

**ANNUAL REPORT FOR 2022
THE PAROCHIAL CHURCH COUNCIL OF
ST JOHN'S CHURCH, STANSTED MOUNTFITCHET**

Aims, purposes and objectives of the PCC

St John's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building and grounds and the church hall. St John's is part of the Benefice of Stansted, Birchanger, Farnham and Takeley with Little Canfield (known as the Five Churches).

St John's is entitled to three representatives to vote at Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the church

St John's has strong links with St Mary's Church of England Primary School, and Priest in Charge Rev'd Colin Fairweather and Associate Priest Rev'd Helen Flack sit on the board of Governors.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St John's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship aim to put faith into practice through prayer and scripture, music and sacrament.

Report on PCC activities during 2022

2022 was Colin Fairweather's first full year as Priest in Charge having begun his ministry in April 2021.

Covid 19 Restrictions

All Covid restrictions were lifted during 2022, although PCC has so far decided not to use the chalice at the Eucharist.

Prayer/Worship/Pastoral Care

St John's 9.30 service is a sung Eucharist with choir. The service is also available on line through the Zoom platform. The PCC is grateful to the team of sidesmen who are on hand to guide and welcome our congregation each week. Members of the congregation lead intercessions and read the first lesson.

All are welcome to attend our regular services. At present there are 92 names on the Church Electoral Roll.

Rev'd Colin and Rev'd Helen hold monthly "Exploring Baptism" meetings for those asking for children to be baptised. They are ably assisted at these meetings by Margaret Hill who plays a very important role in liaising with families, preparing cards and carrying out all the necessary

paperwork. Eleven baptisms were held in St John's in 2022, either during the 9.30 a.m. service or at 3 p.m. on the third Sunday of the month.

Around six people regularly attend Morning Prayer on Zoom five days a week.

The Ministry Team comprises our Priest-in-Charge, our Associate Priest and Licensed Lay Ministers Hugh Mascetti and Jo Pratt. On the first Sunday of each month, both Rev'd Colin and Rev'd Helen are in attendance at St John's 9.30 "Family" communion service. When there are five Sundays in the month, a "Five Churches" service is held on the last Sunday - rotating the venue each time.

The Tots service on Tuesday mornings for pre-school children and their parents and continues to be very well attended with an average of 50 people taking part. Tots has been welcoming families to St John's for over fourteen years.

Kathy West, Pastoral Assistant, liaises with the clergy to visit members of our parish who are unable to attend church due to sickness or age. The clergy are available to visit church members who have requested it, to celebrate communion with them either at their homes or in hospital. The ministry team take monthly services at local Care Homes Broome End, Hargrave House and Mountfitchet House.

In November our regular All Souls Service was held to which recently bereaved villagers were invited.

This year Helen led the Remembrance Sunday service at the War Memorial which was very well attended.

Colin led a vigil for Ukraine in March in the Memorial Gardens attended by 25 people.

Stella Skingle continues to organise the purchase of Bible Reading Fellowship notes which are used in private worship by members of our congregation. Thanks to Stella for this.

Church Administration

Denise Cooke was appointed Church Administrator at the beginning of 2022. She has taken to the role with energy and enthusiasm and we are very blessed to have her and to know the administration of St John's (including Church Hall bookings) is in safe hands.

A new website for the Five Churches is now in operation. www.thefivechurches.co.uk.

Church Building/Grounds

There are several works outstanding which were detailed in the Quinquennial report. Although the building is not in a bad state, the roof does need attention.

Some outstanding electrical work has been carried out.

There is still concern about the enormous cost of heating the church and every effort is being made to reduce the cost, whilst keeping the church warm.

The gallery needs to be made safe by raising the height of the rail by 13cm. This is likely to be carried out in 2023.

PCC have agreed that the church building will be open during daylight hours every day.

The church building is available for use as a concert venue which attracts a cross-section of people from the local area. We are particularly pleased that *music@stansted*, hold their very well supported concerts at St John's.

PCC has been considering the removal of the hedge along the church's St John's Road boundary. This will reveal the original metal fencing and, like the Memorial Gardens' boundary on Chapel Hill, improve the security of the Church, Hall and Car Park. PCC have now approved this and will happen in 2023.

A gardening group led by Ray Smith has kept the weeds down and planted some spring bulbs.

The plan to install a servery in St John's has been put on hold for the time being in view of cost.

PCC remain concerned about the condition of the surface of the car park and the paths around the church, and quotations are being sought.

The new "no parking" sign installed in early 2022 has helped to keep unauthorised cars from using the carpark, although it has not completely solved this problem.

St John's Church Hall

The Church Hall Committee continues to liaise with the PCC through Katy Dockerill. Hall Manager Jean Newson deals with the day to day running of the hall. Hall bookings post Covid have returned to normal. There were two break-ins in early 2022. A new more secure door has been installed.

Mission/Outreach/Fundraising

Rev'd Helen has been instrumental in organising and leading the "Living in Love and Faith" course for members of the congregation. During 2022 she led an on-line course called "Being With", which is aimed at those new to the Christian faith. The course, which ran for ten sessions, was attended by seven people. Jo Pratt and Kathy West also took part and helped to facilitate the sessions. It was pleasing that several of those attending went on to be confirmed at Farnham church by the Bishop of Colchester.

Members of the congregation meet at the "Touchpoint" hub on Thursday mornings which offers tea/coffee/lunches. We have a "St John's Coffee Pot" table there where we continue to support church members and other members of our community.

The village community were very supportive of the Christmas Market. £2,590 was raised for church funds

PCC are grateful to Jean Newson for running the 300 Club. It is the intention to run a campaign during 2022 to increase the membership. Thanks also to Jean for running the Traidcraft stall. We regret to say that this will discontinue during 2023 as the company is ceasing to operate.

PCC are grateful to the Craft Ladies led by Ann Conroy and June Winter, and Sue Bone (Candles) for their excellent fund raising for the church.

Thanks also to members of our congregation who take Children's Society collecting boxes, and to coordinator Katy Dockerill.

And of course, we continue to be thankful to members of our "giving" scheme for their generous financial support at a time of rising prices. PCC intends to run a Stewardship campaign sometime during 2023

Safeguarding

There were no safeguarding issues raised during 2022. Mike Howes handed over the role of Safeguarding Officer to Julie Lenten during 2022.

St John's Organisations

The PCC would like to thank all volunteers who work so hard to make our church the lively and vibrant community it is.

The St John's choir continues to play a key role in our worship, thanks to the dedication of choir members under Anne Brooks' leadership.

We are so fortunate to have an excellent team of skilled flower arrangers led by Jean Robinson who transform the church through various seasons of the year. Thanks also go to those members of our congregation who meet several times a year to give the church a good clean.

Ecumenical Relationships

The church is a member of Churches Together in Stansted (CTS) and representatives attend the Forum meetings which are held three times a year. The PCC is proud of the achievements of the CTS under whose auspices the following are run: Messy Church, CTS Harvest Supper, support for Teams4u Christmas shoebox appeal and the Celebration of Christmas Service, which in 2022 was once again held outside in the Memorial Gardens in the grounds of St John's. Music was supplied by the Bishop's Stortford Band.

PCC Structure, governance and management

The PCC met six times in 2022 - on 17th January, 21st March, 16th May, 25th July, 26th September and 28th November, with of attendance of 85%.

The method of appointment of PCC members is set out in the Church Representation Rules. St John's is currently entitled to nine elected members. At St John's the membership of the PCC consists of the clergy, churchwardens and those elected by members of the congregation who are on the electoral roll of the church. All who attend our services are encouraged to commit to church

membership by registering on the electoral roll; in so doing they become eligible to stand for election to the PCC.

PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent.

PCC members are required to seek re-election every three years and stand down for a period of at least one year after six years' service.

Kathryn West
Secretary to St John's PCC

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Kathryn West
Secretary to St John's PCC

Administrative Information

Priest-in-Charge : Rev'd Dr. Colin Fairweather

Associate Priest : Rev'd Helen Flack

Pastoral Assistant : Kathryn West

Church Administrator/Hall Bookings Administrator : Denise Cooke

Organist/Director of Music : Anne Brooks

PCC members who have served at any time from 1st January 2022 until the date this report was approved are :

Ex Officio members

Incumbent : Rev'd Dr. Colin Fairweather

Associate Priest : Rev'd Helen Flack

Churchwardens : Alastair Bone (from APCM 2022), Peter Jones

Pastoral Assistant : Kathryn West

Elected Deanery Synod Representatives

Alan Corbishley

Michael Howes

Peter Jones

Elected members

Stuart Ayres

June Cannon (from APCM 2022)

Ann Conroy

Katy Dockerill

John Elliott

Julie Lenten (to APCM 2022)

Cheryl McGreal (churchwarden to APCM 2022, thereafter elected PCC member)

(three vacancies)

Parish Safeguarding Officer is Julie Lenten

Child protection nominated person is Michael Howes

Vulnerable Adult nominated person is Cheryl McGreal

Electoral Roll Officer is Ann Conroy

Secretary is Kathryn West

Standing Committee The Standing Committee comprises the Clergy, Churchwardens, Secretary and Treasurer. This committee is required by law and has the power to transact the business of the PCC subject to the direction of the PCC.

PCC Status The Parochial Church Council of Stansted is registered with the Charities Commission, registration number 1129495 with the working title of St John's Church.

St John's Church, Stansted Mountfitchet, Treasurer's Report 2022 Accounts

In presenting these accounts I have a few points to make for a better understanding of the figures before you.

1. The first two sheets, pages 1 and 2, show our Assets and Liabilities as at 31st December 2022. The net figure, £667,761 shows a considerable decrease on last year as a result of the market conditions that affected the CCLA Investment Fund during 2022. This is not particularly concerning for two reasons. One is that the funds are regarded as long-term investments and, whilst the value goes up and down with the market, the long-term trend is upwards and it is of note that the value of each share we hold is currently higher than at the end of 2020. Secondly, we rely on the dividends from the Investment Fund as a major source of our income – these continue to increase year on year.
2. The Church Hall is shown in the accounts at build cost as part of the Church's Assets. In reality, this amount of £73,985 could be discounted as it is not realizable.
3. The Tithe Chancel Trust has been closed during the year. The funds are still held though in reserves to be used towards future roof repairs.
4. The Connect 120 Fund monies are held as agency funds – they are not included in St John's financial position as the Fund is for projects across all five churches for which Colin has responsibility.
5. The accounts themselves, which follow, are Income and Expenditure Accounts, NOT Profit and Loss Accounts. As such they are a simple record of all incoming funds and all outgoing costs within the year.
6. As a result of 5, (above) comparisons with previous years are not easy, in fact could lead one to a completely wrong conclusion. For example, Gift Aid income shown is considerably more than in the 2021 accounts, but the reality is that year on year there is little difference. It is simply that a claim was not made for the last few months of 2021 and the income in 2022 covered 16 months.
7. We continue to benefit from the Benefice's reorganization in 2021 with our Parish Share having fallen by some £15,000 in the last two years. Without this "bonus" our Revenue Account, as I pointed out last year, would have been in very negative territory. It is pleasing to note that for 2023 our Parish Share will be little different to 2022.
8. Giving by standing order is broadly the same as last year and plate collections are up. Notwithstanding this we do need, in the face of rising costs, particularly gas and electricity where the bill for the three months to end-January 2023 is £4,600 (note, £3,000 of this is for last November and December and is not included in the 2022 accounts), a new Stewardship effort. I am pleased to note that, at the time of writing this report, the PCC is proposing to do this.
9. As pointed out earlier, we have considerable funds in the CCLA Investment Account. This is no accident. The majority of the proceeds of sale of Gilbey Crescent and the Miss Church legacy are now there. Past PCCs decided that in selling Gilbey we were replacing one cash yielding asset with another and that the loss of rental income on the house would be covered and continue to find its way into our revenue through dividends received from CCLA. This is precisely what has happened and the accounts show that in the last financial year we received £12,991 dividends on the main CCLA account and £1,182 on the Nigel Holland restricted fund.

Overall, I can assure everyone that St John's is in a sound financial state at present but, to avoid drawing on Investments, an increase in Revenue is essential.

Alan Corbishley, 3rd March 2023.

Stansted Mountfitchet PCC
Statement of Assets and Liabilities (by code)
As at: 31 December 2022

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Investments						
6440 : CCLA 001S (Property & Agneta May Church)	1,188.48	432,251.69	—	9,441.02	442,881.19	491,942.04
6442 : CCLA 002S (Holland)	—	—	—	39,730.76	39,730.76	45,005.13
6451 : CBIFS Units 108001216S (Tithe Chancel)	—	9,441.02	—	(9,441.02)	—	9,596.73
Total	1,188.48	441,692.71	—	39,730.76	482,611.95	546,543.90
Fixed assets - Tangible assets						
6430 : Church Hall	—	73,985.00	—	—	73,985.00	73,985.00
6432 : Land at St Mary's	—	1.00	—	—	1.00	1.00
Total	—	73,986.00	—	—	73,986.00	73,986.00
Current assets - Cash at bank and in hand						
6501 : Barclays current account 9922	55,126.45	(13,569.57)	(10,334.29)	—	31,222.59	18,369.13
6502 : Barclays Hall Current account 8714	377.92	10,274.85	(1,934.66)	—	8,718.11	3,418.70
6503 : Barclays Benefice account 0593	20.25	974.24	1,604.68	—	2,599.17	2,578.92
6510 : CCLA deposit account 8001D	25,971.21	4,585.45	20,000.00	—	50,556.66	59,887.57
6511 : CCLA deposit 1752D (RE Fund)	—	—	—	20,723.33	20,723.33	21,899.90
6590 : Cash in hand	25.60	—	—	—	25.60	25.60
Total	81,521.43	2,264.97	9,335.73	20,723.33	113,845.46	106,179.82
Current assets - Investments						
6512 : Connect 120 Investment Account	—	—	28,782.24	—	28,782.24	—
Total	—	—	28,782.24	—	28,782.24	—
Liabilities - Agency accounts						
6699 : Agency collections	—	—	31,464.02	—	31,464.02	1,464.02
Total	—	—	31,464.02	—	31,464.02	1,464.02
Net total assets	82,709.91	517,943.68	6,653.95	60,454.09	667,761.63	725,245.70

Represented by

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Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Unrestricted - General	82,709.91	—	—	—	82,709.91	75,065.45
Designated - AgnetaMChL	—	120,761.07	—	—	120,761.07	135,761.07
Designated - Benefice	—	766.30	—	—	766.30	2,629.80
Designated - CraftsSale	—	495.60	—	—	495.60	495.60
Designated - Fabric	—	8,207.73	—	—	8,207.73	8,207.73
Designated - FlagReplmt	—	330.00	—	—	330.00	330.00
Designated - Hall	—	(7,534.66)	—	—	(7,534.66)	(8,557.93)
Designated - Property	—	394,917.64	—	—	394,917.64	428,978.49
Restricted - Cnct120	—	—	2,754.88	—	2,754.88	—
Restricted - HallRestor	—	—	2,632.95	—	2,632.95	4,567.61
Restricted - Livesey	—	—	1,266.12	—	1,266.12	1,266.12
Endowment - Holland	—	—	—	39,730.76	39,730.76	45,005.13
Endowment - RETRust	—	—	—	20,723.33	20,723.33	21,899.90
Endowment - Roof	—	—	—	—	—	9,596.73
Total	82,709.91	517,943.68	6,653.95	60,454.09	667,761.63	725,245.70

Stansted Mountfitchet PCC
Receipts and Payments Account

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	60,843	—	—	—	60,843	186,365
Income from charitable activities	4,802	11,156	(1,217)	—	14,741	20,808
Other trading activities	5,950	—	—	—	5,950	6,315
Investments	14,866	—	430	273	15,570	1,285
Other income	—	2,700	—	—	2,700	2,700
Total receipts	86,463	13,856	(787)	273	99,806 ✓	217,472 ✓
Payments						
Raising funds	963	—	—	—	963	498
Expenditure on charitable activities	65,313	22,696	2,934	1,450	92,394	74,802
Total payments	66,276	22,696	2,934	1,450	93,356 ✓	75,301 ✓
Excess of receipts over payments before transfer	20,186	(8,840)	(3,721)	(1,176)	6,447	142,171
Transfers						
Gross transfers between funds - in	—	17,441	4,542	—	21,983	6,300
Gross transfers between funds - out	(12,542)	—	—	(9,441)	(21,983)	(6,300)
Excess of receipts over payments before other...	7,644	8,600	820	(10,617)	6,447	142,171
Net movement in funds	7,644	(49,901)	820	(16,047)	(57,484)	208,045
Reconciliation of funds						
All assets at 01 January 2022	75,065	567,844	5,833	76,501	725,245	517,200
All assets at 31 December 2022	82,709	517,943	6,653	60,454	667,761	725,245

There may be minor discrepancies in the totals if the pence are not being shown

Stansted Mountfitchet PCC
Income / expenditure comparative figures
Selected period: 01 January 2021 to 31 December 2022

Description	01/01/2021-31/12/2021	01/01/2022-31/12/2022	Fund	Fund type
Income				
0110 - Gift Aid - Envelopes	2,708	3,646	General	Unrestricted
0111 - Envelopes GASDS	568	—	General	Unrestricted
0201 - Standing Orders, Gift aided	32,174	33,064	General	Unrestricted
0202 - Standing Orders, not gift aided	960	75	General	Unrestricted
0301 - Loose plate collections	1,154	4,074	General	Unrestricted
0303 - Miscellaneous income	—	196	General	Unrestricted
0304 - Giving Machine	—	16	General	Unrestricted
0305 - Goodbox	609	583	General	Unrestricted
0306 - St John's Tots	132	276	General	Unrestricted
0501 - One-off Gift Aid gifts	890	280	General	Unrestricted
0550 - Donations appeals etc	200	—	General	Unrestricted
0601 - Tax recoverable on Gift Aid	4,733	14,083	General	Unrestricted
0701 - Legacies	120,000	—	AgnetaMChL	Designated
0701 - Legacies	22,230	—	General	Unrestricted
0901 - Other funds generated	—	4,542	General	Unrestricted
0904 - Birchanger PCC Contribution	1,200	1,200	Benefice	Designated
0905 - Farnham PCC Contribution	1,500	1,500	Benefice	Designated
0906 - Commonwealth War Graves	6	6	General	Unrestricted
0907 - 300 Club	2,478	2,430	General	Unrestricted
0911 - Christmas Market	3,287	2,570	General	Unrestricted
1001 - Dividends	—	12,991	General	Unrestricted
1002 - Dividends, Holland trust	1,143	1,182	General	Unrestricted
1003 - Dividends, Livesey trust...	119	—	Livesey	Restricted
1004 - Interest on Investments	—	(1,217)	Cnect120	Restricted
1004 - Interest on Investments	11,664	—	General	Unrestricted
1004 - Interest on Investments	11	—	RETRust	Endowment
1005 - Connect 120 Dividend CCLA	—	430	Cnect120	Restricted
1020 - Bank and building society...	22	692	General	Unrestricted
1020 - Bank and building society...	0	—	Hall	Designated
1020 - Bank and building society...	—	273	RETRust	Endowment
1101 - Fees for weddings and...	1,469	2,810	General	Unrestricted
1103 - Marriage Returns	—	96	Benefice	Designated
1221 - Traidcraft	530	950	General	Unrestricted
1222 - Crafts	500	—	CraftsSale	Designated
1222 - Crafts	800	1,300	General	Unrestricted
1230 - Church hall lettings -...	—	132	General	Unrestricted
1230 - Church hall lettings -...	6,361	11,060	Hall	Designated
1231 - Church lettings	—	560	General	Unrestricted
1240 - Church hall lettings - fund...	20	—	General	Unrestricted
Totals	217,472	99,806		
Expenditure				
1706 - Connect 120	—	1,000	Cnect120	Restricted
1706 - Connect 120	—	11	General	Unrestricted
1901 - Parish Share	39,894	40,868	General	Unrestricted
2050 - Salary of parish administrator	5,320	6,513	Benefice	Designated
2050 - Salary of parish administrator	—	174	General	Unrestricted
2101 - Working expenses of...	584	998	Benefice	Designated
2102 - Rev Helen Flack's expenses	344	44	Benefice	Designated

Description	01/01/2021-31/12/2021	01/01/2022-31/12/2022	Fund	Fund type
2103 - Service leader's expenses	—	47	General	Unrestricted
2130 - Parsonage house expenses	—	697	General	Unrestricted
2150 - Vicar's telephone	—	80	General	Unrestricted
2170 - Education	—	1,450	RETRust	Endowment
2301 - Church running - insurance	291	3,650	General	Unrestricted
2310 - Church office - telephone	307	395	Benefice	Designated
2311 - Broadcast of Services	100	45	General	Unrestricted
2312 - Church office heating (gas)	42	119	Benefice	Designated
2313 - Church office electricity	276	112	Benefice	Designated
2314 - Church office maintenance	79	4,402	Benefice	Designated
2321 - Organ repairs and servicing	—	595	General	Unrestricted
2330 - Church maintenance	978	5,068	General	Unrestricted
2331 - Church Cleaning	628	—	General	Unrestricted
2334 - Church alarm servicing and...	615	1,262	General	Unrestricted
2340 - Upkeep of services	78	1,047	General	Unrestricted
2341 - Church Choir and Junior Choir	—	118	General	Unrestricted
2342 - Organist's expenses	614	1,665	General	Unrestricted
2345 - Music and Copyright...	346	368	General	Unrestricted
2350 - Upkeep of churchyard	—	225	General	Unrestricted
2360 - Administration	423	73	Benefice	Designated
2361 - Unassigned	—	358	General	Unrestricted
2401 - Church running - electric	409	—	General	Unrestricted
2410 - Church running - gas	(2,152)	890	General	Unrestricted
2420 - Church running - water	31	162	General	Unrestricted
2440 - Church running - heating...	279	3,470	General	Unrestricted
2450 - Church running insurance	1,185	—	General	Unrestricted
2511 - Traidcraft	498	963	General	Unrestricted
2512 - Craft 'fund' expenditure	634	—	CraftsSale	Designated
2512 - Craft 'fund' expenditure	—	744	General	Unrestricted
2530 - Hall running - electricity	1,104	778	Hall	Designated
2540 - Hall running - gas	233	1,051	Hall	Designated
2550 - Hall running - insurance	1,224	1,300	Hall	Designated
2560 - Hall running - maintenance	201	438	Hall	Designated
2561 - Hall Cleaning	2,447	4,218	Hall	Designated
2562 - Hall Lettings Management	1,355	1,275	Hall	Designated
2570 - Hall running - telephone	27	161	Hall	Designated
2580 - Hall running - water	175	338	Hall	Designated
2591 - Hall Waste removal	70	408	Hall	Designated
2592 - Hall Associations'...	66	66	Hall	Designated
2710 - Church major repairs -...	—	3,763	General	Unrestricted
2822 - Hall Restoration	10,692	1,934	HallRestor	Restricted
2840 - Other PCC property upkeep	5,898	—	Livesey	Restricted
Totals	75,301	93,358		

ST JOHN'S PARISH CHURCH, STANSTED MOUNTFITCHET
**Independent Examiner's Report to the members of the Parochial
Church Council**

I report on my examination of the accounts for the year ended 31st December 2022.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

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

I have no concerns and have come across no 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.



Edmund R Wilkinson ACIB

24, Brewery Lane, Stansted Mountfitchet

3rd March 2023.