

**St Mary the Virgin Great Dunmow**

**End of Year Financial Statements**

**Year ending December 31<sup>st</sup> 2024**

**Parish Church of St Mary the Virgin, Great Dunmow**  
**Statement of Financial Activities**  
**For the period from 01 January 2024 to 31 December 2024**

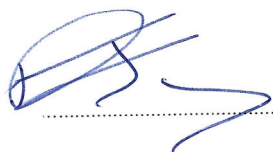
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>					
Donations and legacies	145,440.79	1,840.00		147,280.79	118,961.23
activities	32,623.88			32,623.88	33,449.61
Other trading activities	23,352.89			23,352.89	13,943.44
Investments	15,169.55	1,088.41		16,257.96	13,530.09
Other income	1,336.03	15,000.00		16,336.03	3,332.28
<b>Total income</b>	<b>217,923.14</b>	<b>17,928.41</b>		<b>235,851.55</b>	<b>183,216.65</b>
<b>Payments</b>					
Raising funds	1,489.57			1,489.57	
Expenditure on charitable activities	213,943.35	58,873.59		272,816.94	196,852.87
Other expenditure	5,905.99			5,905.99	1,177.26
<b>Total expenditure</b>	<b>221,338.91</b>	<b>58,873.59</b>		<b>280,212.50</b>	<b>198,030.13</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>-3,415.77</b>	<b>-40,945.18</b>		<b>-44,360.95</b>	<b>-14,813.48</b>
<b>Transfers:</b>					
Gross transfers between funds - in	271,629.14	123,169.96		394,799.10	76,712.71
Gross transfers between funds - out	-350,632.76	-44,166.34		-394,799.10	-76,712.71
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	13,692.34	-763.99	953.33	13,881.68	32,599.42
charity's own use					
<b>Net movement in funds</b>	<b>-68,727.05</b>	<b>37,294.45</b>	<b>953.33</b>	<b>-30,479.27</b>	<b>17,785.94</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>364,646.14</b>	<b>106,645.35</b>	<b>60,115.63</b>	<b>531,407.12</b>	<b>513,621.18</b>
<b>Total funds carried forward</b>	<b>295,919.09</b>	<b>143,939.80</b>	<b>61,068.96</b>	<b>500,927.85</b>	<b>531,407.12</b>

Mr Ray Joy  
Examiner

Rev Tom Warmington  
Rector

Mr Michael Ryley  
Churchwarden

Approved





Date

3/3/2025

17/3/25

17/11/25

**Independent Examiner's Report to the Members/Trustees of**  
**St Mary's the Virgin, Great Dunmow, Parochial Church Council**  
**Charity Number 1129192**

I report to the Members/Trustees on my examination of the accounts of the above charity for the year ended December 31 2024 which are set out in the attached End of Year Financial Statements.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. 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,
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 you as trustees 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**

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- The accounting records were not kept in accordance with section 130 of the 2011 Act,  
or
- The accounts did not accord with the accounting records.

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



Ray Joy CIPFA 1977 – 2015

1 Putter Court  
Braintree  
Essex  
CM7 1FR

March 3, 2025

# Parish Church of St Mary the Virgin, Great Dunmow

## Balance Sheet detailed

	As at 31/12/2024	As at 31/12/2023
<b>Fixed assets</b>		
8002: CCLA003044270 Dunmow Estate (church maintenance) Value Dec 2024 £235,330	0.01	0.01
8006: CCLA2023 CB3004670-001 F C Culf (church maintenance) 8006 Endowment Diocese held	42,314.54	41,367.70
8007: CCLA2023 CB3004470-001Tithe Chancel (income retained) 8007 Endowment Diocese Held	19,701.25	18,747.92
9000A: Property - St Mary's Room	330.00	330.00
9000B: Property - St Mary's Centre	62,742.00	62,742.00
9112A: CCLA2023 CB3022320-001 Brian Goodey Fabric Fund 001J 9112A	46,710.01	91,431.88
9200: CCLA2023 CB3022319-001 Long Term CBF investments 001F	22,368.00	21,712.51
9300: CCLA2023 CB3022321-001Investment Fund 2020 001S 0-	178,154.16	174,167.73
<b>Total Fixed assets</b>	<b>372,319.97</b>	<b>410,499.75</b>
<b>Current assets</b>		
9001: TSB 00072320 Current 9001	15,864.64	10,008.33
9002: TSB 00771938 Bellringers Account 9002	2.35	2.23
9002A: TSB 00773604 ChoirFund 9002AA	7.72	7.60
9003: TSB 00072436 Churchyard 9003	287.37	286.37
9004: TSB 07028548 Fabric 9004	44,817.37	9,308.11
9050: Cambridge and Counties 15026531 £30,000 CFW Invested to Jan 30, 2026	31,245.00	30,000.00
9051: United Trust Bank 20215044 £10,000 CFW Invested to Oct 24, 2025	11,157.73	20,100.82
9052: United Trust Bank 20179716 £10,000 CFW Invested to Jan 31, 2026	10,300.00	10,000.00
9109A: TSB 00773485 Reserve 09109A	266.78	27,670.10
9110: TSB Friends 9110	7,429.16	6,313.13
9111: TSB 00773590 Outlook 9111	159.28	1,885.68
9114: TSB 00773388 Children and Family Worker Project 9114	18,051.20	4,306.20
9401: Receivables: Prepayments and receipts due		9,599.06
9402: Receivables: Gift Aid Taxrefund	1,429.65	
9403: Receivables: Interest due		
9404: VAT Grant Receivable Listed Places of Worship	7,329.00	
Z05: Accounts Receivable	500.00	(750.00)
<b>Total Current assets</b>	<b>148,847.25</b>	<b>128,737.63</b>
<b>Liabilities</b>		
6699: Agency collections		
9201: Prepayments received		8,087.52
9302: Accrued expenses	16,744.00	
9500: Stripe Receipts - Should be zero at year-end		
9600: Room Hire Deposits Repayable	50.00	
Z04: Accounts Payable Year-end Accruals	3,445.37	(257.26)
<b>Total Liabilities</b>	<b>20,239.37</b>	<b>7,830.26</b>
<b>Net Asset surplus (deficit)</b>	<b>500,927.85</b>	<b>531,407.12</b>
<b>Reserves</b>		
Excess/(deficit) to date	(44,360.95)	79,542.79
Z01: Starting balances	533,468.58	421,326.37
Z02: Gains/(losses) on investment assets	11,820.22	30,537.96
Z03: Gains/(losses) on investment assets		
<b>Total Reserves</b>	<b>500,927.85</b>	<b>531,407.12</b>

**Parish Church of St Mary the Virgin, Great Dunmow**  
**Statement of Financial Activities**  
**For the period from 01 January 2024 to 31 December 2024**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>					
Donations and legacies	145,440.79	1,840.00		147,280.79	118,961.23
Income from charitable activities	32,623.88			32,623.88	33,449.61
Other trading activities	23,352.89			23,352.89	13,943.44
Investments	15,169.55	1,088.41		16,257.96	13,530.09
Other income	1,336.03	15,000.00		16,336.03	3,332.28
<b>Total income</b>	<b>217,923.14</b>	<b>17,928.41</b>		<b>235,851.55</b>	<b>183,216.65</b>
<b>Payments</b>					
Raising funds	1,489.57			1,489.57	
Expenditure on charitable activities	213,943.35	58,873.59		272,816.94	196,852.87
Other expenditure	5,905.99			5,905.99	1,177.26
<b>Total expenditure</b>	<b>221,338.91</b>	<b>58,873.59</b>		<b>280,212.50</b>	<b>198,030.13</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(3,415.77)</b>	<b>(40,945.18)</b>		<b>(44,360.95)</b>	<b>(14,813.48)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	271,629.14	123,169.96		394,799.10	76,712.71
Gross transfers between funds - out	(350,632.76)	(44,166.34)		(394,799.10)	(76,712.71)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	13,692.34	(763.99)	953.33	13,881.68	32,599.42
Gains on revaluation, fixed assets, charity's own use					
<b>Net movement in funds</b>	<b>(68,727.05)</b>	<b>37,294.45</b>	<b>953.33</b>	<b>(30,479.27)</b>	<b>17,785.94</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>364,646.14</b>	<b>106,645.35</b>	<b>60,115.63</b>	<b>531,407.12</b>	<b>513,621.18</b>
<b>Total funds carried forward</b>	<b>295,919.09</b>	<b>143,939.80</b>	<b>61,068.96</b>	<b>500,927.85</b>	<b>531,407.12</b>
<b>Represented by</b>					
Unrestricted					
General fund	41,463.63			41,463.63	5,091.09
Designated					
Bellringers of St Marys	7,042.66			7,042.66	6,958.66
Children					2,916.45
Childrens And Families Worker Designated					70,584.23
Choir Fund					804.68
Churchyard - Maintenance	13,083.42			13,083.42	9,887.19
Development - building and activities					41,801.02
Fabric - Maintenance of church building	158,732.58			158,732.58	148,421.62
Friends of St Marys					6,313.13
Property - buildings owned by St Marys	63,072.00			63,072.00	56,017.65
Training - church helpers and staff					3,392.69
Youth - Support for activities of 12-18s	12,524.80			12,524.80	12,457.73
Restricted					
AV Upgrade 2024 Restricted		7,683.58		7,683.58	
Briggs/Ellis/Goodey - maintenance of specific gr		3,168.08		3,168.08	16,293.46
Children And Families Worker Restricted		65,110.88		65,110.88	
Churchyard - Maintenance		12,793.46		12,793.46	
Development - building and activities		15,479.54		15,479.54	15,479.54
Fabric - Maintenance of church building		12,496.87		12,496.87	54,461.54
Friends Of St Marys Restricted		6,313.13		6,313.13	
Organ - Maintenance and/or replacement		20,894.26		20,894.26	20,410.81
Endowment					
Endowments			61,068.96	61,068.96	60,115.63
<b>Total funds</b>	<b>295,919.09</b>	<b>143,939.80</b>	<b>61,068.96</b>	<b>500,927.85</b>	<b>531,407.12</b>

# Parish Church of St Mary the Virgin, Great Dunmow

## Analysis of income and expenditure Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts</b>						
<b>Donations and legacies</b>						
0100A - Planned Giving by STO Gift Aid	49,452.50	11,275.00	1,580.00		62,307.50	56,410.00
0100B - Parish Giving Scheme (PGS)	13,681.44				13,681.44	4,649.86
0101B - Pink envelope Gifts	2,945.90				2,945.90	5,627.87
0101C - Gift Aided Giving Contactless - regular services						697.06
0101CX - Gift Aided Giving Contactless - special services						212.25
0102 - Tax recovered	15,766.77	5,063.75	260.00		21,090.52	20,740.15
0202 - Legacies		5,000.00			5,000.00	
0205 - Newcomers Lunchers	300.00				300.00	
0206 - Refreshments	572.60				572.60	
0208 - Bellringers	100.00	100.00			200.00	
0209 - Time-Out	17.50				17.50	
0251 - Standing orders not Gift Aid	7,415.00	600.00			8,015.00	6,305.00
0299 - Rector's Discretionary Fund	500.00				500.00	
0391C - Regular service cash	10,244.09				10,244.09	7,349.32
0391GP - Regular service - Plate no Gift aid	730.44				730.44	3,332.11
0392 - GiveALittle GA	4,251.22				4,251.22	
0393 - GiveALittle No GA	3,241.96				3,241.96	
0394 - Special service collections pink						112.70
0394C - Special service cash	430.81				430.81	2,452.31
0395 - Messy Church, Live Nativity, Children collections	917.06				917.06	350.65
0396 - Sundry donations	751.75				751.75	1,549.95
0491 - One-off donations	2,133.00				2,133.00	7,322.00
0491 CFW - One-off donations Childrens and families worker		2,950.00			2,950.00	1,850.00
0491AV24 - One-off donations AV 2024		7,000.00			7,000.00	
<b>Donations and legacies Totals</b>	<b>113,452.04</b>	<b>31,988.75</b>	<b>1,840.00</b>		<b>147,280.79</b>	<b>118,961.23</b>
<b>Income from charitable activities</b>						
0401 - Hall rents SMC	1,811.94				1,811.94	3,177.40
0402 - Hall rents SMR	7,746.63				7,746.63	6,732.40
0403 - Parish Magazine	11,061.94				11,061.94	11,460.00
0404 - PCC Fees	11,883.37				11,883.37	12,079.81
0407 - Refund Administrators expenses for Area Dean	120.00				120.00	
<b>Income from charitable activities Totals</b>	<b>32,623.88</b>				<b>32,623.88</b>	<b>33,449.61</b>
<b>Other trading activities</b>						
0201 - Grants received	3,511.50				3,511.50	5,345.00
0203 - Fund Raising Events	684.07				684.07	4,046.44
0203CF - Re-ordering project 2019/20						50.00
0204 - Coffee, Cake and Chatter Fund Raising	3,388.49				3,388.49	
0207 - Literature	319.55				319.55	
0212 - Nancy May Concerts via Stripe	1,822.51				1,822.51	
0213 - Great Dunmow Community Big Voices	976.58				976.58	
0214 - Dunmow Art Group	184.25				184.25	

	General Designated Restricted Endowment			This year	Total Last year
0215 - Burns Night via Stripe	422.03			422.03	
0216 - Wreath Making via Stripe	545.08			545.08	
0891 - Churchyard grant		3,500.00		3,500.00	3,500.00
0892 - VAT refund	7,329.00	440.10		7,769.10	318.61
0991 - Easyfundraising	229.73			229.73	460.74
1201 - Church hire					222.65
<b>Other trading activities Totals</b>	<b>19,412.79</b>	<b>3,940.10</b>		<b>23,352.89</b>	<b>13,943.44</b>
<b>Investments</b>					
0301 - Unrestricted interest and dividends	1,562.15			1,562.15	1,530.91
0301CY - Churchyard interest		725.23		725.23	
0301RD - Restricted/designated Investment income		12,882.17	1,088.41	13,970.58	11,999.18
<b>Investments Totals</b>	<b>1,562.15</b>	<b>13,607.40</b>	<b>1,088.41</b>	<b>16,257.96</b>	<b>13,530.09</b>
<b>Other income</b>					
0200 - Deanery Evangelism Grant		5,000.00		5,000.00	
0201RC - Rotary Club Collinson Fund Speakers Grant		10,000.00		10,000.00	
0602 - Misc items, incl Friends, Youth, Children	1,116.03			1,116.03	3,332.28
0605 - PCC Barnston Admin Recharge	220.00			220.00	
<b>Other income Totals</b>	<b>1,336.03</b>	<b>15,000.00</b>		<b>16,336.03</b>	<b>3,332.28</b>
<b>Receipts Grand totals</b>	<b>168,386.89</b>	<b>49,536.25</b>	<b>17,928.41</b>	<b>235,851.55</b>	<b>183,216.65</b>
<b>Payments</b>					
<b>Raising funds</b>					
3000 - Fund raising costs	1,489.57			1,489.57	
<b>Raising funds Totals</b>	<b>1,489.57</b>			<b>1,489.57</b>	
<b>Expenditure on charitable activities</b>					
1000 - Charitable giving	7,000.00			7,000.00	4,900.00
2001 - Quota and deanery	80,447.40			80,447.40	75,278.64
2002 - Dunmow Clergy's expenses	4,600.89			4,600.89	3,358.89
2002A - Training for Staff and Others					323.00
2002B - Outreach and Connect 120	1,408.45			1,408.45	2,812.63
2003 - Children's Church including Church Mice and Live Nativity	206.09	776.32		982.41	1,380.10
2003M - Messy Church	25.99			25.99	105.37
2004L - Childrens and Families Leader		25,904.02	2,340.99	28,245.01	24,784.49
2005A - Church Heat/light/water	12,213.24			12,213.24	5,377.39
2005B - Church insurance	5,098.09			5,098.09	4,856.89
2006 - Church repairs and maintenance	5,599.03	773.00	37,145.46	43,517.49	6,184.76
2006CY - Churchyard repairs and maintenance	49.78	1,799.00	331.92	2,180.70	3,361.97
2007 - Upkeep of services and cleaning of church	3,113.70			3,113.70	2,134.22
2007CY - Churchyard expenses					321.86
2008 - Fees due to DBF	4,161.00			4,161.00	4,718.00
2009 - Magazine - Outlook	12,575.00			12,575.00	15,000.00
2010 - SMR	11,464.92			11,464.92	5,222.35
2011 - SMC	4,217.56			4,217.56	6,002.19
2014 - South-West Roof of South Aisle			4,055.22	4,055.22	
2016 - Organists/ Choir assistant	6,330.00			6,330.00	6,067.30

				Total	
	General	Designated	Restricted	Endowment	
				This year	Last year
2016PSC - Professional services Buildings and Church					7,358.89
2017 - Choir and Performing Licences	1,770.84			1,770.84	1,496.18
2018 - Church bells		16.00		16.00	250.00
2019 - Fees for Visiting Clergy	104.00			104.00	
2026 - Deanery Evangelism Fund			5,000.00	5,000.00	
2500 - Speaker PA System Spotlight Sound S J Marshall	4,744.00		10,000.00	14,744.00	
4000 - Church office	4,930.87			4,930.87	4,138.69
4001 - Internet	668.00			668.00	
4500 - Office Assistant	13,946.16			13,946.16	11,419.06
<b>Expenditure on charitable activities Totals</b>	<b>184,675.01</b>	<b>29,268.34</b>	<b>58,873.59</b>	<b>272,816.94</b>	<b>196,852.87</b>
<b>Other expenditure</b>					
2200CF - Re-ordering project 2019/20 expenditure					67.18
2202 - AV Upgrade 2024		1,066.42		1,066.42	
5000 - Sundry expenditure	541.16	4,134.30		4,675.46	351.90
5001 - Teaching materials	164.11			164.11	758.18
<b>Other expenditure Totals</b>	<b>705.27</b>	<b>5,200.72</b>		<b>5,905.99</b>	<b>1,177.26</b>
<b>Payments Grand totals</b>	<b>186,869.85</b>	<b>34,469.06</b>	<b>58,873.59</b>	<b>280,212.50</b>	<b>198,030.13</b>

**St Mary the Virgin Great Dunmow**

**End of Year Financial Statements**

**Year ending December 31 2024**

**APCM - Notes to the Accounts**

## **Finances 2024 – Report for the APCM**

### **The year 2024**

The year of 2024 has been a difficult year for our Rector Tom and his family. The church was united in prayer and support and people came wonderfully together to help in whatever way they could. A year not to be forgotten.

We are very grateful to the Lord for the continuing faithful giving by the members and worshippers at St Mary's Great Dunmow. Thank you all so much. This is very much appreciated and has allowed us to pay our parish share in its entirety and to meet all our commitments and charity giving. Indeed for 2025 the PCC agreed that we will pay slightly more than requested by the diocese to help churches in our deanery not able to pay their share. Those churches were very appreciative.

### **Overall Financial Position as at December 31 2024**

Due to this generous giving over the year and indeed previous years we are in a strong position to be able to plan for the future. Thank you for those who maintained the financial records and stability in past years particularly Nigel. The total value of St Mary's Great Dunmow, as detailed in the Balance Sheet is £500,927 including all our assets, property, and liabilities.

### **Net Result for 2024**

We had an excess of costs over income in 2024 of £44,361 offset by an increase in the value of our investments with a resulting deficit of £30,480.

### **Explanation of Deficit**

The deficit of £44,361 rounded to £44,500 can be broken down into two elements, firstly normal day-to-day church operating costs and secondly major repairs and special projects.

There was a small gain of £1,500 on operating costs offset by £41,000 spent on major repairs and £5,000 towards the cost of new speakers in the church.

### **Total Receipts and Expenditure in 2024**

There have been large increases in both income and expenditure in 2024 compared to 2023.

Total receipts in 2024 were £235,852 up by £52,635 from £183,217 in 2023 being an increase of 28.7%.

Total expenditure in 2024 was £280,213 up by £82,813 from £198,030 in 2023 being an increase of 41.5%

This has resulted the excess of expenditure over income of £44,361 compared to £14,813 in 2023.

### **Breakdown of 2024 Income of £235,852 compared to 2023 of £183,217**

#### **Donations and Legacies**

Total received in 2024 for donations and legacies were £147,281 compared to £118,961 in 2023 an increase of £28,320 being 23.8%.

## **Breakdown of 2024 Income of £235,852 compared to 2023 of £183,217 (cont.)**

This increase was due to higher income from Planned Giving by Standing Orders up from £63,000 to £72,000. Of this £62,000 was gift aided.

Tax recovered from all sources of income totalled £21,000 with this being a very important constituent part of our income. Should you wish to give aid your donations and haven't completed a gift aid form please see me.

The Parish Giving Scheme increased from £4,500 in 2023 to £13,700 an increase of £9,200. This is received complete with gift aid. Thank you very much to those of you who use this facility.

One-off Donations for general funds, the Audio-Visual upgrade project, and the Children and Families Leader increased from £9,200 to £12,000 and collections taken up in services increased from £7,300 to £10,200. Thank you very much for those who count the gifts and do the necessary and especially to Trudi who does our physical banking. This work is very much appreciated.

Receipts from using the GiveaLittle card machine were very encouraging at £7,500 and many thanks to Nigel for setting up this facility.

Whilst Pink Slip donations reduced from £5,600 to £2,900, this reduction was anticipated, and we do thank those who regularly give via the pink slips.

We also received a legacy of £5,000 for which we are very grateful.

### **Charitable Activities**

Income from charitable activities of £32,624 was roughly in line with that of 2023.

Hirings from St Mary's Centre and St Mary's Room totalled £9,500.

Outlook magazine raised income of £11,000 slightly down from 2023 of £11,500.

PCC fees were very comparable to last year at £12,000.

### **Other trading activities**

Income from other activities was £23,352 compared to £13,943 in 2023.

This was enhanced by the receipt of grants for around £7,800 for refunds on VAT incurred on fabric expenses and two annual grants from the Town Council totalling £7,000.

Receipts from fund raising included sales of Literature, receipts from Nancy May Concerts, Great Dunmow Big Voices, Dunmow Art Group, Burns Night, Wreath Making. We are very grateful to the Friends of St Mary's for all they do to raise funds for the church.

We are particularly grateful to all those involved in holding Coffee, Cake and Chatter mornings. Nearly £4,400 was raised in 2024 being a marvellous effort.

### **Investment Income**

Investment income increased from £13,530 in 2023 to £16,258 in 2024. Income is recorded when received.

This includes bank interest from TSB, interest on accounts with United Trust and Cambridge and Counties, and receipts from our investments held at CCLA.

## **Breakdown of 2024 Income of £235,852 compared to 2023 of £183,217 (cont.)**

### **Other Income**

#### **One-off Grants**

Other income benefited from two grants, firstly the Rotary Club Collinson Fund for new speakers of £10,000 and a grant from the Diocese of £5,000 for evangelism. The expenditure of these grants has been accrued in 2024. We are very grateful for these grants.

## **Breakdown of 2024 Expenditure of £280,213 compared to 2023 of £198,030**

Our expenditure in 2024 was around £83,000 higher than in 2023.

### **Charity Giving**

Our charity giving in 2024 was £7,000 compared to £4,900 in 2023.

Charity giving is based on the agreed formula and the following donations were calculated and have been paid in 2025:

Church Mission Society in support of Lea and Petra - £2,200

Uttlesford Food Bank - £1,500

World Vision - £1,500

MIND in West Essex - £600

CHESS - £600

CAP - £600

### **Church Repairs and Maintenance**

Our total expenditure on repairs and maintenance was £47,572 compared to £6,200 in 2023, This included repairs to the South Chapel Masonry and Glazing, and professional services for repairs to the South-West Roof of the South Aisle. Many thanks to Gerald for all the work he did overseeing these projects.

### **New Speakers**

A new Speaker PA System for just under £15,000 was ordered towards the end of 2024 and installed in early 2025. We were very pleased to receive a grant of £10,000 towards this cost.

### **Evangelism**

We received a grant of £5,000 for evangelism from the Diocese and the costs for evangelism have been accrued.

### **Higher gas and electricity costs.**

Our gas and electricity costs have increased from £5,400 in 2023 to £12,200 in 2024. We were fortunate to be on a long-term very favourable fixed-energy tariff in 2023, but this came to an end in October/November. We have very carefully chosen a new supplier, but costs are now very much in line with market prices. Many thanks to Colin for looking after these tariffs. We will make every effort to keep the church and buildings warm whilst being aware of the higher cost.

## **Breakdown of 2024 Expenditure of £280,213 compared to 2023 of £198,030 (cont.)**

### **Parish Share and Clergy Expenses.**

Our Parish share and Clergy expenses have increased broadly in line with inflation and totalled £80,500.

### **St Mary's Room**

We have spent £11,500 on maintaining and improving St Mary's Room and the work has been to a high standard.

### **Outlook**

Outlook is now published 10 times a year with a cost in 2024 of £12,575 compared to 12 editions in 2023 at a cost of £15,000. Income from advertisers was £11,000 in 2024 compared to £11,500 in 2023. Many thanks go to Ann for producing Outlook and to the distributors who fearlessly deliver despite dogs trying desperately to get at them. This magazine is vital for the church to keep in touch with the local people and is very much appreciated by residents that I sometimes have a chance to talk to.

## **CCLA Investments, Fixed Term Deposits and Bank Accounts**

### **CCLA Investments**

The PCC's investments with CCLA decreased from £347,428 in 2023 to £309,248 in 2024 being a reduction of £38,180. This was due to a transfer of £50,000 from CCLA investments to our bank account in anticipation of the cost of the repair works in the South Chapel. This transfer was offset by an increase in the value of the CCLA investments of £11,820 being an increase of 3.4%.

### **Fixed Term Deposits**

We have two accounts with United Trust Bank and one with Cambridge and Counties Bank. The deposits at December 31 2024 totalled £52,703 and are part of the Children's and Families Worker restricted fund.

### **Bank Accounts**

We have accounts with TSB holding funds of £86,866 at the year-end. Several of these accounts are interest earning and the high balance reflects the expected timing of expenditure in early 2025.

## **FUNDS**

The position of the fund values as at December 31 2024 was as follows:

		<b>£</b>
<b>Unrestricted</b>	General	41,463
<b>Designated</b>	Bellringers	7,043
	Churchyard Maintenance	13,083
	Fabric – Maintenance of church building	158,733
	Property – buildings owned by St Marys	63,072
	Youth – Support for activities of 12-18s	12,525

	Total Designated	254,456
<b>Restricted</b>	Audio Visual Upgrade Project	7,684
	Maintenance of Specific Graves	3,168
	Children and Families Leader	65,111
	Churchyard Maintenance	12,793
	Development – building and activities	15,480
	Fabric-Maintenance of church building	12,497
	Friends of St Mary's	6,313
	Organ – Maintenance or Replacement	20,894
	Total Restricted	143,940
<b>Endowments</b>	Endowments	61,068
	Total Funds	500,927

## Children's and Families Leader

The Children and Families Leader has been very well supported during 2024 with the funds standing at over £65,000, and we thank you for your commitment. This means that we have funds available for this position without recourse to the General Fund until at the very earliest February 2027.

## Notes to the Financial Statements for the year ending December 31 2024

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.

## **Notes to the Financial Statements for the year ending December 31 2024 cont.)**

### **2. Paid for Regular services**

During the year, the PCC used a self-employed Director of Music and a cleaner, both self-employed.

The Director of Music is remunerated per service or rehearsal while the cleaner is contracted by hours per week.

The PCC employs two members of staff, an administrator and a Children and Families Leader (CFL). The CFL's employment started in February 2023 and is full-time. The administrator's hours were increased during the year, although the cost has been partly offset by a contribution from the diocese for the extra burden of providing support to the Area Dean.

The church administrator has opted to enrol with the Church Workers Pension Fund administered by the Church of England. The Children and Families Leader's Pension is administered by NEST. No employer National Insurance contributions are due as the combined salaries fell below the threshold for qualification.

All rates of remuneration are renewed annually by the PCC and were increased for the employed staff and the cleaner in January 2025 and are compliant with the minimum wage.

### **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, 2024.

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

### **Church Workers Pension Fund (CWPF)**

The PCC of St Mary the Virgin Great Dunmow participates in the Pension Builder Scheme section of CWPF for the administrator 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 being,
  - a. a deferred annuity section known as Pension Builder Classic, and,
  - b. a cash balance section known as Pension Builder 2014.

## **Notes to the Financial Statements for the year ending December 31 2024 cont.)**

**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.

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 and was scheduled to be published in 2024.

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.

## **Future for 2025**

The growth in our church activity has continued in 2024 and is anticipated to increase in 2025.

We have supported our Children and Families Leader and will continue to do so, and we are very grateful to Zoe and The Lord for the impact Zoe has had with the children and young families,

- We are continuing to see growing numbers attending on Sundays, at Church Mice, on Thursday mornings and at Coffee, Cake and Chatter
- We are continuing the implementation of maintenance and repair works on our church buildings
- We are preparing plans for improvements to our main church building by means of Project Nehemiah
- We have continued to review and renew our feasibility studies into to how to adapt our church buildings to be fit for purpose to meet our worship and outreach needs.
- We are reviewing our restricted funds in order to gain access to these funds.

We look forward to the coming year putting our faith in The Lord Jesus Christ.

Once again thank you so much for your financial support of St Mary's Great Dunmow.

May the Lord bless you all.





**ST MARY'S**  
GREAT DUNMOW

**ST MARY THE VIRGIN, GREAT DUNMOW**

## **ANNUAL REPORT** **For the year 2024**

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### **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 seventeen (see below).

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

<u><b>Rector</b></u>	Revd Tom Warmington (Installed during 2024, previously Priest in Charge)
<u><b>Associate Priest</b></u>	Revd Elsie Bouffler
<u><b>Churchwardens</b></u>	Michael Ryley ( <i>PCC Vice Chair</i> ) Catherine Salmon
<u><b>PCC Treasurer</b></u>	Malcolm Dulwich (replaced Nigel Dodd during 2024)
<u><b>PCC Secretary</b></u>	Trudi Wright (replaced Jenny Dalton White during 2024)

### Deanery Synod Representatives (all elected for a term of 3 years in 2023)

Maureen Best  
Jenny Dalton White (resigned during 2024. A vacancy now exists.)  
Malcolm Dulwich

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

Tony Beecroft	Lesley Geen
Michael Best	Edward Salmon
Philip Cobb	Sandra Walker
Ann Deakins	Stephanie Warns
Nigel Dodd	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:

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, the structure and maintenance of the website and maintaining social media presence.

Buildings Committee To review options and to develop plans to ensure that our buildings provide us with the resources we need to realise our plans for the mission of the church.

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

Parish Safeguarding Officer and DBS: Becki Cobb  
Electoral Roll Officer: Debbie Ryley (appointed during 2024)  
Trustees to St Mary's Church Nursery: Wendy Bowler, Phil Cobb and Tony Beecroft (PC / TB appointed during 2024).  
St Mary's School Governor: Patrick Whittick

## **Church Membership**

There were 170 names on the Church Electoral Roll at the APCM in 2024. The corresponding figure for the previous year was 150 names on the Electoral Roll.

## **Licenced and Authorised Ministers**

Clergy Revd Tom Warmington (Rector)  
Revd Elsie Bouffler (Associate Priest)  
Revd Canon Rosemary Drew (Bishop's Permission to Officiate)

Licensed Lay ministers Gerald Crowley (Reader – Bishop's Permission to Officiate)

## Ministry Leadership Team

The Ministry Leadership Team (MLT) exists to support the minister and the PCC in organising and leading ministry at a local level. The role of the MLT is to co-ordinate, oversee and develop ministry, outreach and discipleship and, in conjunction with the staff team and under the authority of the PCC, to manage the day-to-day functioning of the church's ministry.

Membership	Revd Tom Warmington (Rector) Revd Elsie Bouffler (Associate Priest) Zoe Licence (Children and Families Leader) Lesley Geen (Pastoral Coordinator) William Warns (Music Leader) Becki Cobb (Administrator and Parish Safeguarding Officer)
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## Objectives and performance over the year

Rev'd Tom Warmington was unwell for a large part of 2024. We are extremely grateful to church members, the Ministry Leadership Team, local licenced clergy and laity and deanery colleagues, including Archdeacon Kate Peacock, for their support during this time. The congregation held Rev'd Tom and his family in prayer and were delighted to see Tom return to duties part time in October. He has been gradually increasing his hours and was full time again by the end of 2024. We are mindful of his continued recovery. On his return to duties, we were delighted to welcome Archdeacon Kate in October to licence Tom as Rector of the Benefice.

The PCC met nine times, including a meeting immediately following the APCM.

- PCC welcomed new appointments from the APCM and continued to invite discussion and deliberation on various matters as the year progressed.
- At the January meeting the Away Day in November 2023 was reviewed and the way forward discussed. The Buildings Group are focusing on reordering the church building. Main objectives are to remove the remaining rear pews, install a glass door at the south entrance with ramps for wheelchairs and buggies, a tower floor for bell ringers with a meeting room below, speaker upgrade, moving and upgrading the servery and exploring the possibility of installing an accessible toilet. A demountable building in the car park is being considered to give more space for children's work and meetings. At this meeting, a Resolution was passed to remove the four rear most pews at the West End of Church. The front screen to remain.

Tom outlined a role description for Assistant Churchwardens to be appointed at the APCM and encouraged applications.

The PCC were unanimous in its support for the results of the Mission Partner voting update by the congregation. Going forward our mission partners would be Uttlesford Foodbank, Mind, The Church Mission Society (with a particular emphasis on supporting Lea and Petra), CHES, Christians Against Poverty and WorldVision.

A survey had been carried out on Worship Pattern and PCC discussed the responses. The outcome was that the MLT propose formalising and continuing the pattern of services, with the re-introduction of healing services and a commitment to balance in style and worship.

- At the February meeting PCC resolved to reaffirm its acknowledgement of the importance of safeguarding training and requires all members of PCC to complete the required training and DBS paperwork.

Written thanks were sent to Zoe on completion of her first year as Children and Families

Leader.

Fabric committee had met with Universal Stone to discuss the repairs required to the windows in St John's Chapel and the SW Aisle project.

- At the March meeting Becki attended in her role as PSO to give an update and answer questions. The PSO is required to come to PCC once a year for this purpose.

PCC adopted the Audited Accounts. Nigel will present the Accounts at the APCM and thereafter hand over to Malcolm Dulwich who will take on the Church Treasurer's role.

The need for improvements to the sound system were discussed.

- At the May meeting a plan was put in place to cover for Tom's absence.

Philip Cobb was officially appointed by PCC as Assistant Churchwarden, initially for a period of one year.

Lesley Geen had been working with Tom on a Pastoral Plan to create a new framework for pastoral care. PCC were happy for Lesley to proceed and develop the scheme.

The Archdeacon has given permission for work to start on St John's Chapel windows.

The annual adoption of required policies took place.

- The July PCC discussed practical solutions to assist Becki in her extra workload during Tom's absence.

Zoe, Grace and Helen ran a prayer day at Dunmow St Mary's on 02 July for years 5 and 6.

A formal resolution was emailed to PCC members on 10 June in relation to the repair work required in St John's Chapel. Ten responses in favour were recorded.

- At the September meeting PCC were joyous that Tom had been able to return to work on a basis that reflects his ongoing recovery. Plans for Christmas were announced, the theme this year is Journey into Joy.

Nigel has been doing some work on endowment and restricted funds to move these to give PCC greater flexibility to use them for the mission of the church and future plans. Resolutions were passed unanimously to apply to The Charity Commission to authorise the changes for Tithe Chancel Endowment, Culf Fabric Trust, Briggs and Ellis Churchyard restricted fund and the Dunmow Estate.

Work was finally underway to repair the windows in St John's Chapel. The quote from Universal Stone was priced at £27,700 + VAT. A party of volunteers has redecorated the interior of SMR during the school summer holidays.

Jenny Dalton-White stepped down from the role of PCC Secretary and was thanked for her efficient work in this capacity.

- At the October meeting PCC voted unanimously to adopt the updated version of The Lone Workers Policy which gives the green light to the Pastoral Plan scheme.

The Church Whatsapp is going to be split into two groups: one for information purposes and one where members can chat and share.

PCC endorsed the nomination of Grace Wilcox for authorisation as a local preacher. Debbie Ryley was appointed as Electoral Roll Officer for the remainder of this PCC term.

Tom had obtained a grant of £10,000 from Dunmow Rotary towards the cost of upgrading the speaker system. PCC agreed to pay up to £18,000 inclusive of VAT for the upgrade which will be completed as soon as reasonably practical.

- At the November meeting of PCC Tom shared his vision for an Evangelism project and added that as Rural Dean he is able to bid for a share of a fund to support Evangelism events. This will be £5000. Helen and Sandra volunteered to form a group and to present ideas to MLT for consideration.

A 'Garden Room' was put forward as an alternative to a demountable building. The cost of the demountable is in the region of £200,000 whereas a Garden Room could be installed for under £50,000. The need for extra space is pressing and the Garden Room could be installed in a much quicker time than a full sized demountable.

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, Prayer, and groups / activities for children.

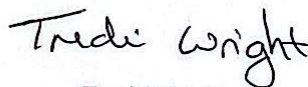
The PCC maintained its close association with the town including working on events with the Town Team and Dunmow Town Council. We maintained links with other organisations such as the Flitch Trials Committee which Rev'd Elsie acted as Court Chaplain for in Tom's absence, the Carnival Committee, Scout and Brownie groups, Air Cadets and others. We continue to seek links and partnership with our sisters and brothers in other churches; a new Priest was appointed at the Catholic Church in Dunmow and sadly the URC closed during 2024. 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 2025 and signed on its behalf by



Rev Tom Warmington  
(Rector)



Trudi Wright  
(PCC Secretary)