



## ST MARY THE VIRGIN, GREAT DUNMOW

# ANNUAL REPORT For the year 2022

---

### 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 lay representatives elected was nine (see below)

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

<u>Priest in Charge</u>	Revd Tom Warmington
<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
<u>PCC Secretary</u>	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
Ann Deakins	Edward Salmon
Nigel Dodd	Sandra Walker
Bruce Drew	Grace Wilcox
Marcus Frost	Helen Wright

## **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 &amp; Riverbank</u>	In abeyance
<u>Publicity Committee</u>	Oversees monthly production of Outlook, the structure and maintenance of the website and maintaining social media presence.
<u>PCC Representatives</u>	<p>PCC and ordinary church members were appointed to the following positions:</p> <p>Parish Safeguarding Officer and DBS: Becki Cobb Electoral Roll Officer: Jenny Dalton White Trustees to St Mary's Church Nursery: Wendy Bowler and Tim Potter St Mary's School Governor: Patrick Whittick Churches Together in Dunmow representative: vacant</p>

## **Church Membership**

There were 137 names on the Church Electoral Roll at the APCM in 2022. The corresponding figure for the previous year was 129 names on the Electoral Roll.

## **Ministry Team**

Clergy

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

Licensed Lay ministers

Gerald Crowley (Reader - Bishop's Permission to Officiate)  
Pam Warren (Pastoral Assistant)

## Objectives and performance over the year

The PCC met seven times during the year in St Mary's Church.

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

- PCC welcomed new appointments from the APCM and continued to invite discussion and deliberation on various matters as the year progressed.
- PCC oversaw and liaised with the Priest in Charge over the appointment of a Children and Families Leader, including reviewing and discussing the advertisement, being kept informed of the application process and praying for potential candidates.
- At the May meeting PCC reviewed the Vision Sunday responses and discussed them in detail. This work was then fed into the review of patterns and styles of worship.
- At the July meeting considerable time was given to a review of music for Sunday Services, later reviewing the role description and welcoming the appointment of a Music Leader. The appointment and musical provision were reviewed at the November meeting.
- In September Becki Cobb spoke to PCC on the general safeguarding rules as set down by the Charity Commission and exercised under Church of England guidelines and how these were to be implemented to enable St Mary's to become fully compliant. To this end all PCC members have had DBS checks and undergone online training.
- In November PCC welcomed proposed appointments including those of Mission Coordinator and Pastoral Coordinator and the formation of a Leadership Team.
- Discussion of final financial results for 2021 and charitable giving allowances plus reviewing on a regular basis the 2022 Budget. Receipt of accounts, financial reports, budget and stewardship reports
- Overseeing and discussing the service pattern for St Mary's and planning for Christmas and Easter services.
- Supporting those in authorised and licensed ministries, including: Revd Elsie Bouffler as Assistant Curate; Pam Warren as Pastoral Assistant and as she took on leadership for Ministry in Care Homes.
- Support for our Foundation Governors at Dunmow St Mary's Primary School and Trustees to St Mary's Church Nursery.
- PCC's vision statement, shared with St Andrew's, Barnston, is 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, and groups / activities for children.


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 27<sup>th</sup> March 2023 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 31<sup>st</sup> 2022**

**Independent Examiner's Report to the members/trustees of  
St Mary the Virgin , Great Dunmow, Parochial Church Council.  
Charity number 1129192**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2022 which are set out on pages 1 to 13

**Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the Act') and that an independent examination is needed.

**It is my responsibility to**

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether material matters have come to my attention.

**Basis of Independent Examiner's 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 audit opinion on the accounts.

**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 which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with s.130 of the 2011 Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no 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.

Signed: .....

Date: 16/3/2023

Name: R Joy

Relevant professional qualification or body (if any) CIPFA 1977-2015

Address: 1 PUTTER COURT BRAINTREE CMTFR

## **Finances 2022 – Report for the APCM**

### **Summary**

The accounts for 2022 have some much bigger numbers in than in 2021. This really reflects three things.

First, there is the vision developed at the end of 2021 to welcome more families to St Mary's and the subsequent Gift Day for the Children and Families Leader. Second, as a degree of normality returned after coronavirus, a new pattern of worship became established, we welcomed growing numbers and we were able to get on with some of the outstanding maintenance jobs. And thirdly, we were and will continue to be affected by the economic shocks around the world. The AV project was also completed, but this was largely covered in the 2021 accounts.

The headline numbers show that in 2022 our income was £248,800 (£144,169 in 2021) and our expenditure was £174,770 (£145,985). It was a busy year. On behalf of the PCC, a huge thank you to all those who helped, whether through their generosity, hard work, great ideas or prayer.

### **The Gift Day for the Children and Families Leader (CFL) was hugely successful**

During 2022 we received some £78,000 for the CFL with future pledges taking us up to our target of £120,000 in total. While a small amount of this was spent in 2022 on advertising, these donations explain a large part of the increase in income from 2021 to 2022. As part of the release of Connect120 unused funds, a further £8,500 has been ring-fenced for future youth work.

Fifty-four members of the church contributed towards the role; thirty-seven through one-off gifts and 17 through ongoing standing orders. As the income has been raised in advance of Zoe joining us, the PCC agreed to invest the capital in a mix of fixed-rate short and medium-term deposit accounts.

Whilst the result of the appeal has been to help generate a large surplus in 2022, we should equally expect to see a corresponding deficit on the accounts spread over the next 3-4 years.

### **As services got back to normal, so general giving has recovered to pre-pandemic levels, and we have started to do some of the outstanding jobs.**

- Regular standing orders were up £5,000 on 2021
- As attendances increase giving in church services was up by a further £3,500 and the Christmas collections were double 2021
- The fabric committee got on with re-surfacing the road to the car park and buttressing the leaning churchyard wall.

### **But other elements of our income have not bounced back**

- Bookings for St Mary's Room and St Mary's Centre have not recovered and are down 30% on pre-pandemic levels.
- Income from our advertisers in Outlook is some £3,000 below pre-pandemic levels.

### **And cost increases are starting to kick in**

- Outlook costs up nearly 40% per issue at £1,250 per month.
- Energy costs fixed until October 2023, at which point a possible increase of £10,000 p.a.



## Commentary on the Financial Statements

Over the full year, we saw total income of £248,801 and expenditure of £174,708, a surplus of £74,093. Of this income, £86,235 was a result of the Connect120 funds and the giving we received following the Children and Families Gift Day in Lent.

Excluding this income was £162,566 up from £144,169 in 2021. So excluding the Gift Day income, the underlying shape is of a deficit of £12,152 compared to a balance of income and spend in 2021 albeit at lower levels. Some of the key movements from 2021 were:

- Our parish share (our contribution to the diocese to cover clergy stipends, pensions, housing etc..) increased by £10,000 as we no longer received a discount for being in a vacancy.
- The increase in regular giving including collections balanced this out.
- We installed the servery at a cost of £6,000 albeit with £5,000 covered by a grant.
- We had the access road re-surfaced at a cost of £12,000, with £8,500 covered by a Council Grant, although we did not receive our normal churchyard grant from the council of £3,500.
- There was a balancing payment of £2,000 for the AV project to reflect some changes in the specification since the original budget was set (e.g. improved projector, improvements to the hearing loop), but nearly all off-set by a VAT refund for the camera and filming costs.
- We spent £3,900 on shoring up the churchyard wall on our southern boundary
- We spent £4,000 more on SMC, SMR and Outlook than we received in income. Historically, these would have generated a net income of £4,000.
- We received one legacy of £2,000.
- Net fees income from weddings, funerals and churchyard dues was strong at just over £7,000 helped by a boost in the number of weddings.
- The Friends contributed a net £1,179 to the balance for the year.

The aim of the PCC is to fund day-to-day activity through our regular income sources and fund fabric and investment projects through our reserves. This underlying deficit of £12,000 is consistent with that aim.

- 2022 saw the value of our investments fall by £46,079 in line with the markets. They are now valued at £345,433. This fall reversed last year's gain and the current value is some £4,000 below December 2020's level.
- A special mention needs to go to our volunteers, particularly those who maintain our grounds, Steve, Clive and Phil and working party members.
- The PCC agreed the following Charity donations totalling £6,000:
  - 1 Christmas charity
  - Uttlesford Food Bank £2,000
  - Faith in Action £200
  - World Vision £800
  - Children's Society £330
  - CMS £2000
  - CHESS £200
  - Christian Aid £470

## Notes to the Financial Statements for the year ending 31<sup>st</sup> 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 cleaner, both self-employed.

There was change in the structure of how the PCC remunerates the Director of Music from November when William Warns arrived in post. There is now a rate-card per service/rehearsal with a separate rate for cover for holidays etc.

The cleaner is contracted for 6 hours a 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 for the administrator and cleaner by 5% from January 2023 and are maintained at least at the minimum living wage.

The total paid out for all these services in 2022 was £17,003 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, 2022.

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

### 4. Funds

The position of the funds as at 31<sup>st</sup> December 2022 was as follows:

Fund totals 31/12/2022		Value £
Total		513539
Unrestricted	General	11949
Designated	Bellringers	6904
	Children	2376
	Children and Families Leader	77736
	Choir	1078
	Churchyard	7280
	Development	38433
	Fabric	132702
	Friends of St Mary's	4595
	Property (buildings book value)	56018
	Training	3393
	Youth	12458
Restricted	Specific grave maintenance	16092
	Development	16308
	Fabric	60535
	Organ	18605
Endowments	Endowments	47078

**Parish Church of St Mary the Virgin, Great Dunmow**  
**Statement of Financial Activities**  
**For the period from 01 January 2022 to 31 December 2022**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	138,631.21	240.00	-	138,871.21	93,457.72
Income from charitable activities	34,885.19	-	-	34,885.19	24,269.17
Other trading activities	59,694.71	6,000.00	-	65,694.71	12,882.83
Investments	12,779.70	1,183.64	-	13,963.34	13,559.39
Other income	1,416.42	-	-	1,416.42	-
<b>Total income</b>	<b>241,377.23</b>	<b>7,423.64</b>	<b>-</b>	<b>248,800.87</b>	<b>144,169.11</b>
<b>Expenditure on:</b>					
Raising funds	-	-	-	-	48.00
Expenditure on charitable activities	160,059.19	11,381.87	-	171,441.06	125,571.07
Other expenditure	(1,102.18)	4,368.81	-	3,266.63	20,365.61
<b>Total expenditure</b>	<b>158,957.31</b>	<b>15,750.68</b>	<b>-</b>	<b>174,707.99</b>	<b>145,984.68</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>82,419.92</b>	<b>(8,327.04)</b>	<b>-</b>	<b>74,092.88</b>	<b>(1,815.57)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	51,245.60	50,219.49	-	103,465.09	10,195.29
Gross transfers between funds - out	(57,245.60)	(46,219.49)	-	(103,465.09)	(10,195.29)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	(39,735.82)	(4,423.48)	654.95	(43,504.35)	39,830.33
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>38,634.10</b>	<b>(8,750.52)</b>	<b>654.95</b>	<b>30,588.53</b>	<b>38,014.76</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>316,319.85</b>	<b>120,289.36</b>	<b>46,423.44</b>	<b>483,032.65</b>	<b>445,017.89</b>
<b>Total funds carried forward</b>	<b>355,003.95</b>	<b>111,538.84</b>	<b>47,078.39</b>	<b>513,621.18</b>	<b>483,032.65</b>

Approved on 22<sup>nd</sup> May 2023



Rev. Tom Warmington

Priest-in-charge



Michael Ryley

Churchwarden



**Parish Church of St Mary the Virgin, Great Dunmow**  
**Statement of Financial Activities**  
**For the period from 01 January 2022 to 31 December 2022**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	138,601.21	240.00	-	138,841.21	93,457.72
Income from charitable activities	34,885.19	-	-	34,885.19	24,269.17
Other trading activities	53,694.71	6,000.00	-	59,694.71	12,882.83
Investments	12,779.70	1,183.64	-	13,963.34	13,559.39
Other income	1,416.42	-	-	1,416.42	-
<b>Total income</b>	<b>241,377.23</b>	<b>7,423.64</b>	<b>-</b>	<b>248,800.87</b>	<b>144,169.11</b>
<b>Expenditure on:</b>					
Raising funds	-	-	-	-	48.00
Expenditure on charitable activities	160,059.49	11,381.87	-	171,441.36	125,571.07
Other expenditure	(1,102.18)	4,368.81	-	3,266.63	20,365.61
<b>Total expenditure</b>	<b>158,957.31</b>	<b>15,750.68</b>	<b>-</b>	<b>174,707.99</b>	<b>145,984.68</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>82,419.92</b>	<b>(8,327.04)</b>	<b>-</b>	<b>74,092.88</b>	<b>(1,815.57)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	53,245.60	50,219.49	-	103,465.09	10,195.29
Gross transfers between funds - out	(57,245.60)	(46,219.49)	-	(103,465.09)	(10,195.29)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	(39,735.82)	(4,423.48)	654.95	(43,504.35)	39,830.33
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>38,634.10</b>	<b>(8,750.52)</b>	<b>654.95</b>	<b>30,588.53</b>	<b>38,014.76</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>316,319.85</b>	<b>120,289.36</b>	<b>46,423.44</b>	<b>483,032.65</b>	<b>445,017.89</b>
<b>Total funds carried forward</b>	<b>355,003.95</b>	<b>111,538.84</b>	<b>47,078.39</b>	<b>513,621.18</b>	<b>483,032.65</b>



# Parish Church of St Mary the Virgin, Great Dunmow

## Balance Sheet detailed

		As at 31/12/2022	As at 31/12/2021
<b>Fixed assets</b>			
	8001: C K Carter (window)	-	-
	8002: Dunmow Estate (church maintenance)	0.01	0.01
	8003: Mary Clarke (church maintenance)	-	-
	8004: Eleanor Stam Sewell(church maintenance)	-	-
	8005: Miss C K Carter (church maintenance)	-	-
	8006: F C Culf (church maintenance)	37,810.36	42,797.66
	8007: Tithe Chancel (income retained)	16,654.95	18,323.48
	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	81,224.98	89,302.30
	9200: Long Term CBF investments 001F	51,017.12	58,790.62
	9300: Investment Fund 2020 001S	159,190.51	180,188.21
	<b>Total Fixed assets</b>	<b>408,969.93</b>	<b>452,474.28</b>
<b>Current assets</b>			
	9001: General - Lloyds current 00072320	2,834.94	6,704.67
	9002: Bellringers Account 00771938	2.11	4,004.60
	9002A: PCC Choir Fund Account 00773604	1,186.66	1,139.60
	9003: Churchyard - Lloyds current 00072436	2,951.42	6,839.43
	9004: Fabric - Lloyds deposit 07028548	10,047.67	17,324.94
	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	380.81	126.43
	9110: Friends Bank account	2,993.66	1,814.76
	9111: Outlook - Lloyds internet 00773590	160.26	1,947.03
	9112: Fabric CCLA Investment Fund 608153001J	-	-
	9113: Bellringers	-	-
	9114: Project Account 00773388	75,273.13	9,873.83
	9115: Investment Fund 2020	-	-
	9401: Debtors:Prepayments and receipts due	12,010.42	8,642.12
	9402: Debtors:Tax refund due	-	-
	9403: Debtors:Interest due	-	-
	Z05: Accounts Receivable	3,814.62	(750.00)
	<b>Total Current assets</b>	<b>111,655.70</b>	<b>57,667.41</b>
<b>Liabilities</b>			
	6699: Agency collections	-	-
	9201: Prepayments and receipts due	-	27,366.30
	9302: Accrued expenses	-	-
	Z04: Accounts Payable	7,004.45	(257.26)
	<b>Total Liabilities</b>	<b>7,004.45</b>	<b>27,109.04</b>

**Reserves**

	Net Asset surplus (deficit)		
		513,621.18	483,032.65
Excess/(deficit) to date		74,092.88	(1,815.57)
Z01: Starting balances		485,094.11	447,079.35
Z02: Gains/(losses) on investment assets		(45,565.81)	37,768.87
Z03: Gains/(losses) on investment assets		-	-
<b>Total Reserves</b>		<b>513,621.18</b>	<b>483,032.65</b>

**Represented by Funds**

General (Unrestricted)	11,948.52	32,660.26
Designated	343,055.43	283,659.59
Restricted	111,538.84	120,289.36
Endowment	47,078.39	46,423.44
<b>Total</b>	<b>513,621.18</b>	<b>483,032.65</b>



Parish Church of St Mary the Virgin, Great Dunmow

Analysis of income and expenditure  
Selected period: 01 January 2022 to 31 December 2022

	General	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments from:</b>						
<b>Donations and legacies</b>						
0100A - Planned Giving by STO Gift Aid	39,622.27	5,396.00	240.00	-	45,258.27	36,039.50
0100B - Parish Giving Scheme (PGS)	2,981.00	-	-	-	2,981.00	1,348.56
0101 - Planned Giving by envelope Gift Aid	780.00	-	-	-	780.00	1,960.00
0101B - Pink envelope Gifts	8,476.60	-	-	-	8,476.60	7,244.40
0102 - Tax recovered	17,743.29	8,565.02	-	-	26,308.31	12,251.57
0102 AV - Tax recovered - AV	-	-	-	-	-	2,953.25
0202 - Legacies	2,000.00	-	-	-	2,000.00	1,000.00
0251 - Standing orders not Gift Aid	6,506.00	480.00	-	-	6,986.00	6,780.00
0391C - Regular service cash	3,415.70	-	-	-	3,415.70	1,322.35
0391GP - Regular service - Good Plate	2,380.11	-	-	-	2,380.11	964.74
0394 - Special service collections pink	152.00	-	-	-	152.00	325.00
0394C - Special service cash	1,971.58	-	-	-	1,971.58	1,105.96
0395 - Messy Church and other children collect	-	50.00	-	-	50.00	5.00
0396 - Sundry donations e.g.wall safe	994.64	-	-	-	994.64	-
0491 - One-off donations	4,325.00	60.00	-	-	4,385.00	7,517.39
0491 AV - One off donations - AV	-	-	-	-	-	12,640.00
0491 CFW - One-off donations Childrens and families worker	-	32,702.00	-	-	32,702.00	-
<b>Donations and legacies Totals</b>	<b>91,348.19</b>	<b>47,253.02</b>	<b>240.00</b>	<b>-</b>	<b>138,841.21</b>	<b>93,457.72</b>
<b>Income from charitable activities</b>						
0401 - Hall rents SMC	1,636.30	-	-	-	1,636.30	190.00
0402 - Hall rents SMR	6,842.50	-	-	-	6,842.50	3,901.00
0403 - Parish Magazine	13,586.00	-	-	-	13,586.00	9,734.07
0404 - PCC Fees	11,469.39	550.00	-	-	12,019.39	10,417.10
0404CY - Churchyard fees	282.00	519.00	-	-	801.00	27.00
<b>Income from charitable activities Totals</b>	<b>33,816.19</b>	<b>1,069.00</b>	<b>-</b>	<b>-</b>	<b>34,885.19</b>	<b>24,269.17</b>
<b>Other trading activities</b>						
0201 - Grants received	266.52	38,641.00	6,000.00	-	44,907.52	-
0201 AV - Grants received AV project	-	-	-	-	-	4,000.00
0203 - Fund Raising Events	2,962.85	378.57	-	-	3,341.42	2,623.09
0203 AV - AVfund-raising	50.00	-	-	-	50.00	892.00
0891 - Churchyard grant	4.00	8,500.00	-	-	8,504.00	3,500.00
0892 - VAT refund	-	2,315.16	-	-	2,315.16	1,051.88
0991 - Easy fundraising	446.61	-	-	-	446.61	435.86
1201 - Church hire	130.00	-	-	-	130.00	380.00
<b>Other trading activities Totals</b>	<b>3,859.98</b>	<b>49,834.73</b>	<b>6,000.00</b>	<b>-</b>	<b>59,694.71</b>	<b>12,882.83</b>
<b>Investments</b>						
0301 - Unrestricted interest and dividends	2,070.36	-	-	-	2,070.36	1,876.14
0301RD - Restricted/designated Investment income	-	10,709.34	1,183.64	-	11,892.98	11,683.25
<b>Investments Totals</b>	<b>2,070.36</b>	<b>10,709.34</b>	<b>1,183.64</b>	<b>-</b>	<b>13,963.34</b>	<b>13,559.39</b>

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Other income</b>						
0602 - Misc items (incl Youth/Children budget)	237.52	1,178.90	-	-	1,416.42	-
<b>Other income Totals</b>	<b>237.52</b>	<b>1,178.90</b>	<b>-</b>	<b>-</b>	<b>1,416.42</b>	<b>-</b>
<b>Income and endowments Grand totals</b>	<b>131,332.24</b>	<b>110,044.99</b>	<b>7,423.64</b>	<b>-</b>	<b>248,800.87</b>	<b>144,169.11</b>
<b>Expenditure on:</b>						
<b>Raising funds</b>						
3000 - Fund raising costs	-	-	-	-	-	48.00
<b>Raising funds Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>48.00</b>
<b>Expenditure on charitable activities</b>						
1000 - Charitable giving	6,000.00	-	-	-	6,000.00	6,000.00
2001 - Quota and deanery	75,878.52	-	-	-	75,878.52	65,826.07
2002 - Dunmow Clergy's expenses	2,024.37	-	-	-	2,024.37	1,278.35
2002A - Training for Staff and Others	50.62	-	-	-	50.62	99.60
2002B - Outreach and Connect 120	1,229.59	-	-	-	1,229.59	380.20
2003 - Children's Church and Church Moe	(2.80)	756.12	-	-	753.32	376.69
2003M - Messy Church	165.03	19.96	-	-	184.99	187.41
2004 - Youth	-	-	-	-	-	4.76
2005A - Church Heat/Light/Water	6,784.82	-	-	-	6,784.82	4,079.83
2005B - Church insurance	4,631.27	-	-	-	4,631.27	4,512.48
2006 - Church repairs and maintenance	-	497.24	11,049.95	-	11,547.19	2,869.52
2006CY - Churchyard repairs and maintenance	-	12,340.00	331.92	-	12,671.92	5,084.82
2007 - Upkeep of services	1,193.67	-	-	-	1,193.67	506.23
2007CY - Churchyard expenses	-	319.18	-	-	319.18	91.50
2008 - Fees due to DBF	4,748.66	-	-	-	4,748.66	4,272.05
2009 - Magazine - Outlook	13,350.00	-	-	-	13,350.00	8,500.00
2010 - SMR	6,435.67	-	-	-	6,435.67	3,683.69
2011 - SMC	3,823.05	1,380.00	-	-	5,203.05	3,569.28
2016 - Organists/ Choir assistant	4,467.76	-	-	-	4,467.76	1,823.11
2016CY - Churchyard wages	-	363.45	-	-	363.45	-
2016PSA - Professional services Administration	-	-	-	-	-	600.00
2017 - Choir and Performing Licences	1,235.07	9.19	-	-	1,244.26	768.08
2018 - Church bells	-	32.00	-	-	32.00	350.00
4000 - Church office	2,749.01	-	-	-	2,749.01	1,713.34
4500 - Office Assistant	9,578.04	-	-	-	9,578.04	8,994.06
<b>Expenditure on charitable activities Totals</b>	<b>144,342.35</b>	<b>15,717.14</b>	<b>11,381.87</b>	<b>-</b>	<b>171,441.36</b>	<b>125,571.07</b>
<b>Other expenditure</b>						
2200 AV - AV Project 2021	(429.20)	(1,817.13)	4,368.81	-	2,122.48	18,000.00
2200CF - Re-ordering project 2019/20 expenditure	-	-	-	-	-	37.50
5000 - Sundry expenditure	538.20	-	-	-	538.20	1,995.95
5001 - Teaching materials	605.95	-	-	-	605.95	332.16
<b>Other expenditure Totals</b>	<b>714.95</b>	<b>(1,817.13)</b>	<b>4,368.81</b>	<b>-</b>	<b>3,266.63</b>	<b>20,365.61</b>
<b>Expenditure Grand totals</b>	<b>145,057.30</b>	<b>13,900.01</b>	<b>15,750.68</b>	<b>-</b>	<b>174,707.99</b>	<b>145,984.68</b>

**St Mary the Virgin Great Dunmow**

**End of Year Financial Statements**

**Year ending December 31<sup>st</sup> 2022**

**Independent Examiner's Report to the members/trustees of  
St Mary the Virgin , Great Dunmow, Parochial Church Council.  
Charity number 1129192**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2022 which are set out on pages 1 to 13

**Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the Act') and that an independent examination is needed.

**It is my responsibility to**

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether material matters have come to my attention.

**Basis of Independent Examiner's 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 audit opinion on the accounts.

**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 which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with s.130 of the 2011 Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no 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.

Signed: .....

Date: 16/3/2023

Name: R Joy

Relevant professional qualification or body (if any) CIPFA 1977-2015

Address: 1 PUTTER COURT BRAINTREE CMTFR



## **Finances 2022 – Report for the APCM**

### **Summary**

The accounts for 2022 have some much bigger numbers in than in 2021. This really reflects three things.

First, there is the vision developed at the end of 2021 to welcome more families to St Mary's and the subsequent Gift Day for the Children and Families Leader. Second, as a degree of normality returned after coronavirus, a new pattern of worship became established, we welcomed growing numbers and we were able to get on with some of the outstanding maintenance jobs. And thirdly, we were and will continue to be affected by the economic shocks around the world. The AV project was also completed, but this was largely covered in the 2021 accounts.

The headline numbers show that in 2022 our income was £248,800 (£144,169 in 2021) and our expenditure was £174,770 (£145,985). It was a busy year. On behalf of the PCC, a huge thank you to all those who helped, whether through their generosity, hard work, great ideas or prayer.

### **The Gift Day for the Children and Families Leader (CFL) was hugely successful**

During 2022 we received some £78,000 for the CFL with future pledges taking us up to our target of £120,000 in total. While a small amount of this was spent in 2022 on advertising, these donations explain a large part of the increase in income from 2021 to 2022. As part of the release of Connect120 unused funds, a further £8,500 has been ring-fenced for future youth work.

Fifty-four members of the church contributed towards the role; thirty-seven through one-off gifts and 17 through ongoing standing orders. As the income has been raised in advance of Zoe joining us, the PCC agreed to invest the capital in a mix of fixed-rate short and medium-term deposit accounts.

Whilst the result of the appeal has been to help generate a large surplus in 2022, we should equally expect to see a corresponding deficit on the accounts spread over the next 3-4 years.

### **As services got back to normal, so general giving has recovered to pre-pandemic levels, and we have started to do some of the outstanding jobs.**

- Regular standing orders were up £5,000 on 2021
- As attendances increase giving in church services was up by a further £3,500 and the Christmas collections were double 2021
- The fabric committee got on with re-surfacing the road to the car park and buttressing the leaning churchyard wall.

### **But other elements of our income have not bounced back**

- Bookings for St Mary's Room and St Mary's Centre have not recovered and are down 30% on pre-pandemic levels.
- Income from our advertisers in Outlook is some £3,000 below pre-pandemic levels.

### **And cost increases are starting to kick in**

- Outlook costs up nearly 40% per issue at £1,250 per month.
- Energy costs fixed until October 2023, at which point a possible increase of £10,000 p.a.

## Commentary on the Financial Statements

Over the full year, we saw total income of £248,801 and expenditure of £174,708, a surplus of £74,093. Of this income, £86,235 was a result of the Connect120 funds and the giving we received following the Children and Families Gift Day in Lent.

Excluding this income was £162,566 up from £144,169 in 2021. So excluding the Gift Day income, the underlying shape is of a deficit of £12,152 compared to a balance of income and spend in 2021 albeit at lower levels. Some of the key movements from 2021 were:

- Our parish share (our contribution to the diocese to cover clergy stipends, pensions, housing etc..) increased by £10,000 as we no longer received a discount for being in a vacancy.
- The increase in regular giving including collections balanced this out.
- We installed the servery at a cost of £6,000 albeit with £5,000 covered by a grant.
- We had the access road re-surfaced at a cost of £12,000, with £8,500 covered by a Council Grant, although we did not receive our normal churchyard grant from the council of £3,500.
- There was a balancing payment of £2,000 for the AV project to reflect some changes in the specification since the original budget was set (e.g. improved projector, improvements to the hearing loop), but nearly all off-set by a VAT refund for the camera and filming costs.
- We spent £3,900 on shoring up the churchyard wall on our southern boundary
- We spent £4,000 more on SMC, SMR and Outlook than we received in income. Historically, these would have generated a net income of £4,000.
- We received one legacy of £2,000.
- Net fees income from weddings, funerals and churchyard dues was strong at just over £7,000 helped by a boost in the number of weddings.
- The Friends contributed a net £1,179 to the balance for the year.

The aim of the PCC is to fund day-to-day activity through our regular income sources and fund fabric and investment projects through our reserves. This underlying deficit of £12,000 is consistent with that aim.

- 2022 saw the value of our investments fall by £46,079 in line with the markets. They are now valued at £345,433. This fall reversed last year's gain and the current value is some £4,000 below December 2020's level.
- A special mention needs to go to our volunteers, particularly those who maintain our grounds, Steve, Clive and Phil and working party members.
- The PCC agreed the following Charity donations totalling £6,000:
  - 1 Christmas charity
  - Uttlesford Food Bank £2,000
  - Faith in Action £200
  - World Vision £800
  - Children's Society £330
  - CMS £2000
  - CHESS £200
  - Christian Aid £470



## Notes to the Financial Statements for the year ending 31<sup>st</sup> 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 cleaner, both self-employed.

There was change in the structure of how the PCC remunerates the Director of Music from November when William Warns arrived in post. There is now a rate-card per service/rehearsal with a separate rate for cover for holidays etc.

The cleaner is contracted for 6 hours a 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 for the administrator and cleaner by 5% from January 2023 and are maintained at least at the minimum living wage.

The total paid out for all these services in 2022 was £17,003 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, 2022.

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

### 4. Funds

The position of the funds as at 31<sup>st</sup> December 2022 was as follows:

Fund totals 31/12/2022		Value £
Total		513539
Unrestricted	General	11949
Designated	Bellringers	6904
	Children	2376
	Children and Families Leader	77736
	Choir	1078
	Churchyard	7280
	Development	38433
	Fabric	132702
	Friends of St Mary's	4595
	Property (buildings book value)	56018
	Training	3393
	Youth	12458
Restricted	Specific grave maintenance	16092
	Development	16308
	Fabric	60535
	Organ	18605
Endowments	Endowments	47078

**Parish Church of St Mary the Virgin, Great Dunmow**  
**Statement of Financial Activities**  
**For the period from 01 January 2022 to 31 December 2022**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	138,631.21	240.00	-	138,871.21	93,457.72
Income from charitable activities	34,885.19	-	-	34,885.19	24,269.17
Other trading activities	59,694.71	6,000.00	-	65,694.71	12,882.83
Investments	12,779.70	1,183.64	-	13,963.34	13,559.39
Other income	1,416.42	-	-	1,416.42	-
<b>Total income</b>	<b>241,377.23</b>	<b>7,423.64</b>	<b>-</b>	<b>248,800.87</b>	<b>144,169.11</b>
<b>Expenditure on:</b>					
Raising funds	-	-	-	-	48.00
Expenditure on charitable activities	160,059.19	11,381.87	-	171,441.06	125,571.07
Other expenditure	(1,102.18)	4,368.81	-	3,266.63	20,365.61
<b>Total expenditure</b>	<b>158,957.31</b>	<b>15,750.68</b>	<b>-</b>	<b>174,707.99</b>	<b>145,984.68</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>82,419.92</b>	<b>(8,327.04)</b>	<b>-</b>	<b>74,092.88</b>	<b>(1,815.57)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	51,245.60	50,219.49	-	103,465.09	10,195.29
Gross transfers between funds - out	(57,245.60)	(46,219.49)	-	(103,465.09)	(10,195.29)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	(39,735.82)	(4,423.48)	654.95	(43,504.35)	39,830.33
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>38,634.10</b>	<b>(8,750.52)</b>	<b>654.95</b>	<b>30,588.53</b>	<b>38,014.76</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>316,319.85</b>	<b>120,289.36</b>	<b>46,423.44</b>	<b>483,032.65</b>	<b>445,017.89</b>
<b>Total funds carried forward</b>	<b>355,003.95</b>	<b>111,538.84</b>	<b>47,078.39</b>	<b>513,621.18</b>	<b>483,032.65</b>

Approved on 22<sup>nd</sup> May 2023



Rev. Tom Warmington

Priest-in-charge



Michael Ryley

Churchwarden

**Parish Church of St Mary the Virgin, Great Dunmow**  
**Statement of Financial Activities**  
**For the period from 01 January 2022 to 31 December 2022**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	138,601.21	240.00	-	138,841.21	93,457.72
Income from charitable activities	34,885.19	-	-	34,885.19	24,269.17
Other trading activities	53,694.71	6,000.00	-	59,694.71	12,882.83
Investments	12,779.70	1,183.64	-	13,963.34	13,559.39
Other income	1,416.42	-	-	1,416.42	-
<b>Total income</b>	<b>241,377.23</b>	<b>7,423.64</b>	<b>-</b>	<b>248,800.87</b>	<b>144,169.11</b>
<b>Expenditure on:</b>					
Raising funds	-	-	-	-	48.00
Expenditure on charitable activities	160,059.49	11,381.87	-	171,441.36	125,571.07
Other expenditure	(1,102.18)	4,368.81	-	3,266.63	20,365.61
<b>Total expenditure</b>	<b>158,957.31</b>	<b>15,750.68</b>	<b>-</b>	<b>174,707.99</b>	<b>145,984.68</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>82,419.92</b>	<b>(8,327.04)</b>	<b>-</b>	<b>74,092.88</b>	<b>(1,815.57)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	53,245.60	50,219.49	-	103,465.09	10,195.29
Gross transfers between funds - out	(57,245.60)	(46,219.49)	-	(103,465.09)	(10,195.29)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	(39,735.82)	(4,423.48)	654.95	(43,504.35)	39,830.33
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>38,634.10</b>	<b>(8,750.52)</b>	<b>654.95</b>	<b>30,588.53</b>	<b>38,014.76</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>316,319.85</b>	<b>120,289.36</b>	<b>46,423.44</b>	<b>483,032.65</b>	<b>445,017.89</b>
<b>Total funds carried forward</b>	<b>355,003.95</b>	<b>111,538.84</b>	<b>47,078.39</b>	<b>513,621.18</b>	<b>483,032.65</b>

# Parish Church of St Mary the Virgin, Great Dunmow

## Balance Sheet detailed

		As at 31/12/2022	As at 31/12/2021
<b>Fixed assets</b>			
8001: C K Carter (window)	-	-	-
8002: Dunmow Estate (church maintenance)	0.01	0.01	0.01
8003: Mary Clarke (church maintenance)	-	-	-
8004: Eleanor Stam Sewell(church maintenance)	-	-	-
8005: Miss C K Carter (church maintenance)	-	-	-
8006: F C Culf (church maintenance)	37,810.36	42,797.66	
8007: Tithe Chancel (income retained)	16,654.95	18,323.48	
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	81,224.98	89,302.30	
9200: Long Term CBF investments 001F	51,017.12	58,790.62	
9300: Investment Fund 2020 001S	159,190.51	180,188.21	
<b>Total Fixed assets</b>	<b>408,969.93</b>	<b>452,474.28</b>	
<b>Current assets</b>			
9001: General - Lloyds current 00072320	2,834.94	6,704.67	
9002: Bellringers Account 00771938	2.11	4,004.60	
9002A: PCC Choir Fund Account 00773604	1,186.66	1,139.60	
9003: Churchyard - Lloyds current 00072436	2,951.42	6,839.43	
9004: Fabric - Lloyds deposit 07028548	10,047.67	17,324.94	
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	380.81	126.43	
9110: Friends Bank account	2,993.66	1,814.76	
9111: Outlook - Lloyds internet 00773590	160.26	1,947.03	
9112: Fabric CCLA Investment Fund 608153001J	-	-	
9113: Bellringers	-	-	
9114: Project Account 00773388	75,273.13	9,873.83	
9115: Investment Fund 2020	-	-	
9401: Debtors:Prepayments and receipts due	12,010.42	8,642.12	
9402: Debtors:Tax refund due	-	-	
9403: Debtors:Interest due	-	-	
Z05: Accounts Receivable	3,814.62	(750.00)	
<b>Total Current assets</b>	<b>111,655.70</b>	<b>57,667.41</b>	
<b>Liabilities</b>			
6699: Agency collections	-	-	
9201: Prepayments and receipts due	-	27,366.30	
9302: Accrued expenses	-	-	
Z04: Accounts Payable	7,004.45	(257.26)	
<b>Total Liabilities</b>	<b>7,004.45</b>	<b>27,109.04</b>	





**Reserves**

	Net Asset surplus (deficit)		
		513,621.18	483,032.65
Excess/(deficit) to date		74,092.88	(1,815.57)
Z01: Starting balances		485,094.11	447,079.35
Z02: Gains/(losses) on investment assets		(45,565.81)	37,768.87
Z03: Gains/(losses) on investment assets		-	-
<b>Total Reserves</b>		<b>513,621.18</b>	<b>483,032.65</b>

**Represented by Funds**

General (Unrestricted)	11,948.52	32,660.26
Designated	343,055.43	283,659.59
Restricted	111,538.84	120,289.36
Endowment	47,078.39	46,423.44
<b>Total</b>	<b>513,621.18</b>	<b>483,032.65</b>



Parish Church of St Mary the Virgin, Great Dunmow

Analysis of income and expenditure  
Selected period: 01 January 2022 to 31 December 2022

	General	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments from:</b>						
<b>Donations and legacies</b>						
0100A - Planned Giving by STO Gift Aid	39,622.27	5,396.00	240.00	-	45,258.27	36,039.50
0100B - Parish Giving Scheme (PGS)	2,981.00	-	-	-	2,981.00	1,348.56
0101 - Planned Giving by envelope Gift Aid	780.00	-	-	-	780.00	1,960.00
0101B - Pink envelope Gifts	8,476.60	-	-	-	8,476.60	7,244.40
0102 - Tax recovered	17,743.29	8,565.02	-	-	26,308.31	12,251.57
0102 AV - Tax recovered - AV	-	-	-	-	-	2,953.25
0202 - Legacies	2,000.00	-	-	-	2,000.00	1,000.00
0251 - Standing orders not Gift Aid	6,506.00	480.00	-	-	6,986.00	6,780.00
0391C - Regular service cash	3,415.70	-	-	-	3,415.70	1,322.35
0391GP - Regular service - Good Plate	2,380.11	-	-	-	2,380.11	964.74
0394 - Special service collections pink	152.00	-	-	-	152.00	325.00
0394C - Special service cash	1,971.58	-	-	-	1,971.58	1,105.96
0395 - Messy Church and other children collect	-	50.00	-	-	50.00	5.00
0396 - Sundry donations e.g.wall safe	994.64	-	-	-	994.64	-
0491 - One-off donations	4,325.00	60.00	-	-	4,385.00	7,517.39
0491 AV - One off donations - AV	-	-	-	-	-	12,640.00
0491 CFW - One-off donations Childrens and families worker	-	32,702.00	-	-	32,702.00	-
<b>Donations and legacies Totals</b>	<b>91,348.19</b>	<b>47,253.02</b>	<b>240.00</b>	<b>-</b>	<b>138,841.21</b>	<b>93,457.72</b>
<b>Income from charitable activities</b>						
0401 - Hall rents SMC	1,636.30	-	-	-	1,636.30	190.00
0402 - Hall rents SMR	6,842.50	-	-	-	6,842.50	3,901.00
0403 - Parish Magazine	13,586.00	-	-	-	13,586.00	9,734.07
0404 - PCC Fees	11,469.39	550.00	-	-	12,019.39	10,417.10
0404CY - Churchyard fees	282.00	519.00	-	-	801.00	27.00
<b>Income from charitable activities Totals</b>	<b>33,816.19</b>	<b>1,069.00</b>	<b>-</b>	<b>-</b>	<b>34,885.19</b>	<b>24,269.17</b>
<b>Other trading activities</b>						
0201 - Grants received	266.52	38,641.00	6,000.00	-	44,907.52	-
0201 AV - Grants received AV project	-	-	-	-	-	4,000.00
0203 - Fund Raising Events	2,962.85	378.57	-	-	3,341.42	2,623.09
0203 AV - AVfund-raising	50.00	-	-	-	50.00	892.00
0891 - Churchyard grant	4.00	8,500.00	-	-	8,504.00	3,500.00
0892 - VAT refund	-	2,315.16	-	-	2,315.16	1,051.88
0991 - Easy fundraising	446.61	-	-	-	446.61	435.86
1201 - Church hire	130.00	-	-	-	130.00	380.00
<b>Other trading activities Totals</b>	<b>3,859.98</b>	<b>49,834.73</b>	<b>6,000.00</b>	<b>-</b>	<b>59,694.71</b>	<b>12,882.83</b>
<b>Investments</b>						
0301 - Unrestricted interest and dividends	2,070.36	-	-	-	2,070.36	1,876.14
0301RD - Restricted/designated Investment income	-	10,709.34	1,183.64	-	11,892.98	11,683.25
<b>Investments Totals</b>	<b>2,070.36</b>	<b>10,709.34</b>	<b>1,183.64</b>	<b>-</b>	<b>13,963.34</b>	<b>13,559.39</b>

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Other income</b>						
0602 - Misc items (incl Youth/Children budget)	237.52	1,178.90	-	-	1,416.42	-
<b>Other income Totals</b>	<b>237.52</b>	<b>1,178.90</b>	<b>-</b>	<b>-</b>	<b>1,416.42</b>	<b>-</b>
<b>Income and endowments Grand totals</b>	<b>131,332.24</b>	<b>110,044.99</b>	<b>7,423.64</b>	<b>-</b>	<b>248,800.87</b>	<b>144,169.11</b>
<b>Expenditure on:</b>						
<b>Raising funds</b>						
3000 - Fund raising costs	-	-	-	-	-	48.00
<b>Raising funds Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>48.00</b>
<b>Expenditure on charitable activities</b>						
1000 - Charitable giving	6,000.00	-	-	-	6,000.00	6,000.00
2001 - Quota and deanery	75,878.52	-	-	-	75,878.52	65,826.07
2002 - Dunmow Clergy's expenses	2,024.37	-	-	-	2,024.37	1,278.35
2002A - Training for Staff and Others	50.62	-	-	-	50.62	99.60
2002B - Outreach and Connect 120	1,229.59	-	-	-	1,229.59	380.20
2003 - Children's Church and Church Moe	(2.80)	756.12	-	-	753.32	376.69
2003M - Messy Church	165.03	19.96	-	-	184.99	187.41
2004 - Youth	-	-	-	-	-	4.76
2005A - Church Heat/light/water	6,784.82	-	-	-	6,784.82	4,079.83
2005B - Church insurance	4,631.27	-	-	-	4,631.27	4,512.48
2006 - Church repairs and maintenance	-	497.24	11,049.95	-	11,547.19	2,869.52
2006CY - Churchyard repairs and maintenance	-	12,340.00	331.92	-	12,671.92	5,084.82
2007 - Upkeep of services	1,193.67	-	-	-	1,193.67	506.23
2007CY - Churchyard expenses	-	319.18	-	-	319.18	91.50
2008 - Fees due to DBF	4,748.66	-	-	-	4,748.66	4,272.05
2009 - Magazine - Outlook	13,350.00	-	-	-	13,350.00	8,500.00
2010 - SMR	6,435.67	-	-	-	6,435.67	3,683.69
2011 - SMC	3,823.05	1,380.00	-	-	5,203.05	3,569.28
2016 - Organists/ Choir assistant	4,467.76	-	-	-	4,467.76	1,823.11
2016CY - Churchyard wages	-	363.45	-	-	363.45	-
2016PSA - Professional services Administration	-	-	-	-	-	600.00
2017 - Choir and Performing Licences	1,235.07	9.19	-	-	1,244.26	768.08
2018 - Church bells	-	32.00	-	-	32.00	350.00
4000 - Church office	2,749.01	-	-	-	2,749.01	1,713.34
4500 - Office Assistant	9,578.04	-	-	-	9,578.04	8,994.06
<b>Expenditure on charitable activities Totals</b>	<b>144,342.35</b>	<b>15,717.14</b>	<b>11,381.87</b>	<b>-</b>	<b>171,441.36</b>	<b>125,571.07</b>
<b>Other expenditure</b>						
2200 AV - AV Project 2021	(429.20)	(1,817.13)	4,368.81	-	2,122.48	18,000.00
2200CF - Re-ordering project 2019/20 expenditure	-	-	-	-	-	37.50
5000 - Sundry expenditure	538.20	-	-	-	538.20	1,995.95
5001 - Teaching materials	605.95	-	-	-	605.95	332.16
<b>Other expenditure Totals</b>	<b>714.95</b>	<b>(1,817.13)</b>	<b>4,368.81</b>	<b>-</b>	<b>3,266.63</b>	<b>20,365.61</b>
<b>Expenditure Grand totals</b>	<b>145,057.30</b>	<b>13,900.01</b>	<b>15,750.68</b>	<b>-</b>	<b>174,707.99</b>	<b>145,984.68</b>