totals	109,096.87	29,374.36	5,697.88	-	144,169.11	142,646.20
Expenditure on:						
Raising funds						
3000 - Fund raising costs	48.00	-	-	-	48.00	-
Raising funds Totals	48.00	-	-	-	48.00	-
Expenditure on charitable activities						
1000 - Charitable giving	6,000.00	-	-	-	6,000.00	6,050.00
1004 - Secular Charities	-	-	-	-	-	114.07
2001 - Quota and deanery	65,826.07	-	-	-	65,826.07	61,381.97
2002 - Dunmow Clergy's expenses	1,278.35	-	-	-	1,278.35	2,742.36
2002A - Training for Staff and Others	99.60	-	-	-	99.60	-
2002B - Outreach and Connect 120	380.20	-	-	-	380.20	207.28
2003 - Children's Church and Church Mce	132.19	244.50	-	-	376.69	37.82
2003M - Messy Church	187.41	-	-	-	187.41	137.51
2004 - Youth	-	4.76	-	-	4.76	-
2005A - Church Heat/light/water	4,079.83	-	-	-	4,079.83	3,780.33
2005B - Church insurance	4,512.48	-	-	-	4,512.48	4,454.21
2006 - Church repairs and maintenance	231.66	986.39	1,651.47	-	2,869.52	2,567.58
2006CY - Churchyard repairs and maintenance	-	4,752.90	331.92	-	5,084.82	247.25
2007 - Upkeep of services	506.23	-	-	-	506.23	1,103.75
2007CY - Churchyard expenses	-	91.50	-	-	91.50	45.50
2008 - Fees due to DBF	4,272.05	-	-	-	4,272.05	5,687.02
2009 - Magazine - Outlook	8,500.00	-	-	-	8,500.00	9,000.00
2010 - SMR	3,683.69	-	-	-	3,683.69	3,972.32
2011 - SMC	3,569.28	-	-	-	3,569.28	2,877.04
2013 - Fabric - major work on Church building	-	-	-	-	-	12,870.45
2016 - Organists/ Choir assistant	1,790.12	32.99	-	-	1,823.11	1,491.91
2016PSA - Professional services Administration	600.00	-	-	-	600.00	-
2017 - Choir and Performing Licences	658.08	110.00	-	-	768.08	627.00
2018 - Church bells	-	350.00	-	-	350.00	32.00
4000 - Church office	1,713.34	-	-	-	1,713.34	1,134.98
4500 - Office Assistant	8,994.06	-	-	-	8,994.06	8,885.35
Expenditure on charitable activities Totals	117,014.64	6,573.04	1,983.39	-	125,571.07	129,447.70
Other expenditure						
2200 AV - AV Project 2021	-	13,000.00	5,000.00	-	18,000.00	-
2200CF - Re-ordering project 2019/20 expenditure	-	-	37.50	-	37.50	12,642.00
5000 - Sundry expenditure	300.95	1,695.00	-	-	1,995.95	166.14
5001 - Teaching materials	332.16	-	-	-	332.16	190.17
Other expenditure Totals	633.11	14,695.00	5,037.50	-	20,365.61	12,998.31

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Expenditure Grand totals	117,695.75	21,268.04	7,020.89	-	145,984.68	142,446.01

Parish Church of St Mary the Virgin, Great Dunmow

Balance Sheet detailed

		As at 31/12/2021	As at 31/12/2020
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: Mss C K Carter (church maintenance)		-	-
8006: F C Culf (church maintenance)		42,797.66	37,491.76
8007: Tithe Chancel (income retained)		18,323.48	15,624.43
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		89,302.30	75,976.01
9200: Long Term CBF investments 001F		58,790.62	62,943.44
9300: Investment Fund 2020 001S		180,188.21	157,536.30
Total Fixed assets		452,474.28	412,643.95
Current assets			
9001: General - Lloyds current 00072320		6,704.67	12,044.73
9002: Bellringers Account 00771938		4,004.60	6,863.93
9002A: PCC Choir Fund Account 00773604		1,139.60	1,139.00
9003: Churchyard - Lloyds current 00072436		6,839.43	3,739.43
9004: Fabric - Lloyds deposit 07028548		17,324.94	4,242.03
9101: General reserve CCLA/CBF 608153002D		-	-
9102: Churchyard reserve CCLA/CBF 60813003D		-	-
9103: Briggs and Ellis (grave maintenance)		-	-
9104: Fabric CCLA/CBF 608153001D		-	-
9105: Development CCLA/CBF 608153007D		-	-
9106: Organ CCLA/CBF 608153006D		-	-
9107: Youth CCLA/CBF 608153009D		-	-
9108: General Lloyds deposit 0774600		-	-
9109A: Reserve 00773485		126.43	7,112.79
9110: Friends Bank account		1,814.76	3,509.76
9111: Outlook - Lloyds internet 00773590		1,947.03	1,100.05
9112: Fabric CCLA Investment Fund 608153001J		-	-
9113: Bellringers		-	-
9114: Project Account 00773388		9,873.83	2,423.50
9115: Investment Fund 2020		-	-
9401: Debtors: Prepayments and receipts due		8,642.12	4,510.42
9402: Debtors: Tax refund due		-	-
9403: Debtors: Interest due		-	-
Z05: Accounts Receivable		(750.00)	2,850.00
Total Current assets		57,667.41	49,535.64
Liabilities			
6699: Agency collections		-	-
9201: Prepayments and receipts due		27,366.30	-
9302: Accrued expenses		-	-
Z04: Accounts Payable		(257.26)	17,161.70
Total Liabilities		27,109.04	17,161.70

Reserves

	Net Asset surplus (deficit)	483,032.65	445,017.89
Excess/(deficit) to date		(1,815.57)	200.19
Z01: Starting balances		447,079.35	426,621.01
Z02: Gains/(losses) on investment assets		37,768.87	(2,061.46)
Z03: Gains/(losses) on investment assets		-	20,258.15
Total Reserves		483,032.65	445,017.89

Represented by Funds

General (Unrestricted)	32,660.26	38,875.24
Designated	283,659.59	266,254.23
Restricted	120,289.36	93,464.98
Endowment	46,423.44	46,423.44
Total	483,032.65	445,017.89



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

PCC OF THE ECCLESIASTICAL PARISH OF GREAT
DUNMOW

On accounts for the year
ended

31/12/2021

Charity no
(if any)

1129192

Set out on pages

1-13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021

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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

6/4/2022

Name:

RAYMOND JOY

Relevant professional
qualification(s) or body
(if any):

CHARTERED INSTITUTE OF PUBLIC FINANCE
AND ACCOUNTANCY

Address:

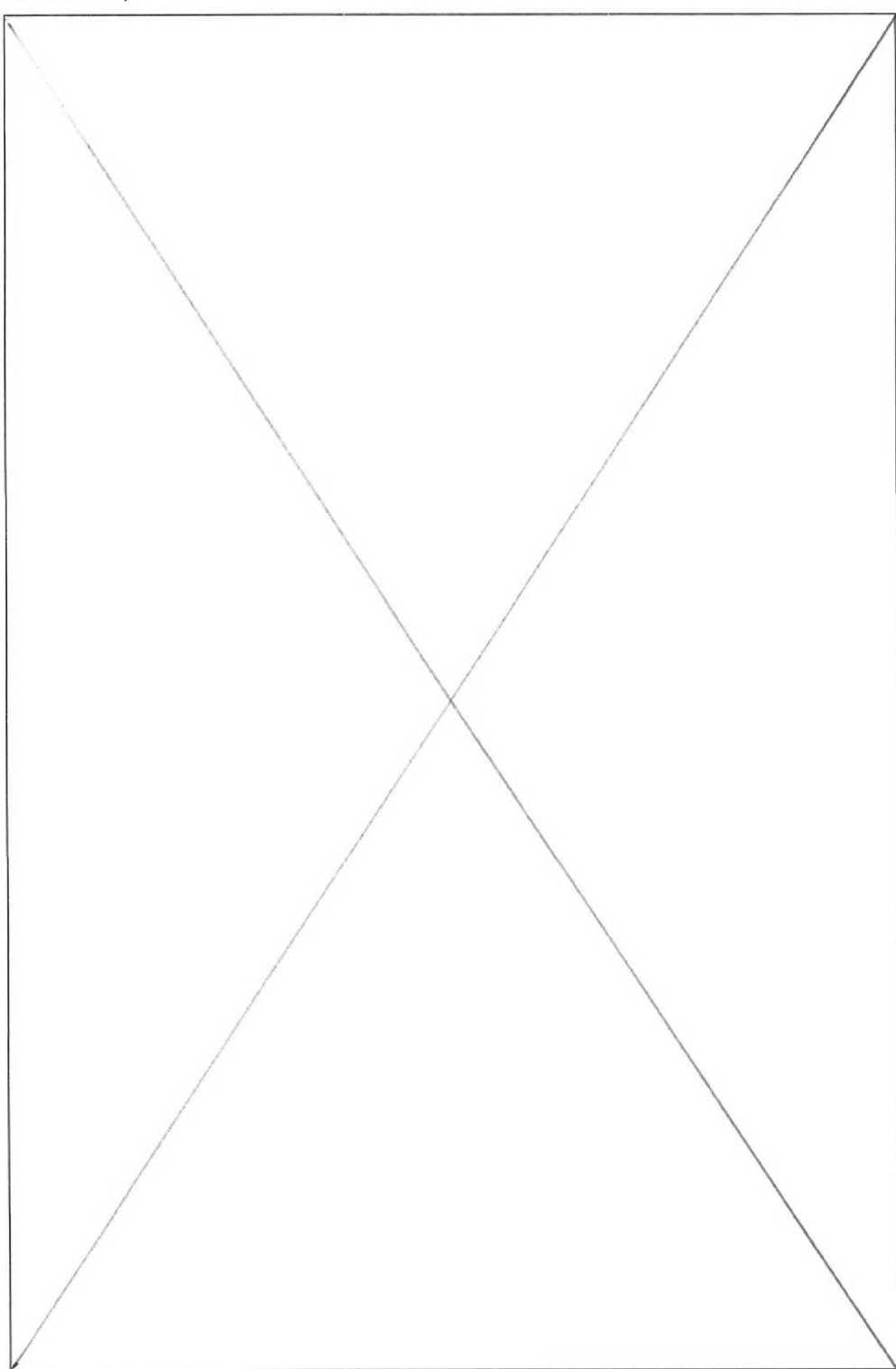
1 PUTTER COURT

BRAINTREE ESSEX

CM7 1FR

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

PCC OF THE ECCLESIASTICAL PARISH OF GREAT
DUNMOW

On accounts for the year
ended

31/12/2021

Charity no
(if any)

1129192

Set out on pages

1-13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021

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 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

6/4/2022

Name:

RAYMOND JOY

Relevant professional
qualification(s) or body
(if any):

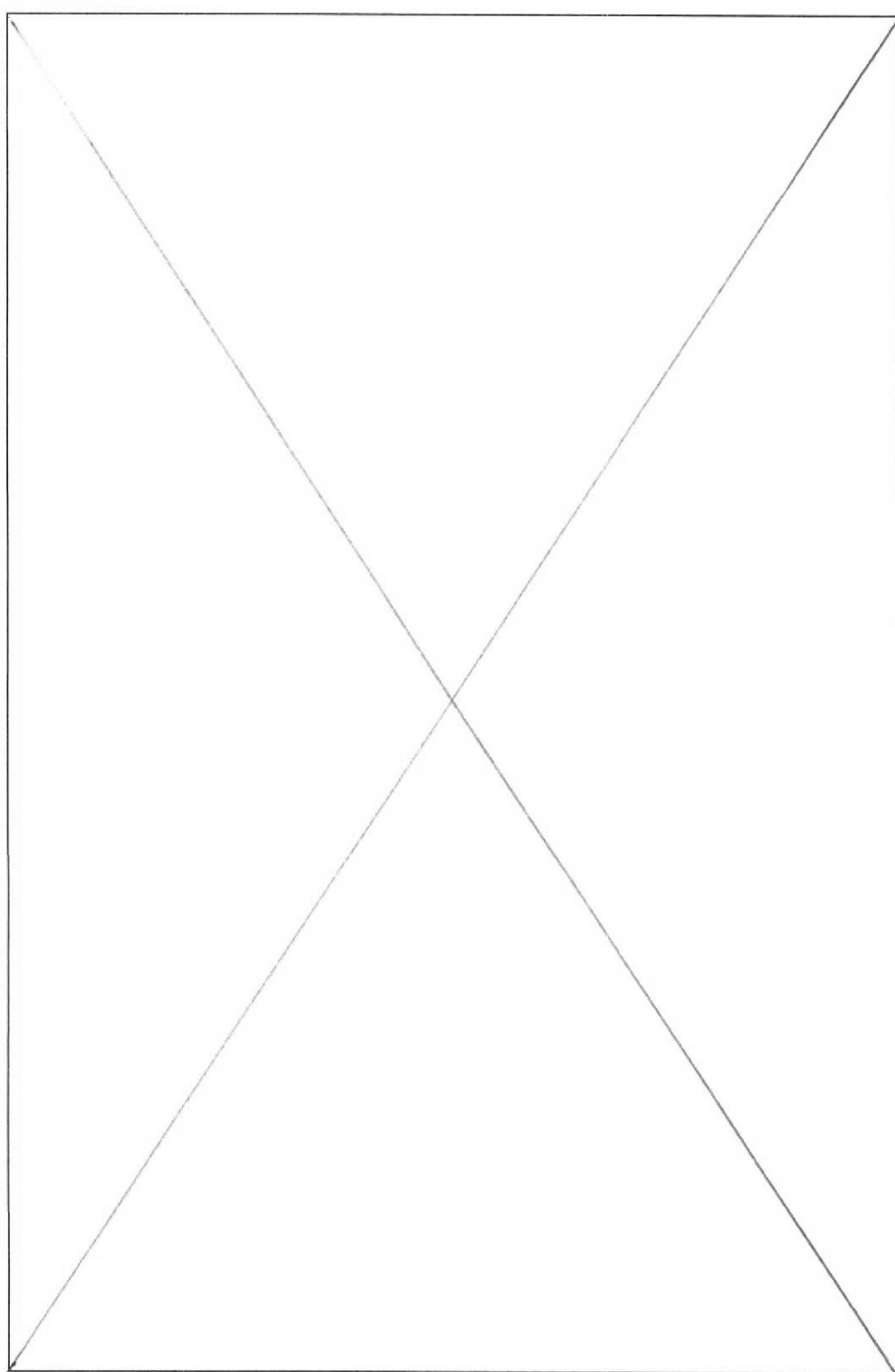
CHARTERED INSTITUTE OF PUBLIC FINANCE
AND ACCOUNTANCY

Address:

1 PUTTER COURT
BRAINTREE ESSEX
CM7 1FR

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

A large rectangular box with a diagonal cross (X) inside, indicating a space for disclosure. The box is empty, with the X formed by two thin black lines crossing at the center.