THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HARLOW

England & Wales · Charity number 1131774

Details

Other names	HARLOW PCC, HARLOW ST MARY & ST HUGH W ST JOHN BAPTIST, ALSO KNOWN AS ST MARY'S OLD HARLOW
Status	Registered
Legal form	Previously excepted
Registered	2009-09-23
Register	View on the Charity Commission register

Contact

Address	St Mary's And St Hugh Churchgate Street Old Harlow Essex CM17 0JT
Phone	01279432135
Email	admin@stmaryschgate.org.uk
Website	http://www.stmaryschgate.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Church of England Parish Church

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£302,644	£324,440	-	-
2024-12-31	£286,210	£275,568	-	-
2023-12-31	£275,724	£267,677	-	-
2022-12-31	£222,440	£231,088	-	-
2021-12-31	£214,413	£218,486	-	-
2020-12-31	£239,332	£215,480	-	-

Trustees

Name	Role	Appointed
Audrey Curran		2024-04-21
George John Preston Barnes		2017-04-23
IAN WOOLLAMS		2023-04-23
JANE BILSON		2017-04-23
JANE FINCHAM		2011-10-19
Jane Carrington		2019-04-28
Jayne Mary Platt		2025-04-27
Keith Young		2025-04-27
Kim Higgs		2015-04-26
Pamela Elaine Yeo FCCA		2023-04-23
Paul Anthony Kirkby		2020-10-18
Rev Richard Dennis Spencer		2020-04-23
Rev Sarah Jane Swift		2020-01-15
Ronald Henry Kingsmill		2025-04-27
Timothy John Gibbs		2020-10-18

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HARLOW

England & Wales - Charity number 1131774

Accounts

HARLOW PAROCHIAL CHURCH COUNCIL

St Mary and St Hugh, Churchgate Street, Harlow, Essex

Annual Report and Financial Statements for the year ended 31 December 2025

Incumbent:	Revd Sarah Swift The Vicarage 5 Staffords Harlow, Essex CM17 0JR
Bankers:	Barclays Bank plc. 14 The Water Gardens Centre Harlow, CM20 1AN
Independent Examiner:	Hentons Chartered Accountants Stag House Old London Road Hertford. SG13 7LA

Harlow Parochial Church Council - Trustees Annual Report for 2025

Administrative Information

St. Mary's Church is situated in Churchgate Street, Old Harlow. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St. Mary's Parish Office, Churchgate Street, Old Harlow CM17 0JT

The Parochial Church Council (PCC) is a charity registered with the Charity Commission, as The Parochial Church Council of the Ecclesiastical Parish of Harlow, Registration No. 1131774.

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 following served as members of the PCC:

Incumbent	Revd Sarah Swift	
Churchwarden	Audrey Curran	(elected APCM 2025)
Churchwarden	Ian Woollams	(elected APCM 2025)
Deanery Synod	John Barnes	(elected APCM 2023)
	Ron Kingsmill	(elected APCM 2025)
Elected Members	Jane Fincham	(elected APCM 2024)
	Jane Carrington	(elected APCM 2025)
	Paul Kirkby	(elected APCM 2025) – For a two-year place
	Tim Gibbs	(elected APCM 2023)
	Jane Bilson	(elected APCM 2023)
	Kim Higgs	(elected APCM 2025)
	Pamela Yeo	(elected APCM 2023)
	Keith Young	(elected APCM 2025)
	Jayne Platt	(elected APCM 2025)
Co-opted Members	Richard Spencer	(Co-opted 2025)
Clerk to the PCC	Natasha Rudge Elyse Douglas	(Elected APCM 2025 – Nov 2025) from Nov 2025 PCC meeting

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Parish Administrator Elyse Douglas

Functions and Responsibilities of the PCC

It is the duty of the minister and the PCC to consult together on matters of general concern and importance to the parish. The PCC co-operates with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical:

Pastoral – to look after individual people

Evangelistic- to tell people the good news and invite them to accept Christ

Social – to help poorer members of society and those suffering from injustice

Ecumenical- to encourage good relations with other Christians and denominations.

The PCC also has responsibility for the care and maintenance of the Church buildings, and property, namely: The Church building itself, the Churchyard, the Hall & Link, the office & St. Hugh's room and the 'Clergy houses'. The churchwardens report annually on the state of properties, but the PCC ensures that they are well maintained and suitable for facilitating the mission of the church.

Committees

Standing Committee

The Standing Committee is the only committee required by law. It carries out the routine work of the PCC between each PCC meeting. It acts as a committee of the PCC not an independent body and is accountable to the PCC for everything it does.

Mission Action Partners (MAP)

Responsible for promoting links between the mission partners and the members of St Mary's and raising awareness and prayer support for mission activity. Also makes an annual recommendation to the PCC for the distribution of its share of the mission budget.

Little Fishes Working Group (LFWG)

Responsible for the oversight of the Little Fishes Pre-School that operates five days a week (Term time only) in St Mary's Hall. From September 2025 it has increased provision from 15 to 30 hrs week from 9am – 3pm.

Ministry Leadership Team (MLT)

Appointed to work alongside the incumbent in developing the mission and ministry of the church.

Review of the year

There were 110 people on the electoral role. 53 in the parish, 57 out of the parish.

The full PCC met 6 times during the year. We have continued with theological reflection and have sought to steer the church in the direction that we believe the Lord has been leading. The PCC has looked at different areas through the year including our welcome, Parish share, buildings, Little Fishes and discipleship.

Following the prayer and gift day in February for a Family, Children & Youth Worker, it was clear that the Lord was saying 'yes, go for it'! – and we were delighted to appoint to this part-time role in September. The role is to help us develop our work in these areas and it's great to have Jo Hargrave as part of the team.

After fifteen years, our administrator felt it was time to move on (but fortunately not from the church family). We are delighted that we now have a new Administrator.

It was with mixed feelings that we saw a member of our congregation and her family leave to move to Southend for the start of her curacy – sadness that we will miss them all and joy at reaching this new stage in their walk with God.

It was great to have two of our mission partners with us in the autumn as they prepared at All Nations college for their new appointment with Mission Aviation Fellowship in Uganda – lovely to have a chance to catch up with them, to share fellowship and to be encouraged at the work the Lord is doing.

We have had thirteen baptisms over the year including three adults and it has been lovely to welcome new families. The confirmation service in May was a joy as we celebrated with other churches in the deanery people's steps of faith – both young and older! It is lovely to see God bringing people into all our services – 8.30, 10.30 and 6.30.
Sadly we have lost church members too and we give thanks for the lives and witness of 3 of our loyal congregation. Other events through the year have included the tower open morning, hosting the Old

Harlow traders' teas (raising funds for the old town Christmas lights), the Heritage Open Day & Ride & Stride in September, services for the 80th anniversaries of VE day and VJ day, along with the Tearfund quiz.

Events on Gilden Park continued as in 2024 (Easter egg trail, picnic & carol singing – *wetter than we'd have liked).* With the opening of the community centre we hope that we will be able to build on these. We did a hot cross bun giveaway in the High Street on Maundy Thursday and quickly gave out 200! The co-op was wiped clean of hot cross buns as we kept needing to get more!

We have had support from the diocese through the year – in particular with help with appointing our family and children's worker.

Financial Review 2025

For the Financial Year ending 31st December 2025, Expenditure exceeded Income by £19,562. We spent significant additional funds on upgrading the hall heating and making trees in the churchyard safe. The PCC spent £324,440 to provide the Christian ministry from St. Mary's Church. This includes the Diocesan Parish Share and Little Fishes. We continue to meet our commitments to our Mission Partners, in our support of overseas and local Mission Organisations and our own mission activities.

Reserves Policy

It is the policy of the PCC to keep:

- **General Fund**: 3 months running costs.
- **Fabric Fund:** to maintain funds for necessary building projects eg, roof repairs, tech replacement, possible porch issues & electrical upgrade etc.
- **Staff Redundancy Funds:** To maintain sufficient funds to manage this possibility.

This is in line with PCC policy to keep adequate reserves for emergencies.

Serving One Another

Churchwardens highlight the work and responsibilities of the wardens and sides people.

Highlights of the year have included We are blessed with having a skilled and active building group who have helped repair, install, survey and action many of our building needs across the church site and our tenant houses. Major work has included: tree work in the churchyard, fitting a new bathroom at one of the church houses, new radiators in the hall and link; emergency lighting in the bell tower, repairs to the clock bell chimes.

Ministry Leadership Team (MLT)

The MLT's function is to help lead St Mary's into the things God has for us. It keeps an overview of the ministries going on and seeks to develop things and take new steps either as a result of PCC discussions or through noticing day to day opportunities and issues.

Highlights of the year have included:

- Seeing God provide finances for a Family Worker and successful appointment to the post.
- Seeing new faces in our church family who feel comfortable with us in worship and being part of God's work in this place.
- Deepening links with schools
- Seeing faith growing and deepening among us

Pastoral Assistant

The Role of Pastoral Assistant exists to serve the Lord at St Mary's and in the wider Parish and includes:

- to minister to those in need, physically, emotionally and spiritually through listening.

- to share God's love and word, prayerfully and with wisdom.
- to lead and encourage others to grow in pastoral ministry
- being part of Pastoral Care and Prayer Ministry meetings within the Parish.

Highlights of the Year: Visiting those in need, coming alongside, listening, signposting and praying with those who are sick and dying. Supporting the bereaved, those in need and sharing Gods love and word. Distributing home communion to the sick. Coming alongside young families as part of the Baptism preparation. Supporting the Vicar in her vision for St Marys.

Prayer at St Mary's

Prayer was vital to Jesus in his ministry. As followers of Jesus, prayer helps to bring us into relationship with God through praise and worship, thanksgiving and petition, and just having the opportunity to be still before God our Father. When we don't know what to pray, the Holy Spirit helps and guides us. During the year, the Monday prayer meeting has continued on zoom. Training sessions on prayer have been led by the Vicar and prayer ministry is now offered during or after the 10:30 service on Sundays by people who have received training. As members of the church, we are all also encouraged to pray for one another and this happens not only on Sundays, but also informally during groups throughout the week at church and elsewhere; within home groups and as we meet each other informally.

Highlights of the year have included:
Prayers answered – in ministries, the community and for individuals.
Prayer ministry being offered frequently on Sunday mornings.

House Groups and Midweek Groups

House groups & midweek groups help people grow in their relationship with God and others by sharing fellowship, studying the Bible and prayer. Groups have studied different material according to what has been the right next step. A number of groups used the Bible Society's Bible Course to get an overview of the Bible and how it all fits together. Our fellowship groups are an important way we have of supporting one another as well as growing in faith.

Flower and Banner Group

Exists to: bring joy to people coming into church and to aid our worship.
Highlights of the year have included: seeing the new music stand banners in use and spending time together designing future banners. We have been very thankful for extra help and support when decorating the church at festival times especially before Christmas.

Safeguarding children and adults at risk

Exists to: Oversee, manage and support safeguarding children and adults at risk that are part of the church family or attend the various activities held within the church facilities.
Encouragingly:

- There have been no safeguarding referrals required during the year.
- Church family members are raising queries and seeking support with safeguarding as appropriate.

Serving the Community

Schools Ministry

Exists to:

- Teach and share the love of Jesus and the good news of the gospel with pupils and staff as we are invited to facilitate lessons.
- Encourage the staff at the six schools in the parish through cards of encouragement and gifts such as fruit, biscuits, Christian resources and teaching sessions.
- Build up good working relationships with education staff.

Highlights of the year have included:

It is exciting to see how God has gone ahead of us in so many ways and blessed this ministry. We continued working with Churchgate, Harlowbury, Newhall, Fawbert and Barnards and St Nicholas schools with a mixture of assemblies (Churchgate and Harlowbury); Class teaching sessions at school (Fawbert and Barnard and Churchgate Schools); schools visiting the church for pilgrimages or teaching sessions (Newhall – 3 different year groups with 60 children each time; Harlowbury; Churchgate; St Nicholas).

Teaching for St Nicholas School was a new development in 2025 and an additional challenge, involving sessions for their GCSE and year 8 students as well as children in year one.

Each school that requests a session has their own curriculum for the year group which they ask us to cover, so every session is different. For each visit, children are provided with Christian resources – such as comics with stickers to cover the Christmas and Easter stories or whatever is relevant for the topic. Copies also go into school to build up their Christian resources.

Churchgate, St Nicholas School and Little Fishes have come into church for services for Festivals. There is a pupil's assembly team at Churchgate School, who are supported to take a leadership role within the worship time. It is very encouraging to see how God is working in the lives of some of the children, and how the links between the schools and the church have grown.

Starfishes

Our highlights for this year have been our family and children's worker joining us, for her support and brilliant ideas, enabling us to develop our work with the Starfishes. Also, numbers attending has increased and the help and support we receive from the parents and carers is encouraging. The positive feedback we have been given is a tremendous boost to the team who all work extremely hard.

Messy Church

Messy Church is an outreach ministry to families of all ages to share the gospel in a fun and messy way, with crafts, games, songs, a Bible story and sharing a simple meal together. During 2025 we hosted 4 themed sessions: March (Spring/New life), June (Parable of Mustard Seed), October (Jesus is my Hero) and December (Christingle/Christmas). March and June sessions were attended by approx. 35-40 people (17 children, 15 adults) with the Light Party and Christingle session usually attended by many more.

Highlights of the last year have included:

- The Family and Children's Worker's enthusiasm, creativity and experience to help grow Messy Church through connections with families and improve valuing the team members and growing confidence.
- trying new structure of the session to include a welcoming activity and upfront time to set the theme in context before starting crafts etc.

Kingdom Kidz and Kingdom Youth

Exists to: Provide a nurturing environment where the children and young people of St Mary's can get to know Jesus and receive a grounding in the Christian faith. We have expanded our team of volunteers successfully to allow us to reorganise the KK groups. We now have:

'Climbers' which meets in the hall and includes creche provision up to age 8 (school year 5) and is following the Jesus Storybook Bible curriculum. Parents often stay with younger children in this group. The group fluctuates a lot between 1 to 8 children.

'Explorers' which also meets in the hall and is for school years 5-8 (approx. age 9-13). We use the New City Catechism curriculum which is grounded in the Bible and uses a series of questions and answers to teach key truths of the Christian faith. This allows the children's learning to go beyond knowledge of Bible 'stories'. The group has a core of 4 regular children reaching a maximum of 8 including visitors and occasional members.

'Kingdom Youth' is currently for school year 9+ (14-18) and we have a stable core group of 6. KY provide a team on the rota for post-service refreshments as part of their service to the church. KK/KY

members have also taken part in all age worship, doing readings, puppets show and dramas as well as musical contributions.

Kidz Klub

Kidz Klub exists as a joint children's outreach ministry between Harlow Baptist Church, St Mary's & Harefield Church. It also works to help young people's faith grow as they participate in helping and leading.

Highlights of the year have been:
The main Kidz Klub Summer Festival when we had over 100 children coming to have fun and learning about Jesus. This year we were looking at our identity using the tagline: 'I am/can ... because Jesus is ...'. We looked at Jesus as the gate, the light, the shepherd, the vine and the way. As always, it was great to see young leaders participating and growing in their faith as they helped the children coming and led different parts of the week including main stage dramas etc. It was great to have some of the young leaders lead the sung worship in the celebration service at the end of the week.

Coffee Shop/Coffee and Chat

Coffee and Chat had another successful year. As you will notice we had a name change with the consensus of our guests. We started 2025 with a New Year Special with Gary singing which everyone enjoyed along with sausage rolls and nibbles. We have continued to have a quiz the last Tuesday of the month with full participation. During the year we started chair exercises which has been well accepted and most people join in.

The donations at Coffee and Chat go to Streets2Homes. We also held 2 special Coffee Mornings for St Clare's Hospice and Macmillan, for which we give thanks.

We ended the year with Christmas Carols followed by a full Christmas Lunch which was enjoyed by all. Thanks to our regular Volunteers for all their help and assistance in enabling Coffee and Chat to function and for all our guests who support us. We look forward to another successful year.

Men's Breakfast

This provides an opportunity for men from the church and others to enjoy fellowship together over a hearty breakfast. The cooking team still provide catering for family breakfasts and the summer barbecue plus other events as and when needed.

Ladies Brunch / Afternoon Teas

This provides an opportunity for fellowship amongst women in the church and an occasion to invite friends. We now have a solid organising team and good systems in place for the smooth running of events. In 2025 we ran three events: afternoon tea, brunch and, as a new venture, we introduced the St Mary's Bake-Off which was open to the whole church family and was a huge success, much enjoyed. For some events we have a speaker, which this year included Rev Jokey making a welcome return visit.

Questions Group

Questions Group provides opportunity for people to ask questions about the Christian faith, Bible passages, implications for day to day living and to share food and fellowship together.
Questions Group meets once a month usually on the first Tuesday of the month at around 12:15, immediately after Coffee and Chat in church over a bring and share lunch. The group is open to all.

Discussions and questions have varied and it has been encouraging to see how this has impacted us in our different circumstances as we've walked in faith with God throughout the year.
We have built up a trusting relationship within the group, so people have been able to share how they are feeling about their faith, about doubts, struggles, when they haven't understood something in the Bible, or known what it says about different issues. We also share how God has helped us and become

more real within our lives. No question is too small or insignificant. The important thing is that we are all on a faith journey and we all have something to add to the discussion and all have questions!

Heart 4 Harlow

People from different churches meet together to pray for Harlow and the surrounding area on the 4th Sunday evening of each month (except December). Meetings are held at different churches across the town. In 2025, we also met in the Town Centre for the 'Walk with the Cross' on Good Friday, praising, praying and proclaiming the name of Jesus around the Town and within the Harvey Centre. We also met in the Harvey Centre for Carols leading up to Christmas.
There is a weekly zoom prayer meeting held for 40 minutes at 8am on Thursday mornings which prays for the town. We encourage Christians within the Town to come together in seeking God in prayer and in working together across the denominations.

Highlights of the year have included:
We give thanks for answers to prayer, and we continue to pray that we will have eyes to see what God is doing in our churches and town. We give thanks to God that a variety of churches have hosted and led the prayer meetings for the town during the year and for the cooperation and networking that occurs.

Bell Ringing

Bell Ringing exists to call the local community to worship and mark events happy and sad, as well as be praise to God in its own right (Psalm 150).
We put on an open day in June which resulted in a number of new learners, two of whom are still regularly ringing with us. While we had to hand over the trophy for the 8-bell call change competition in March, we gained a new one at the Charlotte Parsons Memorial Trophy Plain Hunt competition at Henham in August. We rang 9 quarter peals (45-minute performances) on Sunday afternoons this year, which helped our band members consolidate skills.

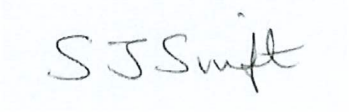
Little Fishes

Little Fishes is St Mary's pre-school providing education for 26 children a session. We have had staff changes with a new leader and deputy leader joining us after the previous leader retired. We are now able to offer up to 30 hrs government funding and have increased our office support to help with the increased demands.

Serving the World

Serving the World includes:-
- Mission Action Partners (from South America to the UK, Europe, Africa and the Far East) - several families and individuals are supported financially - plus others and mission organisations with prayer.
- We focussed on a couple of organisations in particular during Lent with prayer and donations.
- We support the national Christmas Shoebox Appeal.

Approved by the PCC on 26th May 2026 and signed on its behalf by Sarah Swift (Vicar).

Signed: 

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity number: 1131774)

Independent Examiner's Report to the Trustees of Harlow PCC

I report to the Trustees on my examination of the financial statements of Harlow PCC ('the charity') for the year ended 31st December 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and 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 financial statements to be reached.

Signed ..... Date 8/1/26

Bobby Bhogal FCA ACCA ATT
Hentons
Chartered Accountants
Stag House
Old London Road
Hertford. SG13 7LA

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Statement of Financial Activities for the Year Ending 31st December 2025

	Note	General Fund	Unrestricted Little Fishes	Other Designated	Restricted	Endowment	Total 2025	Total 2024
Income and Endowments from:		£	£	£	£	£	£	£
Donations and Legacies	2a	124,907	-	12,667	90	-	137,664	139,459
Income from Charitable Activities	2b	16,547	118,631	-	-	-	135,178	117,287
Investment Income	2c	1,910	59	7,205	-	-	9,174	10,412
Other Income	2d	20,628	-	-	-	-	20,628	19,052
Total Income and Endowments:		**163,992**	**118,690**	**19,872**	**90**	**-**	**302,644**	**286,210**
Expenditure on:								
Expenditure on Charitable Activities	3	196,885	102,353	23,112	2,090	-	324,440	275,568
Total Expenditure:		**196,885**	**102,353**	**23,112**	**2,090**	**-**	**324,440**	**275,568**
(Losses)/Gains on Investments	6	**-**	**-**	**1,671**	**-**	**563**	**2,234**	**1,460**
Net Income/(Expenditure)		**(32,893)**	**16,337**	**(1,569)**	**(2,000)**	**563**	**(19,562)**	**12,102**
Transfers between Funds		**30,000**	**-**	**(30,000)**	**-**	**-**	**-**	**-**
Net Movement in Funds		**(32,893)**	**16,337**	**(1,569)**	**(2,000)**	**563**	**(19,562)**	**12,102**
Reconciliation of Funds								
Total Funds Brought Forward		**37,481**	**11,909**	**263,038**	**182,000**	**4,746**	**499,174**	**487,072**
Total Funds Carried Forward		**34,588**	**28,246**	**231,469**	**180,000**	**5,309**	**479,612**	**499,174**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Balance Sheet as at 31st December 2025

		Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets						
	Tangible fixed assets	5	180,000		182,000	
	Investments	6	21,048		18,814	
				201,048		**200,814**
Current Assets						
	Debtors	7	5,840		5,326	
	Short term Bank Deposit		267,306		284,548	
	Cash at bank and in hand		31,497		13,798	
			304,643		303,672	
Less current Liabilities	Creditors -- due within one year	8	(26,079)		(5,312)	
Net Current Assets				**278,564**		**298,360**
Total Net Assets				**479,612**		**499,174**
Parish Funds:						
	Unrestricted					
	General		34,588		37,481	
	Designated	10	259,715		274,947	
				294,303		**312,428**
	Restricted	11				
	All Restricted Property		180,000		182,000	
				180,000		**182,000**
	Endowment	12				
	Legacy			**5,309**		**4,746**
Total Funds				**479,612**		**499,174**

These Financial Statements were approved by the Harlow Parochial Church Council

On the 1st May 2026 and signed on their behalf by:-

S J Swift ..... Vicar

Sarah Swift

R Carrington ..... Hon. Treasurer

Robert Carrington

The notes on pages 12 to 27 form part of these accounts

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2025

1) Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of financial statements are as follows:

Basis of Preparation

The Financial Statements have been prepared on the historical cost basis except where otherwise stated in the relevant notes to these accounts.

The Financial Statements have been prepared under the Church Accounting Regulations 2006, in accordance with the second edition of the Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The PCC constitutes a public benefit entity as defined by FRS102.

Going concern

At the time of approving the financial statements the Trustees have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees have adopted the going concern basis for the preparation of the financial statements.

On the date of these financial statements' approval, there is great uncertainty surrounding the global economy and the impact of the Coronavirus pandemic however, the Trustees consider the PCC to be sufficiently robust that its operations will not be significantly affected.

Funds

Non Restricted

General fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated fund represents monies designated, by transfer from the General Fund, as detailed in Note 10. These funds are held for future support, maintenance and repairs as necessary. These funds are unrestricted and are also available for the general purposes of the PCC at their discretion.

Endowment

Endowment fund capital is invested and the income arising expended in accordance with the terms of the endowment.

1) **Accounting Policies – continued**

Restricted

Restricted Funds, as detailed in Note 11, represent monies received for specific purposes and their use is therefore restricted to those purposes only. They are not available for the general use of the PCC.

Harlow St. Mary's – Miss H.E. Chalk and Drake Grave Funds. The Capital of these Funds is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements. The object of these funds is the upkeep of the churchyard and the dividends received are applied accordingly.

Harlow: Tithe Chancel Fund. The capital of this Fund, set up under the Tithe Act 1936, is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements.

As at the 31st December 2025, the total of the accumulated income was £35,780 (2024 - £36,236).

Income Recognition

Voluntary Income and charitable activities
Income is recognised when the PCC has entitlement to the funds, it is probable that the income will be received and the amount of income receivable can be measured reliably

Offerings are recognised when received by or on behalf of the PCC.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the PCC is aware that probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions to it have been met or are within the control of the PCC.

Planned giving under gift aid is only recognised when received.

Income Tax recoverable on gift aid donations is accounted for when receivable.

Grants and donations to the PCC are accounted for as soon as they are received or when the PCC is entitled to the use of the money and the amounts are reliably quantifiable.

Other ordinary income
Rental income from the letting of church premises is recognised when the rent is due.

Income from Investments
Interest on funds held on deposit is received gross and included when receivable and the amount can be measured reliably by the PCC; this is normally upon notification of the interest paid or payable by the bank

Dividends are recognised gross and accounted for when receivable.

Gains and losses on investments
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised Gains and Losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains are calculated as the difference between the market value as at the year end and opening market value (or purchase date if later). Realised and Unrealised gains and losses are combined in the Statement of Financial Activities.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and Irrecoverable VAT is charged against the expenditure heading for which it was incurred. Support costs and governance costs are deemed to relate directly to the work of the church.

1) Accounting Policies -continued

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property which requires a faculty for disposal or alteration.
Curate's House – this was purchased in 1990 from specific donations and is shown in the Balance Sheet at cost less depreciation (see note 5).
Parish Evangelist's House – This was purchased from specific donations and loans with loans subsequently repaid, and is shown in the Balance Sheet at cost less depreciation (see note 5).
All other capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at 31st December using the closing quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current assets

Debtors
Amounts owing to the PCC as at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term Bank deposits/ Cash at Bank and in hand
Short term bank deposits and Cash at bank and in hand includes cash held on deposit at the bank as short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Financial Instruments

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Investments held as part of an investment portfolio are held at fair value as at the Balance Sheet date with gains and losses being recognised through the Statement of Financial Activities. As at the Balance Sheet date the Charity had financial assets held at fair value through income and expenditure of £21,048 (2024: £18,814)

Pension costs

The PCC operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Creditors and provisions

Creditors and provisions are recognised where the PCC has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2025 - cont.

2) Income and Endowments Details:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2025	Total 2024
2a Donations and Legacies						
Gift Aided Income	49,373	-	570	-	49,943	50,161
Tax Recovered	16,506	-	1,502	-	18,008	16,072
Charitable Trusts, CAF, Payroll, etc.	30,612	-	5,000	-	35,612	26,757
Plate and Offering	10,319	-	-	-	10,319	5,248
Gifts and Donations	18,097	-	5,595	90	23,782	22,053
Legacy Income	-	-	-	-	-	19,168
Sub-total	**124,907**	**-**	**12,667**	**90**	**137,664**	**139,459**
2b Income from Charitable Activities						
Little Fishes Pre-School	-	118,631	-	-	118,631	99,186
Other Charitable Activities	2,521	-	-	-	2,521	2,156
Fees due to PCC	2,507	-	-	-	2,507	2,759
Fees due to Diocese	1,071	-	-	-	1,071	1,386
Hall and other lettings	10,268	-	-	-	10,268	10,720
Book of Remembrance + Slate Plaques	180	-	-	-	180	1,080
Sub-total	**16,547**	**118,631**	**-**	**-**	**135,178**	**117,287**
2c Investments						
Bank Interest	1,302	59	7,205	-	8,566	9,809
Dividends	608	-	-	-	608	603
Sub-total	**1,910**	**59**	**7,205**	**-**	**9,174**	**10,412**
2d Other Income						
134 East Park and 9 Longacre	19,163	-	-	-	19,163	17,488
Miscellaneous	1,465	-	-	-	1,465	1,564
Sub-total	**20,628**	**-**	**-**	**-**	**20,628**	**19,052**
Total Income and Endowments	**163,992**	**118,690**	**19,872**	**90**	**302,644**	**286,210**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2025 - cont.

3) Expenditure:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2025	Total 2024
Expenditure on Charitable Activities						
Mission, Missionary plus Charitable Giving						
Overseas	-	-	10,046	-	10,046	13,480
Home and Local Mission	-	-	4,763	-	4,763	5,605
	-	-	**14,809**	-	**14,809**	**19,085**
Ministry						
Diocesan Parish Share	76,260	-	-	-	76,260	61,698
Clergy Expenses	2,075	-	-	-	2,075	1,261
Music & Worship	1,329	-	-	-	1,329	144
Other Charitable Activities inc. breakfasts	1,483	-	-	-	1,483	1,282
Heat, Light, Clean	17,053	-	-	-	17,053	16,162
Insurance	6,783	-	-	-	6,783	6,439
Upkeep of Churchyard	13,392	-	-	90	13,482	7,636
Repairs, Maintenance & Refurbishment	24,422	-	-	-	24,422	22,262
Maintenance 134 East Park; 9 Longacre	17,985	-	-	-	17,985	4,127
Administration	21,542	-	-	-	21,542	19,879
Materials & Supplies	5,325	-	-	-	5,325	4,749
Other inc.photocopier,slate plaques,organ	6,536	-	-	-	6,536	7,902
Depreciation of PCC Property	-	-	-	2,000	2,000	2,000
Independent Examiners Fees	2,700	-	-	-	2,700	2,598
Little Fishes	-	102,353	-	-	102,353	95,533
Children and Teenagers	-	-	8,303	-	8,303	2,811
	196,885	**102,353**	**8,303**	**2,090**	**309,631**	**256,483**
Total Expenditure	**196,885**	**102,353**	**23,112**	**2,090**	**324,440**	**275,568**

4) Staff Costs	2025 £	2024 £
Salaries	101,745	91,182
Social security costs	-	-
Pension contributions	3,494	2,773
	105,239	**93,955**

The average number of employees in the year was 10 (2024:10) comprising a Parish Administrator, Family Worker and Pre-school workers.
No employee's emoluments exceeded £60,000 in the current or preceding year.

5) Tangible Fixed Assets	2025 £	2024 £
Freehold Property		
Cost as at 1st January 2025	240,116	240,116
Depreciation as at 1st January 2025	58,116	56,116
Charge for year	2,000	2,000
Depreciation as at 31st December 2025	60,116	58,116
Net book value as at 31st December 2025	**180,000**	**182,000**

The property value brought forward represents the purchase of 134 East Park, Old Harlow, Essex CM17 0SA acquired in 1990, and the purchase cost of 9 Long Acre, Old Harlow, Essex CM17 0TA acquired in 2002. The charity has opted not to revalue its property, and carries all property at historical cost less nominal depreciation of £2,000 per annum is provided and charged to the appropriate fund.

The Title Deeds are held by the Chelmsford Diocesan Board of Finance as Custodian Trustees

6) Investments	2025 £	2024 £
Market value as at 1st January 2025	18,814	17,354
Additions in the year	-	-
Unrealised Gain/(Loss) on Investments	2,234	1,460
Market Value as at 31st December 2025	**21,048**	**18,814**
Investments at Market Value Comprise:		
UK Equity Income Fund – unit trusts	20,951	18,709
Cash held by investment managers	97	105
	21,048	**18,814**

All investments are held in listed shares on the London Stock Exchange.

7) Debtors	2025 £	2024 £
Income Tax receivable	1,153	997
Other Debtors	4,687	4,329
	5,840	**5,326**

8) Creditors – due within one year	2025 £	2024 £
Trade Creditors	-	-
Other Creditors	1,994	1,304
Accruals	5,486	4,008
Deferred income	18,599	-
	26,079	**5,312**

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2025 - cont.

9) Analysis of Net Assets by Fund

	2025 Unrestricted			Restricted		Endowment		*2024* *Unrestricted*			*Restricted*		*Endowment*	
	General	**Little Fishes**	**Other Designated**	**Restricted**	**Property**		**Total**	*General*	*Little Fishes*	*Other Designated*	*Restricted*	*Property*		*Total*
	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Fixed Assets	-	-	-	-	180,000	-	180,000	-	-	-	-	*182,000*	-	*182,000*
Investments	-	-	15,739	-	-	5,309	21,048	-	-	*14,068*	-	-	*4,746*	*18,814*
Net Current Assets	34,588	28,246	215,730	-	-	-	278,564	*37,481*	*11,909*	*248,970*	-	-	-	*298,360*
	34,588	**28,246**	**231,469**	**-**	**180,000**	**5,309**	**479,612**	***37,481***	***11,909***	***263,038***	**-**	***182,000***	***4,746***	***499,174***

10) Designated Funds

	2025 At 01.01.25 B/Fwd	Transfer from/(to) General Fund	Movement Incoming	Movement Outgoing	Gains & Losses	At 31.12.25 C/Fwd	*2024* *At 01.01.24 B/Fwd*	*Transfer from/(to) General Fund*	*Movement Incoming*	*Movement Outgoing*	*Gains & Losses*	*At 31.12.24 C/Fwd*
	£	£	£	£	£	£	£	£	£	£	£	£
Choir Fund	522	-	-	-	-	522	*512*	-	*10*	-	-	*522*
Churchyard Fund	14,068	-	-	-	1,671	15,739	*12,976*	-	*250*	*(250)*	*1,092*	*14,068*
Fabric Fund	168,394	-	-	(24,259)	-	144,135	*162,118*	-	*6,276*	-	-	*168,394*
Little Fishes Redundancy Reserve	26,454	-	1,113	-	-	27,567	*26,073*	-	*381*	-	-	*26,454*
Little Fishes	11,909	-	118,690	(102,353)	-	28,246	*8,023*	-	*99,419*	*(95,533)*	-	*11,909*
Mission Partners Reserve Fund	3,241	-	111	-	-	3,352	*3,114*	-	*127*	-	-	*3,241*
Mission Partners Fund	-	-	-	-	-	-	*1,516*	-	-	*(1,516)*	-	-
Mission for All	36,888	-	189	(15,997)	-	21,080	*31,095*	*23,000*	*362*	*(17,569)*	-	*36,888*
Parish Office Redundancy Reserve	12,118	-	51	-	-	12,169	*11,755*	-	*363*	-	-	*12,118*
Children's Fund	1,353	-	12,667	(7,115)	-	6,905	*4,059*	-	*105*	*(2,811)*	-	*1,353*
	274,947	**-**	**138,562**	**(125,465)**	**1,671**	**259,715**	***261,241***	***23,000***	***107,293***	***(117,679)***	***1,092***	***274,947***

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2025 - cont.

11) Restricted Funds	At 01.01.25 B/Fwd £	Transfer from/(to) General Fund £	Movement Incoming £	Movement Outgoing £	At 31.12.25 C/Fwd £
Audio Visual Fund	-	-	-	-	-
Church Houses Fund	182,000	-		(2,000)	180,000
Kidz Klub Fund	-	-	-	-	-
Mission & Training for Mission	-	-	-	-	-
War Graves Maintenance Fund	-	-	90	(90)	-
	182,000	**-**	**90**	**(2,090)**	**180,000**

Restricted Funds – previous year	*At 01.01.24 B/Fwd £*	*Transfer from/(to) General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*At 31.12.24 C/Fwd £*
Audio Visual Fund	-	-	-	-	-
Church Houses Fund	*184,000*	-		*(2,000)*	*182,000*
Kidz Klub Fund	-	-	-	-	-
Mission & Training for Mission	-	-	-	-	-
War Graves Maintenance Fund	-	-	*90*	*(90)*	-
	184,000	**-**	***90***	***(2090)***	***182,000***

The above funds were created either from income received for a specific purpose or where the Trustees had entered into a binding commitment. The name of each fund indicates its purpose.

12) Endowment Fund	At 01.01.25 B/Fwd £	Transfer from General Fund £	Movement Incoming £	Movement Outgoing £	Gains/ (Losses) £	At 31.12.25 C/Fwd £
Loder Grave Maintenance Fund	**4,746**	-	-	-	**563**	**5,309**

Endowment Fund – previous year	*At 01.01.24 B/Fwd £*	*Transfer from General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*Gains/ (Losses) £*	*At 31.12.24 C/Fwd £*
Loder Grave Maintenance Fund	***4,378***	-	-	-	***368***	***4,746***

Income received on this fund is applied to the upkeep of the Loder Grave

13) Transfers between funds

Designated Funds are established at the discretion of the Trustees and transfers between the General Fund and Designated Funds are also at the Trustees' discretion. Transfers from the General Fund to a Restricted Fund occur when the income of the Restricted Fund falls short of what is necessary to meet a commitment or contractual obligation.

14) Contingent Liability

Loder Grave Maintenance Fund £5,309 – This Legacy is conditional on the Loder family grave being maintained by the PCC in perpetuity; failure so to do entitles the Loder Trustees to reclaim the amount in full.

15) Transactions with the Treasurer or Members of the PCC

No member of the PCC or the Treasurer received any remuneration during the current or preceding year.

During the year a number of Trustees made unconditional donations amounting to £19,710. In addition, several Trustees give via the plate offering, which is not quantified. (2024: Unconditional donations of £15,671 from Trustees)

16) Operating lease commitments receivable

As at 31st December 2025 the PCC had commitments to receive the following amounts under non-cancellable operating leases for a period of not later than one year of £1,597 (2024: £1,265).

17) Donations from the Mission Funds

Included within Missionary and Charitable Giving Expenditure as shown in Note 3 are the following outgoing donations from the Mission Funds:

Donation	Note	2025	2024
		£	£
Mission Partners	Extra Gifts at Christmas	1,200	1,200
Simeon's Trustees	Donation - Joint Patron of the Benefice	200	200
Good News for Everyone (formally were Gideons)	Donation	100	100
Scripture Union	Donation	200	200
Church Pastoral Aid Society	Donation	450	450
LMDC Charity (formally were Essex Clergy)	Donation	200	200
Christian Hope International	Donation	150	150
Harlow Food Bank	Donation	1,600	1,600
Training	Donation	1,140	1,740
The Kitelede Village Childrens Project Uganda	Donation	-	350
Mission Direct	Donation		
	Uganda Donation	400	-
Supporting Local Churches/ Schools	Donation	250	250
Boxes of Hope/ Holiday Lunch Clubs		520	350
Total		**6,410**	**6,790**

18) Agency Collections

When it collects money on behalf of someone else, e.g., Christian Aid, Harlow PCC has no control over the way that money is used, so it is described as an 'Agency Collection'. These monies do not therefore appear in the above Accounts, since they do not belong to Harlow PCC. The table below lists the money raised at St. Mary's in 2025 and 2024 as Agency Collections. As at 31st December 2025 £166 (2024: £34) was held by the PCC as Agent.

Agency Collection	Note	2025 £	2024 £
Streets2Homes	Coffee Shop	1,347.07	1,457.04
Christian Hope International	Donations for Woolly Hats	-	-
Children's Society	Christingle Service	-	-
Miscellaneous	Church Activity and General Collections & Donations	-	-
Samaritans Purse	Donations for Litter Picking	-	-
Macmillan Coffee Morning	Donations	230.00	274.56
Tearfund	Donations	362.99	559.00
Total		**1,940.06**	**2,290.60**

19) Little Fishes Pre-school - Funding Received from Essex County Council

Little Fishes Pre-school receives funding from Essex County Council under an annual Free Early Education Entitlement contract, which is part of the Government Scheme to provide free education for children under five. Essex County Council has asked us to state the amount of this funding each year. In the year to 31st December 2025, it came to £111,738 (2024: £87,279).

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2025

20) Prior year comparative figures for the financial statements

	Note	General Fund	Unrestricted Little Fishes	Other Designated	Restricted	Endowment	Total 2024
Income and Endowments from:		£	£	£	£	£	£
Donations and Legacies	2a	138,804	200	365	90	-	139,459
Income from Charitable Activities	2b	18,101	99,186	-	-	-	117,287
Investment Income	2c	2,870	33	7,509	-	-	10,412
Other Income	2d	19,052	-	-	-	-	19,052
Total Income and Endowments:		**178,827**	**99,419**	**7,874**	**90**	-	**286,210**
Expenditure on:							
Expenditure on Charitable Activities	3	155,799	95,533	22,146	2,090	-	275,568
Total Expenditure:		**155,799**	**95,533**	**22,146**	**2,090**	-	**275,568**
(Losses)/Gains on Investments	6	-	-	**1,092**	-	**368**	**1,460**
Net Income/(Expenditure)		**23,028**	**3,886**	**(13,180)**	**(2,000)**	**368**	**12,102**
Transfers between Funds		**(23,000)**	-	**23,000**	-	-	-
Net Movement in Funds		**28**	**3,886**	**9,820**	**(2,000)**	**368**	**12,102**
Reconciliation of Funds							
Total Funds Brought Forward		**37,453**	**8,023**	**253,218**	**184,000**	**4,378**	**487,072**
Total Funds Carried Forward		**37,481**	**11,909**	**263,038**	**182,000**	**4,746**	**499,174**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2025 - cont.

21) Schedules to prior year comparative figures for the financial statements - Continued

Income and Endowments analysis for the year ending December 2024:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2024
21a Donations and Legacies					
Gift Aided Income	50,161	-	-	-	50,161
Tax Recovered	16,059	-	13	-	16,072
Charitable Trusts, CAF, Payroll, etc.	26,757	-	-	-	26,757
Plate and Offering	5,248	-	-	-	5,248
Gifts and Donations	21,411	200	352	90	22,053
Legacy Income	19,168	-	-	-	19,168
Sub-total	**138,804**	**200**	**365**	**90**	**139,459**
21b Income from Charitable Activities					
Little Fishes Pre-School	-	99,186	-	-	99,186
Other Charitable Activities	2,156	-	-	-	2,156
Fees due to PCC	2,759	-	-	-	2,759
Fees due to Diocese	1,386	-	-	-	1,386
Hall and other lettings	10,720	-	-	-	10,720
Book of Remembrance + Slate Plaques	1,080	-	-	-	1,080
Sub-total	**18,101**	**99,186**	**-**	**-**	**117,287**
21c Investments					
Bank Interest	2,267	33	7,509	-	9,809
Dividends	603	-	-	-	603
Sub-total	**2,870**	**33**	**7,509**	**-**	**10,412**
21d Other Income					
134 East Park and 9 Longacre	17,488	-	-	-	17,488
Miscellaneous	1,564	-	-	-	1,564
Sub-total	**19,052**	**-**	**-**	**-**	**19,052**
Total Income and Endowments	**178,827**	**99,419**	**7,874**	**90**	**286,210**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2025 - cont.

21) Schedules to prior year comparative figures for the financial statements – Continued

21e) Expenditure on Charitable Activities for the year ending 31st December 2024

3) Expenditure:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2024
Expenditure on Charitable Activities					
Mission, Missionary plus Charitable Giving					
Overseas	-	-	13,480	-	13,480
Home and Local Mission	-	-	5,605	-	5,605
	-	-	**19,085**	-	**19,085**
Ministry					
Diocesan Parish Share	61,698	-	-	-	61,698
Clergy Expenses	1,261	-	-	-	1,261
Music & Worship	144	-	-	-	144
Other Charitable Activities inc. breakfasts	1,282	-	-	-	1,282
Heat, Light, Clean	16,162	-	-	-	16,162
Insurance	6,439	-	-	-	6,439
Upkeep of Churchyard	7,296	-	250	90	7,636
Repairs, Maintenance & Refurbishment	22,262	-	-	-	22,262
Maintenance 134 East Park; 9 Longacre	4,127	-	-	-	4,127
Administration	19,879	-	-	-	19,879
Materials & Supplies	4,749	-	-	-	4,749
Other inc.photocopier,slate plaques,organ	7,902	-	-	-	7,902
Depreciation of PCC Property	-	-	-	2,000	2,000
Independent Examiners Fees	2,598	-	-	-	2,598
Little Fishes	-	95,533	-	-	95,533
Children and Teenagers	-	-	2,811	-	2,811
	155,799	**95,533**	**3,061**	**2,090**	**256,483**
Total Expenditure	**155,799**	**95,533**	**22,146**	**2,090**	**275,568**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HARLOW

England & Wales - Charity number 1131774

Accounts

HARLOW PAROCHIAL CHURCH COUNCIL

St Mary and St Hugh, Churchgate Street, Harlow, Essex

Annual Report and Financial Statements for the year ended 31 December 2024

Incumbent:	Revd Sarah Swift The Vicarage 5 Staffords Harlow, Essex CM17 0JR
Bankers:	Barclays Bank plc. 14 The Water Gardens Centre Harlow, CM20 1AN
Independent Examiner:	Hentons Chartered Accountants Stag House Old London Road Hertford. SG13 7LA

Harlow Parochial Church Council - Annual Report for 2024

Administrative Information

St. Mary's Church is situated in Churchgate Street, Old Harlow. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St. Mary's Parish Office, Churchgate Street, Old Harlow CM17 0JT

The Parochial Church Council (PCC) is a charity registered with the Charity Commission, as The Parochial Church Council of the Ecclesiastical Parish of Harlow, Registration No. 1131774.

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 following served as members of the PCC:

Incumbent	Revd Sarah Swift	
Churchwarden	Audrey Curran	(elected APCM 2024)
Churchwarden	Ian Woollams	(elected APCM 2024)
Deanery Synod	John Barnes	(elected APCM 2023)
Elected Members	Jane Fincham	(elected APCM 2024)
	Jane Carrington	(elected APCM 2022)
	Paul Kirkby	(elected APCM 2023)
	Tim Gibbs	(elected APCM 2023)
	Jane Bilson	(elected APCM 2023)
	Kim Higgs	(elected APCM 2023)
	Pamela Yeo	(elected APCM 2023)
Co-opted Members	Richard Spencer	(Co-opted 2024)
Clerk to the PCC	Natasha Rudge	(elected APCM 2024)

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Parish Administrator Natasha Rudge

Functions and Responsibilities of the PCC

It is the duty of the minister and the PCC to consult together on matters of general concern and importance to the parish. The PCC co-operates with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical:

Pastoral – to look after individual people

Evangelistic- to tell people the good news and invite them to accept Christ

Social – to help poorer members of society and those suffering from injustice

Ecumenical- to encourage good relations with other Christians and denominations.

The PCC also has responsibility for care and maintenance of the Church buildings, and property, namely: The Church building itself, the Churchyard, the Hall & Link, the office & St. Hugh's room and the 'Clergy houses' – 134 East Park, Old Harlow and 9 Longacre, Old Harlow. The churchwardens report annually on the state of properties, but the PCC ensures that they are well maintained and suitable for facilitating the mission of the church.

Committees

Standing Committee
The Standing Committee carries out the routine work of the PCC between each PCC meeting. It acts as a committee of the PCC not an independent body and is accountable to the PCC for everything it does.

Mission Action Partners (MAP)
Responsible for promoting links between the mission partners and the members of St Mary's and raising awareness and prayer support for mission activity. Also makes an annual recommendation to the PCC for the distribution of its share of the mission budget.

Little Fishes Working Group (LFWG)
Responsible for the oversight of the Little Fishes Pre-School that meets five mornings a week (Term time only) in St Mary's Hall.

Ministry Leadership Team (MLT)
Appointed to work alongside the incumbent in developing the mission and ministry of the church.

Review of the year

There were 107 people on the electoral role. 50 in the parish, 57 out of the parish.
The full PCC met 7 times during the year with an average attendance of 84%. We have continued with theological reflection and have sought to steer the church in the direction that we believe the Lord has been leading.

Church Repairs & Maintenance
In order to maintain the building, the following has been completed: The church heating has continued to require attention with work on the electrical system and blowers for heaters in the church, essential for maintaining warmth within the building for all; the vestry window was repaired; gutters cleared and maintained; a new boiler fitted in the church office; outside sensor lights fitted and a new tarmac path laid in part of the churchyard to replace the old very uneven path. The outside play area for Little Fishes was extended and a new fence built around the area.
Several visits have been made to maintain the organ.

Serving the Community includes:-
Schools Ministry Schools ministry aims to share God's love and the gospel with children and staff of the five Primary Schools in the Parish. Encourage the staff at the six schools (including Mark Hall) and Little Fishes through cards of encouragement and gifts such as fruit; biscuits; Christian resources and teaching sessions. Build up good working relationships with education staff.
Highlights of the year have included:
Continued contact with schools in the area through assemblies; pilgrimages to the church; teaching in schools and at church, and through schools attending church for services. There has been an increase in teaching of classes both in schools and church during this year, and since September, three sessions have occurred with Fawbert and Barnard School. This is a new development. One session was moved from church to Newhall School on the day because of inclement weather, when the sixty children could not walk. As a result, the church was able to provide two class sets of Bibles to the school – one for key stage 1 children and the other for key stage 2 children.

Topics for assemblies or teaching vary depending on the school involved – therefore each assembly / teaching session is unique and developed specifically for the occasion. Often schools use the sessions to introduce the RE teaching for the term and are grateful for the resources that are provided for each of the children and staff for further follow up in school. Bible stories are referred to at each session e.g. through role play, use of puppets, soliloquies by a person dressed as a Bible character. The children are challenged to think about how this applies to them. Assemblies have occurred at Churchgate School and Harlowbury School; and teaching sessions with Churchgate, Harlowbury, Fawbert and Barnard and Newhall Schools.

St Mary's welcomed children, staff, family and friends of St Nicholas, Churchgate and Harlowbury Schools to services as well as Little Fishes at festival times throughout the year. There is a great team. Members take on responsibility for organising and teaching both in schools and church and people have become more confident in leading / co-leading sessions.

Our hopes for the coming year are:

- To continue to build on the wonderful opportunities to go into schools and also for hosting schools at St Marys, so that the children and staff hear more of God's love for them and so that we can continue to build up relationships.
- That the momentum of work with the schools is maintained and that it will increase with St Nicholas School.
- That we will see families coming to church and growing in faith as a result of this work.

A big thank you to all who are part of this work, including Natasha for organising materials; the tech team; all who pray for us; and most of all to the team who give up their time to prepare and teach at the school and church sessions. We give thanks to God for all He is doing.

Little Fishes Pre-school Little Fishes has had another successful year, with a full role of children throughout the year. The team are very appreciated in the community for the excellent provision that is Little Fishes Pre-School.

Starfishes

Starfishes is our baby and toddler group that meets on Thursday's through term. Starfishes exists to welcome parents and carers to meet, support each other and help children to socialise and play with other children within the caring environment of the church.

Highlights of the year have included Christmas as a special time for a party to celebrate Christ's birthday, and a visit from Father Christmas with a present of a book for each child.

July is always a poignant time when we say goodbye and wish some of our toddlers all the best for their entry into the world of education.

Our hopes for the coming year are that we help with the children's development through art and music, for example making musical instruments, and God blesses us as we continue to grow and welcome new families to the church.

Messy Church

Messy Church is an outreach ministry to families of all ages to share the gospel in a fun and messy way, with crafts, games, songs, a Bible story and sharing a simple meal together.

During 2024 we hosted 4 sessions of Messy Church, in March, June, October and December, which are usually attended by 30-40 people.

The most popular sessions continue to be the Light Party (31 October) which is much appreciated by local Christian families looking for a Halloween alternative event, and Messy Christingle (early December). These are firmly established now as regular events.

Highlights of the last year have included:

- Continuing to build relationships with families who attend especially from those in Gilden Park and New Hall.
- Growing the team to include new members and extending team members' experience in preparing and leading story time and songs.

Our hopes for the coming year are to:

- explore increasing the frequency of Messy Church
- provide opportunities for families to grow their faith and take next steps within the Messy Church experience.

Kingdom Kidz and Kingdom Youth is a safe, welcoming place for children and young people to learn about Jesus and about Gods love for them on Sunday morning. A place where they are encouraged to ask questions and have discussions, growing in faith, whilst engaging in games, crafts, and other age-related activities.

Both groups combined to present a nativity service on Christmas Eve. This included a play (which included the visiting children in the congregation) and a quiz. All who took part did so well in so many ways. Also young people have continued to take parts in various ways in the services, including puppets, prayer and worship.

Our hopes for the coming year are: To continue to be a place where all children and young people feel welcome and can grow in faith and learn how they can use their gifts to serve God.

Kidz Klub exists as a joint children's outreach ministry between Harlow Baptist Church, St Mary's & Harefield Church.

Highlights of the year have included:

Celebrating 20 years of Kidz Klub with the Summer Festival looking at 'God's Upside-Down Kingdom!' We celebrated God's generosity by giving each child a Kidz Klub t-shirt and with a bigger party & games at the end of the week. As always, it was great to see young leaders participating and growing in their faith as they helped the children coming. Carina Bowman has joined the leadership team which has been lovely too.
Our hopes for the coming year are:
to develop Kidz Klub to accommodate more children (we had 100 on some days in 2024!), to put on events so that the young leaders can grow together (those in secondary school) and to share more of God's love through February Fiesta, Crafternoon Tea in May and the Summer Festival in August.

Coffee Shop Coffee shop has had a successful year with attendance between 30-50. We started the year with a special event with Gary, sausage rolls and mince pies which everyone enjoyed. During the year we have introduced a quiz once a month which has been very well accepted. We held a coffee morning with extra cakes in aid of a local hospice. This was well supported and very generous of everyone involved. At Christmas, coffee shop attendees enjoyed singing carols followed by a full Christmas Lunch for 45 with staff which was very successful and enjoyed by all.

Men's Breakfast The purpose of the group is to provide fellowship for men of the church and encourage others to join us. Our highlights of the year have included having a wide and interesting range of speakers to learn more about what is going on in the church and also other local organizations such as Young Concern Trust (YCT). Our hopes for the future are to have more men join us to make a bigger group.

Ladies Brunch / Afternoon Tea Ladies' social events serve as an opportunity for ladies in the church family to have fellowship and encouragement in their Christian walk. Guests are also welcome. They have been running for over 2 years now, having started in 2023. The events alternate between a brunch and an afternoon tea. In 2024 we introduced a speaker as part of the event, which seems to have been generally well-received. For 2024 it was decided to hold three events during the year to make the programme more manageable, and to build a team up for running them. So far this has worked very well. Events are well attended and generally run at capacity. Having events three times a year also means they are a special treat. We look forward to continuing the programme in the same pattern.

Questions Group Questions Group provides opportunity for people to ask questions about the Christian faith, Bible passages, implications for day to day living and to share food and fellowship together.
Highlights of the year have included:
We meet once a month usually on the first Tuesday of the month at around 12:15, immediately after Coffee Shop in church over a bring and share lunch. The group is open to all. We have welcomed a few new people to the group during the year. Discussions and questions have challenged all of us in the group and it has been encouraging to see how this has impacted us in our different circumstances as we've walked in faith with God throughout the year. Questions and discussions have been wide ranging.
We have built up a trusting relationship within the group, so people have been able to share how they are feeling about their faith, about doubts, struggles, when they haven't understood something in the Bible, or known what it says about different issues. We also share how God has helped us and become more real within our lives. No question is too small or insignificant. The important thing is that we are all on a faith journey and we all have something to add to the discussion and all have questions!

Our hopes for the coming year are:

- To continue to see God working in our lives.
- For our faith to deepen as we encounter God through His word.
- For more people to join us! The group is open to anyone.

Heart 4 Harlow People from different churches meet together to pray for Harlow and the surrounding area on the 4th Sunday evening of each month (except December). Meetings are held at different churches across the town. In 2024, we also met in the Town Centre for the 'Walk with the Cross' on Good Friday, praising, praying and proclaiming the name of Jesus around the Town and within the Harvey Centre. There is also a zoom prayer meeting held for 40 minutes at 8am on Thursday mornings which prays for the town. We encourage Christians within the Town to come together in seeking God in prayer and in working together across the denominations.

Highlights of the year have included:

We give thanks for answers to prayer, and we continue to pray that we will have eyes to see what God is doing in our midst.

We give thanks to God that churches have been keen to host the prayer meetings for the town, and they now also lead the services on those evenings.It is possible to sign up to receive prayer points from the H4H Prayer Meetings. It has been encouraging that people who have not been able to attend the meeting have reported using the prayer points in their private prayer and in meetings within their churches. The cooperation and networking that occurs as a result of meeting together to pray is encouraging.

Our hopes for the coming year are:

To see God moving by the power of the Holy Spirit in individuals and situations across the town. In 2025, one focus is on prayer for the Health Service -especially for Princess Alexandra Hospital.

Increased engagement from churches and individuals across the town in coming together to pray for the town.

Bell Ringing Bell Ringing exists to call the local community to worship and mark events happy and sad, as well as be praise to God in its own right (Psalm 150).
Highlights of the year have included seeing our learners increase in confidence and build new skills. We were surprised and delighted to win the Essex NW District's inaugural 8 bell call change competition at Harlow Common in September. We have begun to ring more frequent Quarter Peals (45 minutes of uninterrupted ringing) which present a more sustained opportunity to consolidate skills – and marked special birthdays for Norman, Bonita, Joan, Natasha and Karen while doing so.
Our hopes for the coming year are to continue to develop our skills, and to find a small number of new ringers to add to our band now that our newest ringer has been ringing for two years.

Serving One Another includes:-
Ministry Leadership Team (MLT) exists to focus on a broad range of ministries within our church family and to develop these further with planned actions and timescales. To consider further key issues that have arisen through discussion at our PCC meetings
Prayer at St Mary's exists to encourage people to come together in prayer. Prayer was vital to Jesus in his ministry and helps to bring us into relationship with God through worship and praise. To spend time listening to God and trying to follow His leading; to share concerns and encouragements; to pray for the church and how we can share God's love in the fellowship and the wider community; to bless the community and to see God's power at work.
Midweek Groups Our Mid-week house/fellowship groups aim to help us to grow in our faith through Bible study and discussion and get to know and support one another better through fellowship and prayer.
Churchyard Tidy up Team The churchyard has been kept beautiful and tidy by volunteers, the local pay-back team and a gardener.
Flower and Banner Group These 2 groups exist to bring joy to people coming into church and the banners and floral decorations often bring visual aids to our worship.
Highlights of the year have included:
We have created new music stand frontals.
We have been sorting / repairing the banners and moving them to a new home in St Hugh's Room.
Our hopes for the coming year are to complete the repair of damaged banners and create new ones.

Here are some comments from people who have come to St Marys

Two children from year 4 at Fawbert and Barnard School asked if we could go in again to teach them more about the Bible.

"The kids loved the session before Christmas and had a wonderful time. The parents also mentioned that the children loved it and were sharing their experiences at home, which is always amazing!" (Response from the RE coordinator Fawbert and Barnard School).
"The year 4 children really enjoyed the visit. Thank you." (HT Newhall School)

Thank you for your generous end of year gift of fruit and treats; it was very much appreciated and needed. Your outreach and support to Newhall over the past year has been wonderful and we are very grateful. (card received)

"It is so good of you to come and arrange these events on Gilden Park. We really appreciate the effort that has been made." (Parent at summer games session on Gilden Park)
"It felt so welcoming coming into the church. I've been to other toddler groups, but my son settled more here than any of the others."

"I can't understand why my daughter hasn't brought (her child) to this group (Starfishes). I'm a visitor to the area and I found out about it from the website. It's great. I'll be telling her off for not coming, and I'm here for the next 3 weeks so I will be joining you for those!" (new grandparent to Starfishes)

"I love coming to this group – it's so friendly and the children love it." (Grandparent at the Starfishes)

"I didn't realise bell ringing could be so technical and absorbing. I love being involved in this and it's great that all of the family can do it together." (member of the congregation -- newcomer to bellringing initially – now a caller)

"Thank you so much for listening to me and for your prayer. It was very special to be able to put ***** names on the prayer cross and to know that people would be praying for us all. It's such a tough time, but this is a real comfort." (grandparent from Starfishes, whose family have suffered a bereavement and had two members of her close family diagnosed with cancer)

"I find it really helpful listening to Sarah's evening prayers on YouTube. They have helped me during a difficult time." (New member of the congregation this year).

"I really look forward to coming to Coffee Shop – it gets me out of the house and I enjoy chatting to the others here. It's warm and very friendly and there's lots of tea and biscuits!"

"We came with our coats expecting it to be cold, but it's lovely and warm and welcoming." First time visitor to an evening quiz session open to the community.

Serving the World includes:-
- Mission Action Partners (from South America to the UK, Europe, Africa and the Far East) - 2 families and individuals supported financially plus another 4 with prayer.
- We support the national Christmas Shoebox Appeal. Many of the boxes collected by St Mary's in 2024 are now bringing joy to children in Ukraine.

Financial Review
For the Financial Year ending 31st December 2024, Income exceeded Expenditure by £12,102.
We continued to meet our commitments to our Mission Partners, our support of overseas, national and local Mission Organisations and our own mission activities.
The PCC spent £275,568 to provide the Christian ministry from St. Mary's Church. This includes the costs of running Little Fishes Pre School and the Diocesan Parish Share.

Reserves Policy
The General Fund continued to maintain a year-end balance of at least £35,000. It is also PCC policy to maintain sufficient Little Fishes Funds to enable it to pay statutory staff redundancy costs, should it ever become necessary to close the Pre-school. This money is kept in a separate, designated fund called Little Fishes Redundancy Reserve. Similarly, the PCC keeps a Parish Office Redundancy Fund in case staff redundancies prove necessary there. The year-end balance of Unrestricted Funds equates to over six months' Unrestricted payments. This is in line with PCC policy to keep adequate reserves for emergencies.

Approved by the PCC on 19th May **...2025 and signed on its behalf by Sarah Swift (Vicar).**

Signed.....Sarah J. Swift.....

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity number: 1131774)

Independent Examiner's Report to the Trustees of Harlow PCC

I report to the Trustees on my examination of the financial statements of Harlow PCC ('the charity') for the year ended 31st December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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.

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the ACA which is one of the listed bodies.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and 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 financial statements to be reached.

Signed ..... Date 26th March 2025

Sean Hudson ACA
Hentons
Chartered Accountants
Stag House
Old London Road
Hertford. SG13 7LA

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Statement of Financial Activities for the Year Ending 31st December 2024

	Note	General Fund	Unrestricted Little Fishes	Other Designated	Restricted	Endowment	Total 2024	Total 2023
Income and Endowments from:		£	£	£	£	£	£	£
Donations and Legacies	2a	138,804	200	365	90	-	139,459	141,229
Income from Charitable Activities	2b	18,101	99,186	-	-	-	117,287	109,536
Investment Income	2c	2,870	33	7,509	-	-	10,412	7,002
Other Income	2d	19,052	-	-	-	-	19,052	17,957
Total Income and Endowments:		178,827	99,419	7,874	90	-	286,210	275,724
Expenditure on:								
Expenditure on Charitable Activities	3	155,799	95,533	22,146	2,090	-	275,568	267,677
Total Expenditure:		155,799	95,533	22,146	2,090	-	275,568	267,677
(Losses)/Gains on Investments	6	-	-	1,092	-	368	1,460	959
Net Income/(Expenditure)		23,028	3,886	(13,180)	(2,000)	368	12,102	9,006
Transfers between Funds		(23,000)	-	23,000	-	-	-	-
Net Movement in Funds		28	3,886	9,820	(2,000)	368	12,102	9,006
Reconciliation of Funds								
Total Funds Brought Forward		37,453	8,023	253,218	184,000	4,378	487,072	478,066
Total Funds Carried Forward		37,481	11,909	263,038	182,000	4,746	499,174	487,072

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Balance Sheet as at 31st December 2024

		Note	2024 £	2024 £	2023 £	2023 £
Fixed Assets						
	Tangible fixed assets	5	182,000		184,000	
	Investments	6	18,814		17,354	
				200,814		**201,354**
Current Assets						
	Debtors	7	5,326		5,724	
	Short term Bank Deposit		284,548		274,856	
	Cash at bank and in hand		13,798		11,703	
			303,672		292,283	
Less current Liabilities	Creditors – due within one year	8	(5,312)		(6,565)	
Net Current Assets				**298,360**		**285,718**
Total Net Assets				**499,174**		**487,072**
Parish Funds:						
	Unrestricted					
	General		37,481		37,453	
	Designated	10	274,947		261,241	
				312,428		**298,694**
	Restricted	11				
	All Restricted		-		-	
	Property		182,000		184,000	
				182,000		**184,000**
	Endowment	12				
	Legacy			**4,746**		**4,378**
Total Funds				**499,174**		**487,072**

These Financial Statements were approved by the Harlow Parochial Church Council

On the 24th March 2025 and signed on their behalf by:-

S J Swift ..... Vicar

Sarah Swift

..... Hon. Treasurer

Robert Carrington

The notes on pages 4 to 19 form part of these accounts

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2024

1) Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of financial statements are as follows:

Basis of Preparation
The Financial Statements have been prepared on the historical cost basis except where otherwise stated in the relevant notes to these accounts.

The Financial Statements have been prepared under the Church Accounting Regulations 2006, in accordance with the second edition of the Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The PCC constitutes a public benefit entity as defined by FRS102.

Going concern
At the time of approving the financial statements the Trustees have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees have adopted the going concern basis for the preparation of the financial statements.

On the date of these financial statements' approval, there is great uncertainty surrounding the global economy and the impact of the conflicts in Ukraine and the Middle East however, the Trustees consider the PCC to be sufficiently robust that its operations will not be significantly affected.

Funds

Non Restricted

General fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated fund represents monies designated, by transfer from the General Fund, as detailed in Note 10. These funds are held for future support, maintenance and repairs as necessary. These funds are unrestricted and are also available for the general purposes of the PCC at their discretion.

Endowment

Endowment fund capital is invested and the income arising expended in accordance with the terms of the endowment.

1) **Accounting Policies - continued**

Restricted

Restricted Funds, as detailed in Note 11, represent monies received for specific purposes and their use is therefore restricted to those purposes only. They are not available for the general use of the PCC.

Harlow St. Mary's – Miss H.E. Chalk and Drake Grave Funds. The Capital of these Funds is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements. The object of these funds is the upkeep of the churchyard and the dividends received are applied accordingly.

Harlow: Tithe Chancel Fund. The capital of this Fund, set up under the Tithe Act 1936, is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements.

As at the 31st December 2024, the total of the accumulated income was £36,236 (2023 - £34,482).

Income Recognition

Voluntary Income and charitable activities
Income is recognised when the PCC has entitlement to the funds, it is probable that the income will be received and the amount of income receivable can be measured reliably

Offerings are recognised when received by or on behalf of the PCC.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the PCC is aware that probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions to it have been met or are within the control of the PCC.

Planned giving under gift aid is only recognised when received.

Income Tax recoverable on gift aid donations is accounted for when receivable.

Grants and donations to the PCC are accounted for as soon as they are received or when the PCC is entitled to the use of the money and the amounts are reliably quantifiable.

Other ordinary income
Rental income from the letting of church premises is recognised when the rent is due.

Income from Investments
Interest on funds held on deposit is received gross and included when receivable and the amount can be measured reliably by the PCC; this is normally upon notification of the interest paid or payable by the bank

Dividends are recognised gross and accounted for when receivable.

Gains and losses on investments
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised Gains and Losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains are calculated as the difference between the market value as at the year end and opening market value (or purchase date if later). Realised and Unrealised gains and losses are combined in the Statement of Financial Activities.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and Irrecoverable VAT is charged against the expenditure heading for which it was incurred. Support costs and governance costs are deemed to relate directly to the work of the church.

1) Accounting Policies -continued

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property which requires a faculty for disposal or alteration.
Curate's House – this was purchased in 1990 from specific donations and is shown in the Balance Sheet at cost less depreciation (see note 5).
Parish Evangelist's House – This was purchased from specific donations and loans, with loans subsequently repaid, and is shown in the Balance Sheet at cost less depreciation (see note 5).
All other capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at 31st December using the closing quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current assets

Debtors
Amounts owing to the PCC as at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term Bank deposits/ Cash at Bank and in hand
Short term bank deposits and Cash at bank and in hand includes cash held on deposit at the bank as short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Financial Instruments

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Investments held as part of an investment portfolio are held at fair value as at the Balance Sheet date with gains and losses being recognised through the Statement of Financial Activities. As at the Balance Sheet date the Charity had financial assets held at fair value through income and expenditure of £18,814 (2023: £17,354)

Pension costs

The PCC operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Creditors and provisions

Creditors and provisions are recognised where the PCC has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2024 - cont.

2) Income and Endowments Details:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2024	Total 2023
2a Donations and Legacies						
Gift Aided Income	50,161	-	-	-	50,161	51,364
Tax Recovered	16,059	-	13	-	16,072	16,482
Charitable Trusts, CAF, Payroll, etc.	26,757	-	-	-	26,757	41,376
Plate and Offering	5,248	-	-	-	5,248	4,838
Gifts and Donations	21,411	200	352	90	22,053	27,169
Legacy income	19,168	-	-	-	19,168	-
Sub-total	**138,804**	**200**	**365**	**90**	**139,459**	**141,229**
2b Income from Charitable Activities						
Little Fishes Pre-School	-	99,186	-	-	99,186	88,269
Other Charitable Activities	2,156	-	-	-	2,156	2,533
Fees due to PCC	2,759	-	-	-	2,759	3,580
Fees due to Diocese	1,386	-	-	-	1,386	1,599
Hall and other lettings	10,720	-	-	-	10,720	10,475
Book of Remembrance + Slate Plaques	1,080	-	-	-	1,080	3,080
Sub-total	**18,101**	**99,186**	-	-	**117,287**	**109,536**
2c Investments						
Bank Interest	2,267	33	7,509	-	9,809	6,389
Dividends	603	-	-	-	603	613
Sub-total	**2,870**	**33**	**7,509**	-	**10,412**	**7,002**
2d Other Income						
Rent - 134 East Park and 9 Longacre	17,488	-	-	-	17,488	15,703
Miscellaneous	1,564	-	-	-	1,564	2,254
Sub-total	**19,052**	-	-	-	**19,052**	**17,957**
Total Income and Endowments	**178,827**	**99,419**	**7,874**	**90**	**286,210**	**275,724**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2024 - cont.

3) Expenditure:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2024	Total 2023
Expenditure on Charitable Activities						
Mission, Missionary plus Charitable Giving						
Overseas	-	-	13,480	-	13,480	9,030
Home and Local Mission	-	-	5,605	-	5,605	8,743
	-	-	19,085	-	19,085	17,773
Ministry						
Diocesan Parish Share	61,698	-	-	-	61,698	54,256
Clergy Expenses	1,261	-	-	-	1,261	1,347
Music & Worship	144	-	-	-	144	1,268
Other Charitable Activities inc. breakfasts	1,282	-	-	-	1,282	1,586
Heat, Light, Clean	16,162	-	-	-	16,162	22,075
Insurance	6,439	-	-	-	6,439	6,207
Upkeep of Churchyard	7,296	-	250	90	7,636	7,782
Repairs, Maintenance & Refurbishment	22,262	-	-	-	22,262	23,043
Maintenance 134 East Park; 9 Longacre	4,127	-	-	-	4,127	5,042
Administration	19,879	-	-	-	19,879	18,701
Materials & Supplies	4,749	-	-	-	4,749	4,556
Other inc.photocopier,slate plaques,organ	7,902	-	-	-	7,902	11,777
Depreciation of PCC Property	-	-	-	2,000	2,000	2,000
Independent Examiners Fees	2,598	-	-	-	2,598	2,520
Little Fishes	-	95,533	-	-	95,533	86,670
Children & Youth	-	-	2,811	-	2,811	1,074
	155,799	95,533	3,061	2,090	256,483	249,904
Total Expenditure	155,799	95,533	22,146	2,090	275,568	267,677

4) Staff Costs	2024 £	2023 £
Salaries	91,182	84,126
Pension contributions	2,773	2,686
	93,955	86,812

The average number of employees in the year was 10 (2023:9) comprising a Parish Administrator and Pre-school workers.
No employee's emoluments exceeded £60,000 in the current or preceding year.

5) Tangible Fixed Assets	2024 £	2023 £
Freehold Property		
Cost as at 1st January 2024 and 31st December 2024	240,116	240,116
Depreciation as at 1st January 2024	56,116	54,116
Charge for year	2,000	2,000
Depreciation as at 31st December 2024	58,116	56,116
Net book value as at 31st December 2024	182,000	184,000

The property value brought forward represents the purchase of 134 East Park, Old Harlow acquired in 1990, and the purchase cost of 9 Long Acre, Old Harlow acquired in 2002. Nominal depreciation of £2,000 per annum is provided and charged to the appropriate fund.

The Title Deeds are held by the CDBF as Custodian Trustees

6) Investments	2024 £	2023 £
Market value as at 1st January 2024	17,354	16,395
Additions in the year	-	-
Unrealised Gain/(Loss) on Investments	1,460	959
Market Value as at 31st December 2024	18,814	17,354
Investments at Market Value Comprise:		
UK Equity Income Fund – unit trusts	18,709	17,251
Cash held by investment managers	105	103
	18,814	17,354

7) Debtors	2024 £	2023 £
Income Tax receivable	997	1,503
Other Debtors	4,329	4,221
	5,326	5,724

8) Creditors – due within one year	2024 £	2023 £
Trade Creditors	-	1,608
Other Creditors	1,304	561
Accruals	4,008	4,396
	5,312	6,565

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2024 - cont.

9) Analysis of Net Assets by Fund

	2024 Unrestricted			2024 Restricted	2024 Endowment		2023 Unrestricted			2023 Restricted	2023 Endowment	
	General	Little Fishes	Other Designated	Restricted	Property	Total	*General*	*Little Fishes*	*Other Designated*	*Restricted*	*Property*	*Total*
	£	£	£	£	£	£	£	£	£	£	£	£
Fixed Assets	-	-	-	-	182,000	-	182,000	-	-	-	-	*184,000*	-	*184,000*
Investments	-	-	14,068	-	-	4,746	18,814	-	-	*12,976*	-	-	*4,378*	*17,354*
Net Current Assets	37,481	11,909	248,970	-	-	-	298,360	*37,453*	*8,023*	*240,242*	-	-	-	*285,718*
	37,481	**11,909**	**263,038**	**-**	**182,000**	**4,746**	**499,174**	*37,453*	*8,023*	*253,218*	**-**	*184,000*	*4,378*	*487,072*

10) Designated Funds

	2024 At 01.01.24	Transfer from/(to)	2024 Movement		2024 Gains & Losses	2024 At 31.12.24	*2023 At 01.01.23*	*Transfer from/(to)*	*2023 Movement*		*2023 Gains & Losses*	*2023 At 31.12.23*
	B/Fwd	General Fund	Incoming	Outgoing		C/Fwd	*B/Fwd*	*General Fund*	*Incoming*	*Outgoing*		*C/Fwd*
	£	£	£	£	£	£	£	£	£	£	£	£
Choir Fund	512	-	10	-	-	522	*512*	-	-	-	-	*512*
Churchyard Fund	12,976	-	250	(250)	1,092	14,068	*12,259*	-	*100*	*(100)*	*717*	*12,976*
Fabric Fund	162,118	-	6,276	-	-	168,394	*158,030*	-	*4,088*	-	-	*162,118*
Little Fishes Redundancy Reserve	26,073	-	381	-	-	26,454	*25,348*	-	*725*	-	-	*26,073*
Little Fishes	8,023	-	99,419	(95,533)	-	11,909	*5,882*	-	*88,812*	*(86,671)*	-	*8,023*
Mission Partners Reserve Fund	3,114	-	127	-	-	3,241	*3,009*	-	*105*	-	-	*3,114*
Mission Partners Fund	1,516	-	-	(1,516)	-	-	*9,317*	-	*29*	*(7,830)*	-	*1,516*
Mission for All	31,095	23,000	362	(17,569)	-	36,888	*26,164*	*14,637*	*172*	*(9,878)*	-	*31,095*
Parish Office Redundancy Reserve	11,755	-	363	-	-	12,118	*10,110*	*1,363*	*282*	-	-	*11,755*
Children & Youth	4,059	-	105	(2,811)	-	1,353	-	-	*5,133*	*(1,074)*	-	*4,059*
	261,241	**23,000**	**107,293**	**(117,679)**	**1,092**	**274,947**	*250,631*	*16,000*	*99,446*	*(105,553)*	*717*	*261,241*

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2024 - cont.

11) Restricted Funds	At 01.01.24 B/Fwd £	Transfer from/(to) General Fund £	Movement Incoming £	Movement Outgoing £	At 31.12.24 C/Fwd £
Audio Visual Fund	-	-	-	-	-
Church Houses Fund	184,000	-		(2,000)	182,000
Mission & Training for Mission	-	-	-	-	-
War Graves Maintenance Fund	-	-	90	(90)	-
	184,000	**-**	**90**	**(2,090)**	**182,000**

Restricted Funds – previous year	*At 01.01.23 B/Fwd £*	*Transfer from/(to) General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*At 31.12.23 C/Fwd £*
Audio Visual Fund	-	-	-	-	-
Church Houses Fund	*186,000*	-	-	*(2,000)*	*184,000*
Mission & Training for Mission	*64*	-	-	*(64)*	-
War Graves Maintenance Fund	-	-	*90*	*(90)*	-
	186,064	-	*90*	*(2,154)*	*184,000*

The above funds were created either from income received for a specific purpose or where the Trustees had entered into a binding commitment. The name of each fund indicates its purpose.

12) Endowment Fund	At 01.01.24 B/Fwd £	Transfer from General Fund £	Movement Incoming £	Movement Outgoing £	Gains/ (Losses) £	At 31.12.24 C/Fwd £
Loder Grave Maintenance Fund	4,378	-	-	-	368	4,746

Endowment Fund – previous year	*At 01.01.23 B/Fwd £*	*Transfer from General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*Gains/ (Losses) £*	*At 31.12.23 C/Fwd £*
Loder Grave Maintenance Fund	*4,136*	-	-	-	*242*	*4,378*

Income received on this fund is applied to the upkeep of the Loder Grave

13) Transfers between funds

Designated Funds are established at the discretion of the Trustees and transfers between the General Fund and Designated Funds are also at the Trustees' discretion. Transfers from the General Fund to a Restricted Fund occur when the income of the Restricted Fund falls short of what is necessary to meet a commitment or contractual obligation.

14) Contingent Liability

Loder Grave Maintenance Fund £4,746 (2023: £4,378) – This Legacy is conditional on the Loder family grave being maintained by the PCC in perpetuity; failure so to do entitles the Loder Trustees to reclaim the amount in full.

15) Transactions with the Treasurer or Members of the PCC

No member of the PCC or the Treasurer received any remuneration during the current or preceding year.

During the year a number of Trustees made unconditional donations amounting to £15,671. In addition, several Trustees give via the plate offering, which is not quantified. (2023: Unconditional donations of £15,280 from Trustees)

16) Operating lease commitments receivable

As at 31st December 2024 the PCC had commitments to receive the following amounts under non-cancellable operating leases for a period of not later than one year of £1,265 (2023: £1,265).

17) Donations from the Mission Funds

Included within Missionary and Charitable Giving Expenditure as shown in Note 3 are the following outgoing donations from the Mission Funds:

Donation	Note	2024	2023
		£	£
Mission Partners	Extra Gifts at Christmas	1,200	1,200
Simeon's Trustees	Donation - Joint Patron of the Benefice	200	200
Good News for Everyone (was Gideons)	Donation	100	-
Scripture Union	Donation	200	150
Church Pastoral Aid Society	Donation	450	450
LMDC Charity (was Essex Clergy)	Donation	200	200
Christian Hope International	Donation	150	250
Harlow Food Bank	Donation	1,600	1,500
Training	Donation	1,740	1,740
The Kiteledge Village Childrens	Donations	350	-
Visiting Speaker/Worship Leader	Donations	-	100
Mission Direct	Donation	250	250
Supporting Local Churches/ Schools Boxes of Hope/ Holiday Lunch Clubs	Donation	350	1,000
Total		**6,790**	**7,040**

18) Agency Collections

When it collects money on behalf of someone else, e.g., Christian Aid, Harlow PCC has no control over the way that money is used, so it is described as an 'Agency Collection'. These monies do not therefore appear in the above Accounts, since they do not belong to Harlow PCC. The table below lists the money raised at St. Mary's in 2024 and 2023 as Agency Collections. As at 31st December 2024 £34 (2023: £51) was held by the PCC as Agent.

Agency Collection	Note	2024 £	2023 £
Streets2Homes	Coffee Shop	1,457-04	1,911-64
Miscellaneous	Church Activity and General Collections & Donations	-	-
Macmillan Coffee Morning	Donations	274-56	-
Samaritans Purse	Donations for Litter Picking	-	-
Tearfund	Donations	559-00	695-50
Total		**2,290-60**	**2,607-14**

19) Little Fishes Pre-school - Funding Received from Essex County Council

Little Fishes Pre-school receives funding from Essex County Council under an annual Free Early Education Entitlement contract, which is part of the Government Scheme to provide free education for children under five. Essex County Council has asked us to state the amount of this funding each year. In the year to 31st December 2024, it came to £87,278.77 (2023: £79,298.21).

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2024 - cont.

20) Prior year comparative figures for the financial statements

Statement of Financial Activities for the year ended 31st December 2023	Notes	Unrestricted			Restricted	Endowment	Total 2023
		General Fund	Little Fishes	Other Designated			
Income and Endowments from:		£	£	£	£	£	£
Donations and Legacies	21a	135,406	500	5,233	90	-	141,229
Income from Charitable Activities	21b	21,267	88,269	-	-	-	109,536
Investment Income	21c	1,558	42	5,402	-	-	7,002
Other Income	21d	17,957	-	-	-	-	17,957
Total Income and Endowments:		**176,188**	**88,811**	**10,635**	**90**	**-**	**275,724**
Expenditure on:							
Expenditure on Charitable Activities	21e	159,970	86,670	18,883	2,154	-	267,677
Total Expenditure:		**159,970**	**86,670**	**18,833**	**2,154**	**-**	**267,677**
Gains/(Losses) on Investments		**-**	**-**	**717**	**-**	**242**	**959**
Net Income/(Expenditure)		**16,218**	**2,141**	**(7,531)**	**(2,064)**	**242**	**9,006**
Transfers between Funds		**(16,000)**	**-**	**16,000**	**-**	**-**	**-**
Net Movement in Funds		**218**	**2,141**	**8,469**	**(2,064)**	**242**	**9,006**
Reconciliation of Funds							
Total Funds Brought Forward		**37,235**	**5,882**	**244,749**	**186,064**	**4,136**	**478,066**
Total Funds Carried Forward		**37,453**	**8,023**	**253,218**	**184,000**	**4,378**	**487,072**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2024 - cont.

21) Schedules to prior year comparative figures for the financial statements

Income and Endowments analysis for the year ended 31st December 2023:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2023
21a Donations and Legacies					
Gift Aided Income	51,364	-	-	-	51,364
Tax Recovered	16,482	-	-	-	16,482
Charitable Trust, CAF, Payroll, etc.	41,376	-	-	-	41,376
Plate and Offering	4,838	-	-	-	4,838
Gifts and Donations	21,346	500	5,233	90	27,169
Sub-total	**135,406**	**500**	**5,233**	**90**	**141,229**
21b Income from Charitable Activities					
Little Fishes Pre-School	-	88,269	-	-	88,269
Other Charitable Activities	2,533	-	-	-	2,533
Fees due to PCC	3,580	-	-	-	3,580
Fees due to Diocese	1,599	-	-	-	1,599
Hall and other lettings	10,475	-	-	-	10,475
Book of Remembrance + Slate Plagues	3,080				3,080
Sub-total	**21,267**	**88,269**	**-**	**-**	**109,536**
21c Investments					
Bank Interest	945	42	5,402	-	6,389
Dividends	613	-	-	-	613
Sub-total	**1,558**	**42**	**5,402**	**-**	**7,002**
21d Other Income					
Rent - 134 East Park and 9 Longacre	15,703	-	-	-	15,703
Miscellaneous	2,254	-	-	-	2,254
Sub-total	**17,957**	**-**	**-**	**-**	**17,957**
Total Income and Endowments	**176,188**	**88,811**	**10,635**	**90**	**275,724**

21) Schedules to prior year comparative figures for the financial statements - Continued

21e) Expenditure on Charitable Activities for the year ended 31st December 2023	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2023
Overseas	-	-	9,030	-	9,030
Home and Local Mission	-	-	8,679	64	8,743
	-	-	17,709	64	17,773
Ministry					
Diocesan Parish Share	54,256	-	-	-	54,256
Clergy Expenses	1,347	-	-	-	1,347
Music & Worship	1,268	-	-	-	1,268
Other Charitable Activities	1,586	-	-	-	1,586
Heat, Light, Clean	22,075	-	-	-	22,075
Insurance	6,207	-	-	-	6,207
Upkeep of Churchyard	7,592	-	100	90	7,782
Repairs, Maintenance & Refurbishment	23,043	-	-	-	23,043
Maintenance 134 East Park; 9 Longacre	5,042	-	-	-	5,042
Administration	18,701	-	-	-	18,701
Materials & Supplies	4,556	-	-	-	4,556
Other	11.777	-	-	-	11,777
Depreciation of PCC Property	-	-	-	2,000	2,000
Independent Examiners Fees	2,520	-	-	-	2,520
Little Fishes	-	86,670	-	-	86,670
Legal and Professional Fees	-	-	1,074	-	1,074
	159,970	**86,670**	**1,174**	**2,090**	**249,904**
Total Expenditure	**159,970**	**86,670**	**18,883**	**2,154**	**267,677**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HARLOW

England & Wales - Charity number 1131774

Accounts

HARLOW PAROCHIAL CHURCH COUNCIL

St Mary and St Hugh, Churchgate Street, Harlow, Essex

Annual Report and Financial Statements
for the year ended 31 December 2023

Incumbent:	Revd Sarah Swift The Vicarage 5 Staffords Harlow, Essex CM17 0JR
Bankers:	Barclays Bank plc. 14 The Water Gardens Centre Harlow, CM20 1AN
Independent Examiner:	Hentons Chartered Accountants Stag House Old London Road Hertford. SG13 7LA

Harlow Parochial Church Council - Annual Report for 2023

Administrative Information

St. Mary's Church is situated in Churchgate Street, Old Harlow. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St. Mary's Parish Office, Churchgate Street, Old Harlow CM17 0JT

The Parochial Church Council (PCC) is a charity registered with the Charity Commission, as The Parochial Church Council of the Ecclesiastical Parish of Harlow, Registration No. 1131774.

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 following served as members of the PCC:

Incumbent	Revd Sarah Swift	
Churchwarden	Kim Higgs	(until 23rd April 2023)
Churchwarden	Jane Bilson	(until 23rd April 2023)
Churchwarden	Ian Woollams	(elected at Extra Parishioners Meeting on 11th June 2023)
Deanery Synod	John Barnes	(elected APCM 2023)
Elected Members	Jane Fincham	(elected APCM 2021)
	Jane Carrington	(elected APCM 2022)
	Paul Kirkby	(elected APCM 2023)
	Clement Uzuegbuna	(until 23rd April 2023)
	Tim Gibbs	(elected APCM 2023)
	Jane Bilson	(elected APCM 2023)
	Kim Higgs	(elected APCM 2023)
	Pamela Yeo	(elected APCM 2023)
	Ian Woollams	(elected APCM 2023, until warden nomination on 11th June 2023)
Co-opted Members	Richard Spencer	(Co-opted 2023)
Clerk to the PCC	Natasha Rudge	(elected APCM 2023)

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Parish Administrator Natasha Rudge

Functions and Responsibilities of the PCC

It is the duty of the minister and the PCC to consult together on matters of general concern and importance to the parish. The PCC co-operates with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical:

Pastoral – to look after individual people

Evangelistic- to tell people the good news and invite them to accept Christ

Social – to help poorer members of society and those suffering from injustice

Ecumenical- to encourage good relations with other Christians and denominations.

The PCC also has responsibility for care and maintenance of the Church buildings, and property, namely: The Church building itself, the Churchyard, the Hall & Link, the office & St. Hugh's room and the 'Clergy houses' – 134 East Park, Old Harlow and 9 Longacre, Old Harlow. The churchwardens report annually on the state of properties, but the PCC ensures that they are well maintained and suitable for facilitating the mission of the church.

Committees

Standing Committee
The Standing Committee is the only committee required by law. It carries out the routine work of the PCC between each PCC meeting. It acts as a committee of the PCC not an independent body and is accountable to the PCC for everything it does.

Mission Action Partners (MAP)
Responsible for promoting links between the mission partners and the members of St Mary's and raising awareness and prayer support for mission activity. Also makes an annual recommendation to the PCC for the distribution of its share of the mission budget.

Little Fishes Working Group (LFWG)
Responsible for the oversight of the Little Fishes Pre-School that meets five mornings a week (Term time only) in St Mary's Hall.

Ministry Leadership Team (MLT)
Appointed to work alongside the incumbent in developing the mission and ministry of the church.

Review of the year

There were 99 people on the electoral role. The full PCC met 9 times during the year with an average attendance of 82%. We have continued with theological reflection and have sought to steer the church in the direction that we believe the Lord has been leading.
2023 has been another year full of opportunities and seeing God at work. It has certainly felt that we have moved further on from Covid though recognising that people are still being affected by it.
Harlow PCC promotes and funds a large range of activities. All of the long list of established activities and services continued. A new vision statement was adopted: Loving God, following Jesus, sharing his love.

Church Repairs & Maintenance
Broken roof and ridge tiles have been replaced. The photocopier has been replaced. It has been important to look to how to continue to provide a warm environment for the activities that occur within the building. The Hall, Upper Room and Link have benefitted from having double glazed windows fitted to help with the heating especially for Little Fishes Pre- School.

Serving the Community includes:-
Schools Ministry Schools ministry aims to share God's love and the gospel with children and staff. We provide support to the staff at the six schools within the parish through cards of encouragement and gifts such as fruit; biscuits; Christian resources and work to build up good working relationships with school staff.
Highlights of the year have included having increased contact with schools in the area through assemblies; pilgrimages to the church; teaching in schools and at church and schools attending church for services.Topics for assemblies vary depending on the school that we attend – therefore each assembly is unique and developed specifically for the occasion. Themes have included: mutual respect; leadership; wisdom; fruit of the spirit; patience and looking at the lives of people who have made an impact to society. The team of people who have been involved in the various activities at schools and church has increased and it has been encouraging to see people becoming more confident in leading sessions. There has been some opportunity to talk to adults briefly about their struggles and provide resources to support them – e.g. Booklets about grief and anxiety.
Little Fishes Pre-school Little Fishes has had another successful year, with a full role of children throughout the year. The team are very appreciated in the community for the excellent provision that is Little Fishes Pre-School.
Starfishes
Starfishes is our baby and toddler group that meets on Thursday's through term. This year we have increased the number of people who attend quite considerably. This was through word of mouth and advertising. We continue to add a variety of resources and toys. We also have a lot more helpers which makes everything run smoother. Our hopes for the coming year are to continue to add to our resources and make more information available for carer, parents, and grandparents to support our community.

Messy Church
Messy Church is an outreach ministry to families of all ages to share the gospel in a fun and messy way, with crafts, games, songs, a Bible story and sharing a simple meal together.
During 2023 we hosted 4 sessions of Messy Church, in March, June, October and December, which are usually attended by 30-40 people.
Kingdom Kidz exists to guide our young people in their faith journeys, and help them to become the people that God made them to be.
Kingdom Kidz (5 to 12 year's) held on the 1st, 2nd ,3rd and 5th Sunday of each month. We are a lively group and use the 'Living Stones' resources which follows the lectionary. Numbers of children generally vary from between 4 to 10.
Kingdom Youth (13+) is held on the 1st and 3rd Sundays of each month, with the young people being encouraged to participate in the service on the other weeks. We currently use the 'New City Catechism' resource. We have a core of 4 young people, with others coming on some Sundays.
Kidz Klub exists as a joint children's outreach ministry between Harlow Baptist Church, St Mary's & now Harefield Church. Highlights of the year have included Harefield Church becoming more fully involved hosting a breakfast in February and with more of their members involved in the Summer Holiday Club. This year's Holiday Club had more children coming (on average 68 each day & 102 overall) and it was great to see young leaders participating and growing in their faith as they helped the children coming.
Coffee Shop Coffee shop has had another successful year. Attendance has ranged from 40-55 each week with the majority of attendees being non-church members. Our guests say they enjoy the friendship and support they receive from the volunteers and each other, it has been very good for their mental wellbeing especially during the winter months and they look forward to Tuesday mornings. We had an enjoyable Carol sing-along with mince pies at Christmas and welcomed the new year in with a coffee shop special.

Men's Breakfast exists to engage with the men of the church and others from different churches and non-church goers in a friendly informal atmosphere. We meet once a month, mainly in the Hall but sometimes at The Potters Arms. Twice a year, at Easter and Christmas we organise a church family breakfast open to all. Highlights of the year have been the gradual increase of attendees and some interesting and thought-provoking talks from our speakers.
Questions Group provides opportunity for people to ask questions about the Christian faith, Bible passages, implications for day to day living and to share food and fellowship together. Discussions and questions have challenged all of us in the group and it has been encouraging to see how this has impacted us in our different circumstances as we've walked in faith with God throughout the year. Questions and discussions have been wide ranging. Some of the group decided that they would like to be part of an Alpha Course, which ran weekly for around three months during the year. Questions Group stopped during that time. When Alpha finished, the group formed a House group, but were keen to continue with the monthly Questions Group.
Alpha Course is designed to help people explore the Christian faith through a series of talks/videos and discussion.
Heart 4 Harlow prays for Harlow and surrounding area on the 4th Sunday evening of each month (except December). We also meet in the Town Centre for 'Walk with the Cross' on Good Friday and leading up to Christmas, praising, praying and proclaiming the name of Jesus around the Town and within the Harvey Centre. We encourage Christians within the Town to come together in seeking God in prayer and in working together across the denominations.
Bell Ringing exists to call the local community to worship and mark events happy and sad, as well as be praise to God in its own right (Psalm 150). Highlights of the year have included having several new ringers aged 12 to 60's who learnt to "Ring for the King" with us for King Charles's Coronation in May and have continued with us, including ringing in a call change competition at Fyfield in October. Our increasing numbers and experience have allowed some of us to ring two Quarter Peals (45 mins of uninterrupted ringing) in our tower this year and sometimes ring all eight bells on a Sunday morning.
We also provide support to the **Michael Roberts Charitable Trust** (including Harlow Foodbank) & community activities as well as others.

Serving One Another includes:-

Ministry Leadership Team (MLT) exists to focus on a broad range of ministries within our church family and to develop these further with planned actions and timescales. To consider further key issues that have arisen through discussion at our PCC meetings

Prayer at St Mary's exists to encourage people to come together in prayer. Prayer was vital to Jesus in his ministry and helps to bring us into relationship with God through worship and praise. To spend time listening to God and trying to follow His leading; to share concerns and encouragements; to pray for the church and how we can share God's love in the fellowship and the wider community; to bless the community and to see God's power at work.

Midweek Groups Our Mid-week house/fellowship groups aim to help us to grow in our faith through Bible study and discussion and get to know and support one another better through fellowship and prayer.

Flower and Banner Group exists to bring joy to people coming into the church and the banners often bring visual aids to our worship. Highlights of the year have included decorating the church for the different seasons and festivals especially during Advent when so many schools and community groups have been welcomed.

Churchyard Tidy up Team The churchyard has been kept beautiful and tidy by volunteers, the local pay-back team and a gardener.

Here are some comments from people who have come to St Marys

Schools – I was impressed with what you provided for the children last time we came, but this time you've excelled yourselves. Thank you. (Class Teacher)

– We are very grateful for the good relationship we have as a school with St Mary's Church. It was a great relief to be able to come to you to discuss possibilities of where we might be housed when there was a possibility of needing alternative accommodation when the school was thought to have RAAC. (Class Teacher)

– The children enjoyed coming to sing and talk to the people at coffee shop We'd like to come again. Perhaps we could arrange for you to come in and take assemblies as well.

Starfishes - My friend told me about this group, so I came with her this week. It's lovely – we'll definitely be coming again. (new family – parent and child)

- I came to see how the group was going after a long gap. I'm thrilled that the nursery has changed my grandson's nursery day so that I can now bring him to this group on a Thursday. I love this group – it's so friendly. (grandparent)

-I wish I'd known about this group earlier. It's been a life saver for me. My granddaughter has additional needs and hasn't coped with going to other groups. She's screamed throughout, but she loves this group and is very happy. (Grandparent) – same grandparent 2 weeks later – I couldn't believe it this week. C (granddaughter) was joining in the singing time today – it's the first time I've seen her participating. I was in tears watching her.

Coffee Shop -It is just like a Village Hall!

-I really missed Coffee Shop and the friendship and support when it closed over Christmas.

Bell Ringing Team -It is amazing how quickly some of the new ringers have improved in such a short period of time and now able to ring well for Sunday Services. It is really encouraging.

-I've been ringing now for about a year and have so much enjoyment out of it. It's a fantastic hobby and I've met some wonderful people who have been so helpful and welcoming. I really feel like part of a community and that I make a positive contribution to the church and local area.

Questions Group -I know we have the Alpha Group now, but I still want to come to Questions Group. I feel I can speak freely and I love the opportunity to ask questions.

Men's Breakfast The Speakers are good. The food is good and the men talk to each other which we don't do in other situations. The time flies and before we know it it is 1030am and it is time to go!

Serving the World includes:-

- Mission Action Partners (from South America to the UK, Europe, Africa and the Far East) - 2 families and individuals supported financially plus another 4 with prayer.
- We support the national Christmas Shoebox Appeal. Many of the boxes collected by St Mary's in 2023 are now bringing joy to children in the Balkans.

Financial Review

For the Financial Year ending 31st December 2023, Income exceeded Expenditure by £9,006.

We continued to meet our commitments to our Mission Partners, our support of overseas, national and local Mission Organisations and our own mission activities,
The freehold houses at 134 Fast Park and 9 Longacre were let for the entire year. Together the two houses provided a net income of £15,703. The PCC spent £267,677 to provide the Christian ministry from St. Mary's Church. This includes the Diocesan Parish Share.
We have adhered to the financial standards and rules of the Charity Commission in the accounts and this statement.

Reserves Policy

The General Fund continued to maintain a year-end balance of at least £35,000. It is also PCC policy to maintain sufficient Little Fishes Funds to enable it to pay statutory staff redundancy costs, should it ever become necessary to close the Pre-school. This money is kept in a separate, designated fund called Little Fishes Redundancy Reserve. Similarly, the PCC keeps a Parish Office Redundancy Fund in case staff redundancies prove necessary there. The year-end balance of Unrestricted Funds equates to over six months' Unrestricted payments. This is in line with PCC policy to keep adequate reserves for emergencies.

Approved by the PCC on 20th May **...2024 and signed on its behalf by Sarah Swift (Vicar).**

Signed.....Sarah J Swift.....

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity number: 1131774)

Independent Examiner's Report to the Trustees of Harlow PCC

I report to the Trustees on my examination of the financial statements of Harlow PCC ('the charity') for the year ended 31st December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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.

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the ACCA which is one of the listed bodies.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and 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 financial statements to be reached.

Signed R J Sears ..... Date 3rd April 2024

R J Sears FCCA
Hentons
Chartered Accountants
Stag House
Old London Road
Hertford. SG13 7LA

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Statement of Financial Activities for the Year Ending 31st December 2023

	Note	General Fund	Unrestricted Little Fishes	Other Designated	Restricted	Endowment	Total 2023	Total 2022
Income and Endowments from:		£	£	£	£	£	£	£
Donations and Legacies	2a	135,406	500	5,233	90	-	141,229	106,572
Income from Charitable Activities	2b	21,267	88,269	-	-	-	109,536	96,437
Investment Income	2c	1,558	42	5,402	-	-	7,002	2,110
Other Income	2d	17,957	-	-	-	-	17,957	17,321
Total Income and Endowments:		**176,188**	**88,811**	**10,635**	**90**	**-**	**275,724**	**222,440**
Expenditure on:								
Expenditure on Charitable Activities	3	159,970	86,670	18,883	2,154	-	267,677	231,088
Total Expenditure:		**159,970**	**86,670**	**18,883**	**2,154**	**-**	**267,677**	**231,088**
(Losses)/Gains on Investments	6	**-**	**-**	**717**	**-**	**242**	**959**	**(1,797)**
Net Income/(Expenditure)		**16,218**	**2,141**	**(7,531)**	**(2,064)**	**242**	**9,006**	**(10,445)**
Transfers between Funds		**(16,000)**	**-**	**16,000**	**-**	**-**	**-**	**-**
Net Movement in Funds		**218**	**2,141**	**8,469**	**(2,064)**	**242**	**9,006**	**(10,445)**
Reconciliation of Funds								
Total Funds Brought Forward		**37,235**	**5,882**	**244,749**	**186,064**	**4,136**	**478,066**	**488,511**
Total Funds Carried Forward		**37,453**	**8,023**	**253,218**	**184,000**	**4,378**	**487,072**	**478,066**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Balance Sheet as at 31st December 2023

		Note	2023 £	2023 £	2022 £	2022 £
Fixed Assets						
	Tangible fixed assets	5	184,000		186,000	
	Investments	6	17,354		16,395	
				201,354		**202,395**
Current Assets						
	Debtors	7	5,724		10,487	
	Short term Bank Deposit		274,856		250,364	
	Cash at bank and in hand		11,703		32,548	
			292,283		293,399	
Less current Liabilities	Creditors – due within one year	8	(6,565)		(17,728)	
Net Current Assets				**285,718**		**275,671**
Total Net Assets				**487,072**		**478,066**
Parish Funds:						
	Unrestricted					
	General		37,453		37,235	
	Designated	10	261,241		250,631	
				298,694		**287,866**
	Restricted	11				
	All Restricted		-		64	
	Property		184,000		186,000	
				184,000		**186,064**
	Endowment	12				
	Legacy			**4,378**		**4,136**
Total Funds				**487,072**		**478,066**

These Financial Statements were approved by the Harlow Parochial Church Council

On the 18th March 2024 and signed on their behalf by:-

Sarah J. Swift ..... Vicar

Sarah Swift

..... Hon. Treasurer

Robert Carrington

The notes on pages 4 to 19 form part of these accounts

1) Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of financial statements are as follows:

Basis of Preparation
The Financial Statements have been prepared on the historical cost basis except where otherwise stated in the relevant notes to these accounts.

The Financial Statements have been prepared under the Church Accounting Regulations 2006, in accordance with the second edition of the Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The PCC constitutes a public benefit entity as defined by FRS102.

Going concern
At the time of approving the financial statements the Trustees have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees have adopted the going concern basis for the preparation of the financial statements.

On the date of these financial statements' approval, there is great uncertainty surrounding the global economy and the impact of the conflicts in Ukraine and the Middle East however, the Trustees consider the PCC to be sufficiently robust that its operations will not be significantly affected.

Funds

Non Restricted

General fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated fund represents monies designated, by transfer from the General Fund, as detailed in Note 10. These funds are held for future support, maintenance and repairs as necessary. These funds are unrestricted and are also available for the general purposes of the PCC at their discretion.

Endowment

Endowment fund capital is invested and the income arising expended in accordance with the terms of the endowment.

1) **Accounting Policies - continued**

Restricted

Restricted Funds, as detailed in Note 11, represent monies received for specific purposes and their use is therefore restricted to those purposes only. They are not available for the general use of the PCC.

Harlow St. Mary's – Miss H.E. Chalk and Drake Grave Funds. The Capital of these Funds is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements. The object of these funds is the upkeep of the churchyard and the dividends received are applied accordingly.

Harlow: Tithe Chancel Fund. The capital of this Fund, set up under the Tithe Act 1936, is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements.

As at the 31st December 2023, the total of the accumulated income was £34,482 (2022 - £30,610).

Income Recognition

Voluntary Income and charitable activities
Income is recognised when the PCC has entitlement to the funds, it is probable that the income will be received and the amount of income receivable can be measured reliably

Offerings are recognised when received by or on behalf of the PCC.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the PCC is aware that probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions to it have been met or are within the control of the PCC.

Planned giving under gift aid is only recognised when received.

Income Tax recoverable on gift aid donations is accounted for when receivable.

Grants and donations to the PCC are accounted for as soon as they are received or when the PCC is entitled to the use of the money and the amounts are reliably quantifiable.

Other ordinary income
Rental income from the letting of church premises is recognised when the rent is due.

Income from Investments
Interest on funds held on deposit is received gross and included when receivable and the amount can be measured reliably by the PCC; this is normally upon notification of the interest paid or payable by the bank

Dividends are recognised gross and accounted for when receivable.

Gains and losses on investments
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised Gains and Losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains are calculated as the difference between the market value as at the year end and opening market value (or purchase date if later). Realised and Unrealised gains and losses are combined in the Statement of Financial Activities.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and Irrecoverable VAT is charged against the expenditure heading for which it was incurred. Support costs and governance costs are deemed to relate directly to the work of the church.

1) Accounting Policies -continued

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property which requires a faculty for disposal or alteration.
Curate's House – this was purchased in 1990 from specific donations and is shown in the Balance Sheet at cost less depreciation (see note 5).
Parish Evangelist's House – This was purchased from specific donations and loans, with loans subsequently repaid, and is shown in the Balance Sheet at cost less depreciation (see note 5).
All other capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at 31st December using the closing quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current assets

Debtors
Amounts owing to the PCC as at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term Bank deposits/ Cash at Bank and in hand
Short term bank deposits and Cash at bank and in hand includes cash held on deposit at the bank as short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Financial Instruments

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Investments held as part of an investment portfolio are held at fair value as at the Balance Sheet date with gains and losses being recognised through the Statement of Financial Activities. As at the Balance Sheet date the Charity had financial assets held at fair value through income and expenditure of £17,354 (2022: £16,395)

Pension costs

The PCC operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Creditors and provisions

Creditors and provisions are recognised where the PCC has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2023 - cont.

2) Income and Endowments Details:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2023	Total 2022
2a Donations and Legacies						
Gift Aided Income	51,364	-	-	-	51,364	44,388
Tax Recovered	16,482	-	-	-	16,482	13,450
Charitable Trusts, CAF, Payroll, etc.	41,376	-	-	-	41,376	26,190
Plate and Offering	4,838	-	-	-	4,838	5,880
Gifts and Donations	21,346	500	5,233	90	27,169	16,664
Sub-total	**135,406**	**500**	**5,233**	**90**	**141,229**	**106,572**
2b Income from Charitable Activities						
Little Fishes Pre-School	-	88,269	-	-	88,269	84,378
Other Charitable Activities	2,533	-	-	-	2,533	989
Fees due to PCC	3,580	-	-	-	3,580	2,921
Fees due to Diocese	1,599	-	-	-	1,599	1,647
Hall and other lettings	10,475	-	-	-	10,475	6,502
Book of Remembrance + Slate Plaques	3,080	-	-	-	3,080	-
Sub-total	**21,267**	**88,269**	**-**	**-**	**109,536**	**96,437**
2c Investments						
Bank Interest	945	42	5,402	-	6,389	1,521
Dividends	613	-	-	-	613	589
Sub-total	**1,558**	**42**	**5,402**	**-**	**7,002**	**2,110**
2d Other Income						
Rent - 134 East Park and 9 Longacre	15,703	-	-	-	15,703	14,699
Miscellaneous	2,254	-	-	-	2,254	2,622
Sub-total	**17,957**	-	-	-	**17,957**	**17,321**
Total Income and Endowments	**176,188**	**88,811**	**10,635**	**90**	**275,724**	**222,440**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2023 - cont.

3) Expenditure:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2023	Total 2022
Expenditure on Charitable Activities						
Mission, Missionary plus Charitable Giving						
Overseas	-	-	9,030	-	9,030	10,279
Home and Local Mission	-	-	8,679	64	8,743	7,842
	-	-	**17,709**	**64**	**17,773**	**18,121**
Ministry						
Diocesan Parish Share	54,256	-	-	-	54,256	49,324
Clergy Expenses	1,347	-	-	-	1,347	2,202
Music & Worship	1,268	-	-	-	1,268	1,562
Other Charitable Activities inc. breakfasts	1,586	-	-	-	1,586	2,396
Heat, Light, Clean	22,075	-	-	-	22,075	12,933
Insurance	6,207	-	-	-	6,207	5,951
Upkeep of Churchyard	7,592	-	100	90	7,782	7,638
Repairs, Maintenance & Refurbishment	23,043	-	-	-	23,043	16,460
Maintenance 134 East Park; 9 Longacre	5,042	-	-	-	5,042	5,008
Administration	18,701	-	-	-	18,701	18,314
Materials & Supplies	4,556	-	-	-	4,556	4,094
Other inc.photocopier,slate plaques,organ	11,777	-	-	-	11,777	6,093
Depreciation of PCC Property	-	-	-	2,000	2,000	2,000
Independent Examiners Fees	2,520	-	-	-	2,520	2,760
Little Fishes	-	86,670	-	-	86,670	75,632
Children & Youth	-	-	1,074	-	1,074	600
	159,970	**86,670**	**1,174**	**2,090**	**249,904**	**212,967**
Total Expenditure	**159,970**	**86,670**	**18,883**	**2,154**	**267,677**	**231,088**

4) Staff Costs	2023 £	2022 £
Salaries	84,126	77,792
Pension contributions	2,686	2,556
	86,812	**80,348**

The average number of employees in the year was 9 (2022:10) comprising a Parish Administrator and Pre-school workers.
No employee's emoluments exceeded £60,000 in the current or preceding year.

5) Tangible Fixed Assets	2023 £	2022 £
Freehold Property		
Cost as at 1st January 2023 and 31st December 2023	240,116	240,116
Depreciation as at 1st January 2023	54,116	52,116
Charge for year	2,000	2,000
Depreciation as at 31st December 2023	56,116	54,116
Net book value as at 31st December 2023	**184,000**	**186,000**

The property value brought forward represents the purchase of 134 East Park, Old Harlow acquired in 1990, and the purchase cost of 9 Long Acre, Old Harlow acquired in 2002. Nominal depreciation of £2,000 per annum is provided and charged to the appropriate fund.

The Title Deeds are held by the CDBF as Custodian Trustees

6) Investments	2023 £	2022 £
Market value as at 1st January 2023	16,395	17,246
Additions in the year	-	946
Unrealised Gain/(Loss) on Investments	959	(1,797)
Market Value as at 31st December 2023	**17,354**	**16,395**
Investments at Market Value Comprise:		
UK Equity Income Fund – unit trusts	**17,251**	**16,330**
Cash held by investment managers	**103**	**65**
	17,354	**16,395**

7) Debtors	2023 £	2022 £
Income Tax receivable	1,503	1,196
Other Debtors	4,221	9,291
	5,724	**10,487**

8) Creditors – due within one year	2023 £	2022 £
Trade Creditors	1,608	2,699
Other Creditors	561	428
Accruals	4,396	4,864
Deferred income	-	9,737
	6,565	**17,728**

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2023 - cont.

9) Analysis of Net Assets by Fund

	2023 Unrestricted			2023 Restricted	2023 Endowment		2022 *Unrestricted*			2022 *Restricted*		2022 *Endowment*	
	General	**Little Fishes**	**Other Designated**	**Restricted**	**Property**		**Total**	*General*	*Little Fishes*	*Other Designated*	*Restricted*	*Property*	*Total*
	£	**£**	**£**	**£**	**£**	**£**	**£**	*£*	*£*	*£*	*£*	*£*	*£*
Fixed Assets	-	-	-	-	184,000	-	184,000	-	-	-	-	*186,000*	-	*186,000*
Investments	-	-	12,976	-	-	4,378	17,354	-	-	*12,259*	-	-	*4,136*	*16,395*
Net Current Assets	37,453	8,023	240,242	-	-	-	285,718	***37,235***	*5,882*	*232,490*	*64*	-	-	*275,671*
	37,453	**8,023**	**253,218**	**-**	**184,000**	**4,378**	**487,072**	***37,235***	***5,882***	***244,749***	***64***	***186,000***	***4,136***	***478,066***

10) Designated Funds

	2023						2022					
	At 01.01.23 B/Fwd	**Transfer from/(to) General Fund**	**Movement**		**Gains & Losses**	**At 31.12.23 C/Fwd**	*At 01.01.22 B/Fwd*	*Transfer from/(to) General Fund*	*Movement*		*Gains & Losses*	*At 31.12.22 C/Fwd*
			Incoming	**Outgoing**					*Incoming*	*Outgoing*		
	£	**£**	**£**	**£**	**£**	**£**	*£*	*£*	*£*	*£*	*£*	*£*
Choir Fund	512	-	-	-	-	512	*512*	-	-	-	-	*512*
Churchyard Fund	12,259	-	100	(100)	717	12,976	*12,820*	-	*1,825*	*(1,070)*	*(1,316)*	*12,259*
Fabric Fund	158,030	-	4,088	-	-	162,118	*159,596*	-	*1,216*	*(2,782)*	-	*158,030*
Little Fishes Redundancy Reserve	25,348	-	725	-	-	26,073	*16,558*	*8,750*	*40*	-	-	*25,348*
Little Fishes	5,882	-	88,812	(86,671)	-	8,023	*5,882*	*(8,750)*	*84,382*	*(75,632)*	-	*5,882*
Mission Partners Reserve Fund	3,009	-	105	-	-	3,114	*2,968*	-	*41*	-	-	*3,009*
Mission Partners Fund	9,317	-	29	(7,830)	-	1,516	*17,312*	-	*34*	*(8,029)*	-	*9,317*
Mission for All	26,164	14,637	172	(9,878)	-	31,095	*35,876*	-	*1,627*	*(11,339)*	-	*26,164*
Parish Office Redundancy Reserve	10,110	1,363	282	-	-	11,755	*8,736*	*1,302*	*72*	-	-	*10,110*
Children & Youth	-	-	5,133	(1,074)	-	4,059	-	*817*	*8*	*(825)*	-	-
	250,631	**16,000**	**99,446**	**(105,553)**	**717**	**261,241**	***260,260***	***2,119***	***89,245***	***(99,677)***	***(1,316)***	***250,631***

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2023 - cont.

11) Restricted Funds	At 01.01.23 B/Fwd £	Transfer from/(to) General Fund £	Movement Incoming £	Movement Outgoing £	At 31.12.23 C/Fwd £
Audio Visual Fund	-	-	-	-	-
Church Houses Fund	186,000	-		(2,000)	184,000
Mission & Training for Mission	64	-	-	(64)	-
War Graves Maintenance Fund	-	-	90	(90)	-
	186,064	**-**	**90**	**(2,154)**	**184,000**

Restricted Funds – previous year	*At 01.01.22 B/Fwd £*	*Transfer from/(to) General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*At 31.12.22 C/Fwd £*
Audio Visual Fund	*1,243*	*-*	*1*	*(1,244)*	*-*
Church Houses Fund	*188,000*	*-*	*-*	*(2,000)*	*186,000*
Kidz Klub Fund	*5*	*-*	*64*	*(69)*	*-*
Mission & Training for Mission	*64*	*-*	*-*	*-*	*64*
War Graves Maintenance Fund	*-*	*-*	*90*	*(90)*	*-*
	189,312	*-*	*155*	*(3,403)*	*186,064*

The above funds were created either from income received for a specific purpose or where the Trustees had entered into a binding commitment. The name of each fund indicates its purpose.

12) Endowment Fund	At 01.01.23 B/Fwd £	Transfer from General Fund £	Movement Incoming £	Movement Outgoing £	Gains/ (Losses) £	At 31.12.23 C/Fwd £
Loder Grave Maintenance Fund	**4,136**	**-**	**-**	**-**	**242**	**4,378**

Endowment Fund – previous year	*At 01.01.22 B/Fwd £*	*Transfer from General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*Gains/ (Losses) £*	*At 31.12.22 C/Fwd £*
Loder Grave Maintenance Fund	*4,617*	*-*	*-*	*-*	*(481)*	*4,136*

Income received on this fund is applied to the upkeep of the Loder Grave

13) Transfers between funds

Designated Funds are established at the discretion of the Trustees and transfers between the General Fund and Designated Funds are also at the Trustees' discretion. Transfers from the General Fund to a Restricted Fund occur when the income of the Restricted Fund falls short of what is necessary to meet a commitment or contractual obligation.

14) Contingent Liability

Loder Grave Maintenance Fund £4,378 – This Legacy is conditional on the Loder family grave being maintained by the PCC in perpetuity; failure so to do entitles the Loder Trustees to reclaim the amount in full.

15) Transactions with the Treasurer or Members of the PCC

No member of the PCC or the Treasurer received any remuneration during the current or preceding year.

During the year a number of Trustees made unconditional donations amounting to £15,280. In addition, several Trustees give via the plate offering, which is not quantified. (2022: Unconditional donations of £8,370 from Trustees)

16) Operating lease commitments receivable

As at 31st December 2023 the PCC had commitments to receive the following amounts under non-cancellable operating leases for a period of not later than one year of £1,265 (2022: £1,265).

17) Donations from the Mission Funds

Included within Missionary and Charitable Giving Expenditure as shown in Note 3 are the following outgoing donations from the Mission Funds:

Donation	Note	2023	2022
		£	£
Mission Partners	Extra Gifts at Christmas	1,200	1,200
Esperanza Children's Home	Paraguay Donation	-	350
Simeon's Trustees	Donation - Joint Patron of the Benefice	200	200
Good News for Everyone (was Gideons)	Donation	-	50
Scripture Union	Donation	150	150
Church Pastoral Aid Society	Donation	450	400
LMDC Charity (was Essex Clergy)	Donation	200	200
Christian Hope International	Donation	250	250
Harlow Food Bank	Donation	1,500	1,500
Training	Donation	1,740	330
Visiting Speaker/Worship Leader	Donations	100	-
Mission Direct	Donation	250	250
Supporting Local Churches/ Schools Boxes of Hope/ Holiday Lunch Clubs	Donation	1,000	1,000
Total		**7,040**	**5,880**

18) Agency Collections

When it collects money on behalf of someone else, e.g., Christian Aid, Harlow PCC has no control over the way that money is used, so it is described as an 'Agency Collection'. These monies do not therefore appear in the above Accounts, since they do not belong to Harlow PCC. The table below lists the money raised at St. Mary's in 2023 and 2022 as Agency Collections. As at 31st December 2023 £51 (2022: £50) was held by the PCC as Agent.

Agency Collection	Note	2023 £	2022 £
Streets2Homes	Coffee Shop	1,911-64	1,877-07
Miscellaneous	Church Activity and General Collections & Donations	-	128-98
Samaritans Purse	Donations for Litter Picking	-	105-00
Tearfund	Donations	695-50	-
Total		**2,607-14**	**2,111-05**

19) Little Fishes Pre-school - Funding Received from Essex County Council

Little Fishes Pre-school receives funding from Essex County Council under an annual Free Early Education Entitlement contract, which is part of the Government Scheme to provide free education for children under five. Essex County Council has asked us to state the amount of this funding each year. In the year to 31st December 2023, it came to £79,298-21p.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2023 - cont.

20) Prior year comparative figures for the financial statements

Statement of Financial Activities for the year ended 31st December 2022	Notes	Unrestricted			Restricted	Endowment	Total 2022
		General Fund	Little Fishes	Other Designated			
Income and Endowments from:		£	£	£	£	£	£
Donations and Legacies	21a	104,870	-	1,548	154	-	106,572
Income from Charitable Activities	21b	10,235	84,378	1,824	-	-	96,437
Investment Income	21c	614	4	1,491	1	-	2,110
Other Income	21d	17,321	-	-	-	-	17,321
Total Income and Endowments:		**133,040**	**84,382**	**4,863**	**155**	-	**222,440**
Expenditure on:							
Expenditure on Charitable Activities	21e	128,008	75,632	24,045	3,403	-	231,088
Total Expenditure:		**128,008**	**75,632**	**24,045**	**3,403**	-	**231,088**
Gains/(Losses) on Investments		-	-	**(1,316)**	-	**(481)**	**(1,797)**
Net Income/(Expenditure)		**5,032**	**8,750**	**(20,498)**	**(3,248)**	**(481)**	**(10,445)**
Transfers between Funds		**(2,119)**	**(8,750)**	**10,869**	-	-	-
Net Movement in Funds		**2,913**	-	**(9,629)**	**(3,248)**	**(481)**	**(10,445)**
Reconciliation of Funds							
Total Funds Brought Forward		**34,322**	**5,882**	**254,378**	**189,312**	**4,617**	**488,511**
Total Funds Carried Forward		**37,235**	**5,882**	**244,749**	**186,064**	**4,136**	**478,066**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2023 - cont.

21) Schedules to prior year comparative figures for the financial statements

Income and Endowments analysis for the year ended 31st December 2022:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2022
21a Donations and Legacies					
Gift Aided Income	44,388	-	-	-	44,388
Tax Recovered	13,450	-	-	-	13,450
Trust, CAF, Payroll, etc.	26,190	-	-	-	26,190
Plate and Offering	5,880	-	-	-	5,880
Gifts and Donations	14,962	-	1,548	154	16,664
Sub-total	**104,870**	**-**	**1,548**	**154**	**106,572**
21b Income from Charitable Activities					
Little Fishes Pre-School	-	84,378	-	-	84,378
Other Charitable Activities	989	-	-	-	989
Fees due to PCC	1,097	-	1,824	-	2,921
Fees due to Diocese	1,647	-	-	-	1,647
Hall and other lettings	6,502	-	-	-	6,502
Sub-total	**10,235**	**84,378**	**1,824**	**-**	**96,437**
21c Investments					
Bank Interest	25	4	1,491	1	1,521
Dividends	589	-	-	-	589
Sub-total	**614**	**4**	**1,491**	**1**	**2,110**
21d Other Income					
Rent - 134 East Park and 9 Longacre	14,699	-	-	-	14,699
Miscellaneous	2,622	-	-	-	2,622
Sub-total	**17,321**	**-**	**-**	**-**	**17,321**
Total Income and Endowments	**133,040**	**84,382**	**4,863**	**155**	**222,440**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2023 - cont.

21) Schedules to prior year comparative figures for the financial statements - Continued

21e) Expenditure on Charitable Activities for the year ended 31st December 2022	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2022
Overseas	-	-	10,279	-	10,279
Home and Local Mission	-	-	7,773	69	7,842
	-	-	**18,052**	**69**	**18,121**
Ministry					
Diocesan Parish Share	49,324	-	-	-	49,324
Clergy & Clergy Recruitment Expenses	2,202	-	-	-	2,202
Music & Worship	1,562	-	-	-	1,562
Other Charitable Activities	856	-	1,540	-	2,396
Heat, Light, Clean	12,933	-	-	-	12,933
Insurance	5,951	-	-	-	5,951
Upkeep of Churchyard	6,478	-	1,070	90	7,638
Repairs, Maintenance & Refurbishment	12,433	-	2,783	1,244	16,460
Maintenance 134 East Park; 9 Longacre	5,008	-	-	-	5,008
Administration	18,314	-	-	-	18,314
Materials & Supplies	4,094	-	-	-	4,094
Other	6,093	-	-	-	6,093
Depreciation of PCC Property	-	-	-	2,000	2,000
Independent Examiners Fees	2,760	-	-	-	2,760
Little Fishes	-	75,632	-	-	75,632
Legal and Professional Fees	-	-	600	-	600
	128,008	**75,632**	**5,993**	**3,334**	**212,967**
Total Expenditure	**128,008**	**75,632**	**24,045**	**3,403**	**231,088**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HARLOW

England & Wales - Charity number 1131774

Accounts

HARLOW PAROCHIAL CHURCH COUNCIL

St Mary and St Hugh, Churchgate Street, Harlow, Essex

Annual Report and Financial Statements for the year ended 31 December 2022

Incumbent:	Revd Sarah Swift The Vicarage 5 Staffords Harlow, Essex CM17 0JR
Bankers:	Barclays Bank plc. 14 The Water Gardens Centre Harlow, CM20 1AN
Independent Examiner:	Hentons Chartered Accountants Stag House Old London Road Hertford SG13 7LA

Harlow Parochial Church Council - Annual Report for 2022

Administrative Information

St. Mary's Church is situated in Churchgate Street, Old Harlow. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St. Mary's Parish Office, Churchgate Street, Old Harlow CM17 0JT.
The Parochial Church Council (PCC) is a charity registered with the Charity Commission, as The Parochial Church Council of the Ecclesiastical Parish of Harlow, Registration No. 1131774.

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 following served as members of the PCC:

Incumbent	Revd Sarah Swift	
Churchwarden	Kim Higgs	(re-elected APCM 2022)
Churchwarden	Jane Bilson	(re-elected APCM 2022)
Deanery Synod	John Barnes	(elected APCM 2020)
Elected Members	Jane Fincham	(elected APCM 2021)
	Jane Carrington	(elected APCM 2022)
	Paul Kirkby	(elected APCM 2020)
	Clement Uzuegbuna	(elected APCM 2020)
	Tim Gibbs	(elected APCM 2020)
Co-opted Members	Richard Spencer	(Co-opted 2022)
Clerk to the PCC	Natasha Rudge	(elected APCM 2022)

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.
Parish Administrator Natasha Rudge

Functions and Responsibilities of the PCC

It is the duty of the minister and the PCC to consult together on matters of general concern and importance to the parish. The PCC co-operates with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical:

Pastoral – to look after individual people

Evangelistic- to tell people the good news and invite them to accept Christ

Social – to help poorer members of society and those suffering from injustice

Ecumenical- to encourage good relations with other Christians and denominations.

The PCC also has responsibility for care and maintenance of the Church buildings, and property, namely: The Church building itself, the Churchyard, the Hall & Link, the office & St. Hugh's room and the 'Clergy houses' – 134 East Park, Old Harlow and 9 Longacre, Old Harlow. The churchwardens report annually on the state of properties, but the PCC ensures that they are well maintained and suitable for facilitating the mission of the church.

Committees

Standing Committee

The Standing Committee is the only committee required by law. It carries out the routine work of the PCC between each PCC meeting. It acts as a committee of the PCC not an independent body and is accountable to the PCC for everything it does.

Mission Action Partners (MAP)

Responsible for promoting links between the mission partners and the members of St Mary's and raising awareness and prayer support for mission activity. Also makes an annual recommendation to the PCC for the distribution of its share of the mission budget.

Little Fishes Working Group (LFWG)

Responsible for the oversight of the Little Fishes Pre-School that meets five mornings a week (Term time only) in St Mary's Hall.

Ministry Leadership Team (MLT)

Appointed to work alongside the incumbent in developing the mission and ministry of the church.

Review of the year

There were 99 people on the electoral role: 49 in the parish, 50 out of the parish.
The full PCC met 7 times during the year with an average attendance of 81%. We have continued with theological reflection and have sought to steer the church in the direction that we believe the Lord has been leading.
Harlow PCC promotes and funds a large range of activities. All of the long list of established activities and services continued: "Serving God, by Serving the Community; Serving One Another and Serving the World".

Church Repairs & Maintenance

An ironwork frame was commissioned and installed to raise the font lid. The platform around the font base has been extended. A new projector was installed and Wi-Fi improved. Timbers in the South Porch were replaced and external stone work repairs carried out.

Serving the Community includes:-

Schools Ministry exists to share God's love and the gospel with the children and staff and to provide support to the staff at schools. Highlights of the year have included:
Increased contact with the schools in the area through continuing to take cards, chocolates and biscuits into the six schools in the Parish. We started to build up a team to go into schools to do assemblies. Assemblies occurred regularly in Harlowbury School, and started again in Churchgate School. The Remembrance Assembly at Harlowbury was particularly moving – the first time the school had marked this including a minutes silence.
Six classes from Churchgate School came to St Mary's for a pilgrimage. Contact was made with New Hall School and two year three classes visited the church for a teaching session. The children enjoyed the sessions, heard a lot about Jesus and feedback from the schools was good.
We welcomed St Nicholas School; Churchgate and Harlowbury Schools and Little Fishes to services at church. Fawbert and Barnard were also planning on coming to the church for a Christmas service for the first time; but due to weather, we worked with the Baptist Church and held a Christingle assembly at school instead.
Little Fishes were judged GOOD in every aspect at the recent OFSTED inspection.

Starfishes exists to serve the community by providing a playgroup for babies and toddlers and their parent/carer. Highlights of the year have included being able to add more art activities and playdough. The imaginary play has also been extended and our numbers have increased. We have a lot more help which has aided the smooth running.

Messy Church is an outreach ministry to families of all ages to share the gospel in a fun and messy way, with crafts, games, songs, a Bible story and sharing a simple meal together. During 2022 we hosted 4 sessions of Messy Church, in March, June, October and December.

Kingdom Kidz exists to encourage our children and young people in their journeys of faith and to help build their knowledge of the bible in an engaging way. To show them how Jesus is relevant to us today and to help them to encourage each other through prayer, discussions and other activities.

Kidz Klub is the joint children's work with Harlow Baptist Church and now also Harefield Church. The main event is the Summer Festival holiday club for a week in August, supported by February Fiesta & Crafternoon Tea in May.

Coffee Shop About 50/55 people come- many of whom do not come to Church.

Men's Breakfast A hearty freshly cooked breakfast by our resident chefs is enjoyed. This is followed by a talk by a speaker, either a member of St Mary's or a guest.

Questions Group exists to provide opportunity for people to ask questions about the Christian faith, Bible passages, implications for day to day living and to share food and fellowship together. The group meets monthly. We enjoy a "bring and share meal" together and then anyone can bring any question to the group. We have built up a trusting relationship within the group, so people have been able to share how they are feeling about their faith, about doubts, struggles, when they haven't understood something in the Bible, or known what it says about different issues. We also share how God has helped us and become more real within our lives. We have been able to have discussions around whatever is brought to the group, and we've found no question is too small or insignificant. The important thing is that we are all on a faith journey – some of us a little further on than others, but we all have something to add to the discussion. The group varies from one month to another, depending on what questions or discussion topic is brought up – but through talking together, group members walk with Jesus, their knowledge of the Bible and how that applies to us individually and corporately has increased. It's been lovely to share the journey together.

Heart 4 Harlow exists to: pray for Harlow and surrounding area on the 4th Sunday evening of each month (except December). We also meet in the Town Centre for Good Friday and leading up to Christmas, praising, praying and proclaiming the name of Jesus. To encourage Christians within the town to come together in seeking God in prayer and in working together across the denominations.

Serving One Another includes:-

Ministry Leadership Team (MLT) exists to focus on a broad range of ministries within our church family and to develop these further with planned actions and timescales. To consider further key issues that have arisen through discussion at our PCC meetings.

Prayer at St Mary's exists to encourage people to come together in prayer. Prayer was vital to Jesus in his ministry and helps to bring us into relationship with God through worship and praise. To spend time listening to God and trying to follow His leading; to share concerns and

encouragements; to pray for the church and how we can share God's love in the fellowship and the wider community; to bless the community and to see God's power at work. Two prayer groups met weekly on zoom throughout the year – Monday mornings 8-9am and Thursday evenings 6-7pm. Prayer often led from a Bible passage shared within the groups.

Midweek Groups Our Mid-week house/fellowship groups aim to help us to grow in our faith through Bible study and discussion and get to know and support one another better through fellowship and prayer. Each group has its own identity with the mix that works best for each one – whether that's studying particular books of the Bible, a Christian book, socials, circulating prayer points or walks.

Flower and Banner Group exists to decorate the church throughout the year especially at the festivals. We hope this helps with our welcome and our worship. We enjoy fun and fellowship while we work together to this end. We have managed to decorate in a moderate way for all the festivals.

Bells The team are practising regularly. New people have been taught to ring and numbers have increased.

Churchyard Tidy up Team The churchyard has been kept beautiful and tidy by volunteers.

Here are some comments from people who have come to St Marys

Starfishes Parent – 'I love coming to this group – it's very calm, but the children have a good range of toys to play with. My child looks forward to coming.' Parent – 'I came here for the first time a few weeks ago and met _____ . We now meet up outside the group and have quickly become good friends. This is so important as neither of us have family living close.' Grandparent – 'This is a lovely group – people are so friendly.' 'It's helpful to talk to you as I am new in the area. Thank you for your advice on schools and for listening!' (parent whose grandmother died. She told a member of the team as she was leaving the previous week, so it was possible to follow that conversation up at the next group)

Local Schools 'Thank you so much for all your efforts. The children had a great time and learnt such a lot. It was a great afternoon out for them and you covered the learning outcomes brilliantly.' 'We have put up a display in the entrance of the school of the children participating in the pilgrimage. They had a fantastic time and they are proud of the work they produced.' Child – 'You're the lady who comes into our school to do assemblies – when are you coming in again?' The children really enjoyed the puppets at the Christingle Service. They were talking about them on the way back to school. They made a real impact on them.

Little Fishes Pre-School After the Ofsted rating "Good" a Parents Facebook comments were "totally well deserved – such a wonderful Pre-School"

Coffee Shop 'Thank goodness for coffee shop – it gives me somewhere to go. I've got to get out of the house, and it's a lovely place to meet people.' "Coffee Shop is a lovely caring community"

Bell Ringing Team "I was persuaded to have a go at bell ringing and thought it sounded a bit dull at the time but it has progressed into ringing in Competitions! The Saturday morning practice is genuinely one of the highlights of my week. We are not content with "good enough" and are always trying to get better."

Questions Group 'I love this group. I feel I can ask any question without feeling silly. I've learned so much about God and it's really made a difference in my life. I now realise how relevant the Bible is to today and I know I've changed a lot through it.'

Serving the World includes:-

- Mission Action Partners (from South America to the UK, Europe, Africa and the Far East) - 2 families and individuals supported financially plus another 4 with prayer.
- Child Sponsorship – Financial support for a child (now a teenager) in Ghana.
- We support the national Christmas Shoebox Appeal collecting 120 Shoe Boxes.

Financial Review

For the Financial Year ending 31st December 2022, Expenditure exceeded Income by £10,455.

We continued to meet our commitments to our Mission Partners, our support of overseas, national and local Mission Organisations and our own mission activities,

The freehold houses at 134 Fast Park and 9 Longacre were let for the entire year. Together the two houses provided a net income of £14,699. The PCC spent £212,967 to provide the Christian ministry from St. Mary's Church. This includes the Diocesan Parish Share.

Reserves Policy

The General Fund continued to maintain a year-end balance of at least £30,000. It is also PCC policy to maintain sufficient Little Fishes Funds to enable it to pay statutory staff redundancy costs, should it ever become necessary to close the Pre-school. This money is kept in a separate, designated fund called Little Fishes Redundancy Reserve. Similarly, the PCC keeps a Parish Office Redundancy Fund in case staff redundancies prove necessary there. The year-end balance of Unrestricted Funds equates to over three months' Unrestricted payments. This is in line with PCC policy to keep adequate reserves for emergencies.

Approved by the PCC on 15th May 2023 and signed on its behalf by Sarah Swift (Vicar).

Signed.....Sarah J. Swift.....

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity number: 1131774)

Independent Examiner's Report to the Trustees of Harlow PCC

I report to the Trustees on my examination of the financial statements of Harlow PCC ('the charity') for the year ended 31st December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and 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 financial statements to be reached.

Signed R J Sears Date 23 MARCH 2023

R J Sears FCCA
Hentons
Chartered Accountants
Stag House
Old London Road
Hertford. SG13 7LA

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Statement of Financial Activities for the Year Ending 31st December 2022

	Note	General Fund	Unrestricted Little Fishes	Other Designated	Restricted	Endowment	Total 2022	Total 2021
Income and Endowments from:		£	£	£	£	£	£	£
Donations and Legacies	2a	104,870	-	1,548	154	-	106,572	110,847
Income from Charitable Activities	2b	10,235	84,378	1,824	-	-	96,437	83,991
Investment Income	2c	614	4	1,491	1	-	2,110	1,508
Other Income	2d	17,321	-	-	-	-	17,321	18,067
Total Income and Endowments:		**133,040**	**84,382**	**4,863**	**155**	-	**222,440**	**214,413**
Expenditure on:								
Expenditure on Charitable Activities	3	128,008	75,632	24,045	3,403	-	231,088	218,486
Total Expenditure:		**128,008**	**75,632**	**24,045**	**3,403**	-	**231,088**	**218,486**
(Losses)/Gains on Investments	6	-	-	**(1,316)**	-	**(481)**	**(1,797)**	**1,685**
Net Income/(Expenditure)		**5,032**	**8,750**	**(20,498)**	**(3,248)**	**(481)**	**(10,445)**	**(2,388)**
Transfers between Funds		**(2,119)**	**(8,750)**	**10,869**	-	-	-	-
Net Movement in Funds		**2,913**	-	**(9,629)**	**(3,248)**	**(481)**	**(10,445)**	**(2,388)**
Reconciliation of Funds								
Total Funds Brought Forward		**34,322**	**5,882**	**254,378**	**189,312**	**4,617**	**488,511**	**490,899**
Total Funds Carried Forward		**37,235**	**5,882**	**244,749**	**186,064**	**4,136**	**478,066**	**488,511**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Balance Sheet as at 31st December 2022

		Note	2022 £	2022 £	2021 £	2021 £
Fixed Assets						
	Tangible fixed assets	5	186,000		188,000	
	Investments	6	16,395		17,246	
				202,395		**205,246**
Current Assets						
	Debtors	7	10,487		5,799	
	Short term Bank Deposit		250,364		250,093	
	Cash at bank and in hand		32,548		31,704	
			293,399		287,596	
Less current Liabilities	Creditors – due within one year	8	(17,728)		(4,331)	
Net Current Assets				**275,671**		**283,265**
Total Net Assets				**478,066**		**488,511**
Parish Funds:						
	Unrestricted					
	General		37,235		34,322	
	Designated	10	250,631		260,260	
				287,866		**294,582**
	Restricted	11				
	All Restricted		64		1,312	
	Property		186,000		188,000	
				186,064		**189,312**
	Endowment	12				
	Legacy			**4,136**		**4,617**
Total Funds				**478,066**		**488,511**

These Financial Statements were approved by the Harlow Parochial Church Council

On the 20th March 2023 and signed on their behalf by:-

S J Swift ..... Vicar

Sarah Swift

..... Hon. Treasurer

Robert Carrington

The notes on pages 4 to 19 form part of these accounts

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2022

1) Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of financial statements are as follows:

Basis of Preparation
The Financial Statements have been prepared on the historical cost basis except where otherwise stated in the relevant notes to these accounts.

The Financial Statements have been prepared under the Church Accounting Regulations 2006, in accordance with the second edition of the Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The PCC constitutes a public benefit entity as defined by FRS102.

Going concern
At the time of approving the financial statements the Trustees have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees have adopted the going concern basis for the preparation of the financial statements.

On the date of these financial statements' approval, there is great uncertainty surrounding the global economy and the impact of the Coronavirus pandemic however, the Trustees consider the PCC to be sufficiently robust that its operations will not be significantly affected.

Funds

Non Restricted

General fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated fund represents monies designated, by transfer from the General Fund, as detailed in Note 10. These funds are held for future support, maintenance and repairs as necessary. These funds are unrestricted and are also available for the general purposes of the PCC at their discretion.

Endowment

Endowment fund capital is invested and the income arising expended in accordance with the terms of the endowment.

1) Accounting Policies - continued

Restricted

Restricted Funds, as detailed in Note 11, represent monies received for specific purposes and their use is therefore restricted to those purposes only. They are not available for the general use of the PCC.

Harlow St. Mary's – Miss H.E. Chalk and Drake Grave Funds. The Capital of these Funds is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements. The object of these funds is the upkeep of the churchyard and the dividends received are applied accordingly.

Harlow: Tithe Chancel Fund. The capital of this Fund, set up under the Tithe Act 1936, is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements.

As at the 31st December 2022, the total of the accumulated income was £30,610 (2021 - £33,702).

Income Recognition

Voluntary Income and charitable activities
Income is recognised when the PCC has entitlement to the funds, it is probable that the income will be received and the amount of income receivable can be measured reliably

Offerings are recognised when received by or on behalf of the PCC.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the PCC is aware that probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions to it have been met or are within the control of the PCC.

Planned giving under gift aid is only recognised when received.

Income Tax recoverable on gift aid donations is accounted for when receivable.

Grants and donations to the PCC are accounted for as soon as they are received or when the PCC is entitled to the use of the money and the amounts are reliably quantifiable.

Other ordinary income
Rental income from the letting of church premises is recognised when the rent is due.

Income from Investments
Interest on funds held on deposit is received gross and included when receivable and the amount can be measured reliably by the PCC; this is normally upon notification of the interest paid or payable by the bank

Dividends are recognised gross and accounted for when receivable.

Gains and losses on investments
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised Gains and Losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains are calculated as the difference between the market value as at the year end and opening market value (or purchase date if later). Realised and Unrealised gains and losses are combined in the Statement of Financial Activities.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and Irrecoverable VAT is charged against the expenditure heading for which it was incurred. Support costs and governance costs are deemed to relate directly to the work of the church.

1) Accounting Policies -continued

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property which requires a faculty for disposal or alteration.
Curate's House – this was purchased in 1990 from specific donations and is shown in the Balance Sheet at cost less depreciation (see note 5).
Parish Evangelist's House – This was purchased from specific donations and loans with loans subsequently repaid, and is shown in the Balance Sheet at cost less depreciation (see note 5).
All other capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at 31st December using the closing quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current assets

Debtors
Amounts owing to the PCC as at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term Bank deposits/ Cash at Bank and in hand
Short term bank deposits and Cash at bank and in hand includes cash held on deposit at the bank as short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Financial Instruments

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Investments held as part of an investment portfolio are held at fair value as at the Balance Sheet date with gains and losses being recognised through the Statement of Financial Activities. As at the Balance Sheet date the Charity had financial assets held at fair value through income and expenditure of £16,395 (2021: £17,247)

Pension costs

The PCC operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Creditors and provisions

Creditors and provisions are recognised where the PCC has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2022 - cont.

2) Income and Endowments Details:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2022	Total 2021
2a Donations and Legacies						
Gift Aided Income	44,388	-	-	-	44,388	44,639
Tax Recovered	13,450	-	-	-	13,450	13,314
Charitable Trusts, CAF, Payroll, etc.	26,190	-	-	-	26,190	26,265
Plate and Offering	5,880	-	-	-	5,880	4,101
Gifts and Donations	14,962	-	1,548	154	16,664	18,528
Legacy Income	-	-	-	-	-	4,000
Sub-total	**104,870**	**-**	**1,548**	**154**	**106,572**	**110,847**
2b Income from Charitable Activities						
Little Fishes Pre-School	-	84,378	-	-	84,378	69,952
Other Charitable Activities	989	-	-	-	989	415
Fees due to PCC	1,097	-	1,824	-	2,921	5,344
Fees due to Diocese	1,647	-	-	-	1,647	1,898
Hall and other lettings	6,502	-	-	-	6,502	6,315
Book of Remembrance	-	-	-	-	-	67
Sub-total	**10,235**	**84,378**	**1,824**	**-**	**96,437**	**83,991**
2c Investments						
Bank Interest	25	4	1,491	1	1,521	981
Dividends	589	-	-	-	589	527
Sub-total	**614**	**4**	**1,491**	**1**	**2,110**	**1,508**
2d Other Income						
Rent - 134 East Park and 9 Longacre	14,699	-	-	-	14,699	15,182
Miscellaneous	2,622	-	-	-	2,662	2,885
Sub-total	**17,321**	**-**	**-**	**-**	**17,321**	**18,067**
Total Income and Endowments	**133,040**	**84,382**	**4,863**	**155**	**222,440**	**214,413**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2022 - cont.

3) Expenditure:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2022	Total 2021
Expenditure on Charitable Activities						
Missionary and Charitable Giving						
Overseas	-	-	10,279	-	10,279	11,480
Home and Local Mission	-	-	7,773	69	7,842	10,798
	-	**-**	**18,052**	**69**	**18,121**	**22,278**
Ministry						
Diocesan Parish Share (Net) See note 19	49,324	-	-	-	49,324	49,324
Clergy & Clergy Recruitment Expenses	2,202	-	-	-	2,202	819
Music & Worship	1,562	-	-	-	1,562	1,182
Other Charitable Activities	856	-	1,540	-	2,396	765
Heat, Light, Clean	12,933	-	-	-	12,933	9,235
Insurance	5,951	-	-	-	5,951	5,708
Upkeep of Churchyard	6,478	-	1,070	90	7,638	6,897
Repairs, Maintenance & Refurbishment	12,433	-	2,783	1,244	16,460	16,976
Maintenance 134 East Park; 9 Longacre	5,008	-	-	-	5,008	2,755
Administration	18,314	-	-	-	18,314	18,068
Materials & Supplies	4,094	-	-	-	4,094	2,912
Other	6,093	-	-	-	6,093	6,975
Depreciation of PCC Property	-	-	-	2,000	2,000	2,000
Independent Examiners Fees	2,760	-	-	-	2,760	2,520
Little Fishes	-	75,632	-	-	75,632	70,072
Children's Work	-	-	600	-	600	-
	128,008	**75,632**	**5,993**	**3,334**	**212,967**	**196,208**
Total Expenditure	**128,008**	**75,632**	**24,045**	**3,403**	**231,088**	**218,486**

4) Staff Costs	2022 £	2021 £
Salaries	77,792	71,479
Social security costs	-	10
Pension contributions	2,556	2,232
	80,348	**73,721**

The average number of employees in the year was 10 (2021:10) comprising a Parish Administrator and Pre-school workers.
No employee's emoluments exceeded £60,000 in the current or preceding year.

5) Tangible Fixed Assets	2022 £	2021 £
Freehold Property		
Cost as at 1st January 2022 and 31st December 2022	240,116	240,116
Depreciation as at 1st January 2022	52,116	50,116
Charge for year	2,000	2,000
Depreciation as at 31st December 2022	54,116	52,116
Net book value as at 31st December 2022	**186,000**	**188,000**

The property value brought forward represents the purchase of 134 East Park, Old Harlow acquired in 1990, and the purchase cost of 9 Long Acre, Old Harlow acquired in 2002. Nominal depreciation of £2,000 per annum is provided and charged to the appropriate fund.

The Title Deeds are held by the CDBF as Custodian Trustees

6) Investments	2022 £	2021 £
Market value as at 1st January 2022	17,246	10,413
Additions in the year	946	5,148
Unrealised Gain/(Loss) on Investments	(1,797)	1,685
Market Value as at 31st December 2022	**16,395**	**17,246**
Investments at Market Value Comprise:		
UK Equity Income Fund – unit trusts	**16,330**	**16,996**
Cash held by investment managers	**65**	**250**
	16,395	**17,246**

7) Debtors	2022 £	2021 £
Income Tax receivable	1,196	1,488
Other Debtors	9,291	4,311
	10,487	**5,799**

8) Creditors – due within one year	2022 £	2021 £
Trade Creditors	2,699	632
Other Creditors	428	451
Accruals	4,864	3,056
Deferred income	9,737	192
	17,728	**4,331**

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2022 - cont.

9) Analysis of Net Assets by Fund

	2022 Unrestricted			2022 Restricted	2022 Endowment		2021 Unrestricted			2021 Restricted	2021 Endowment	
	General	Little Fishes	Other Designated	Restricted	Property	Total	*General*	*Little Fishes*	*Other Designated*	*Restricted*	*Property*	*Total*
	£	£	£	£	£	£	£	£	£	£	£	£
Fixed Assets	-	-	-	-	186,000	-	186,000	-	-	-	-	*188,000*	-	*188,000*
Investments	-	-	12,259	-	-	4,136	16,395	-	-	*12,629*	-	-	*4,617*	*17,246*
Net Current Assets	37,235	5,882	232,490	64	-	-	275,671	*34,322*	*5,882*	*241,749*	*1,312*	-	-	*283,265*
	37,235	**5,882**	**244,749**	**64**	**186,000**	**4,136**	**478,066**	***34,322***	***5,882***	***254,378***	***1,312***	***188,000***	***4,617***	***488,511***

10) Designated Funds

	2022 At 01.01.22 B/Fwd	2022 Transfer from/(to) General Fund	2022 Movement Incoming	2022 Movement Outgoing	2022 Gains & Losses	2022 At 31.12.22 C/Fwd	*2021 At 01.01.21 B/Fwd*	*2021 Transfer from/(to) General Fund*	*2021 Movement Incoming*	*2021 Movement Outgoing*	*2021 Gains & Losses*	*2021 At 31.12.21 C/Fwd*
	£	£	£	£	£	£	£	£	£	£	£	£
Choir Fund	512	-	-	-	-	512	*492*	-	*20*	-	-	*512*
Churchyard Fund	12,820	-	1,825	(1,070)	(1,316)	12,259	*7,495*	-	*4,153*	-	*1,172*	*12,820*
Fabric Fund	159,596	-	1,216	(2,782)	-	158,030	*158,830*	-	*766*	-	-	*159,596*
Little Fishes Redundancy Reserve	16,558	8,750	40	-	-	25,348	*16,516*	-	*42*	-	-	*16,558*
Little Fishes	5,882	(8,750)	84,382	(75,632)	-	5,882	*6,001*	-	*69,953*	*(70,072)*	-	*5,882*
Mission Partners Reserve Fund	2,968	-	41	-	-	3,009	*2,942*	-	*26*	-	-	*2,968*
Mission Partners Fund	17,312	-	34	(8,029)	-	9,317	*17,694*	*7,830*	*18*	*(8,230)*	-	*17,312*
Mission for All	35,876	-	1,627	(11,339)	-	26,164	*49,124*	-	*83*	*(13,331)*	-	*35,876*
Parish Office Redundancy Reserve	8,736	1,302	72	-	-	10,110	*5,832*	*2,859*	*45*	-	-	*8,736*
Children's Fund	-	817	8	(825)	-	-	-	-	*269*	*(269)*	-	-
	260,260	**2,119**	**89,245**	**(99,677)**	**(1,316)**	**250,631**	***264,926***	***10,689***	***75,375***	***(91,902)***	***1,172***	***260,260***

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2022 - cont.

11) Restricted Funds	At 01.01.22 B/Fwd £	Transfer from/(to) General Fund £	Movement Incoming £	Movement Outgoing £	At 31.12.22 C/Fwd £
Audio Visual Fund	1,243	-	1	(1,244)	-
Church Houses Fund	188,000	-		(2,000)	186,000
Kidz Klub Fund	5	-	64	(69)	-
Mission & Training for Mission	64	-	-	-	64
War Graves Maintenance Fund	-	-	90	(90)	-
	189,312	**-**	**155**	**(3,403)**	**186,064**

Restricted Funds – previous year	*At 01.01.21 B/Fwd £*	*Transfer from/(to) General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*At 31.12.21 C/Fwd £*
Audio Visual Fund	*1,243*	-	-	-	*1,243*
Church Houses Fund	*190,000*	-	-	*(2,000)*	*188,000*
Kidz Klub Fund	*431*	-	*22*	*(448)*	*5*
Mission & Training for Mission	*64*	-	-	-	*64*
War Graves Maintenance Fund	-	-	*90*	*(90)*	-
	191,738	-	*112*	*(2,538)*	*189,312*

The above funds were created either from income received for a specific purpose or where the Trustees had entered into a binding commitment. The name of each fund indicates its purpose.

12) Endowment Fund	At 01.01.22 B/Fwd £	Transfer from General Fund £	Movement Incoming £	Movement Outgoing £	Gains/ (Losses) £	At 31.12.22 C/Fwd £
Loder Grave Maintenance Fund	**4,617**	-	-	-	**(481)**	**4,136**

Endowment Fund – previous year	*At 01.01.21 B/Fwd £*	*Transfer from General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*Gains/ (Losses) £*	*At 31.12.21 C/Fwd £*
Loder Grave Maintenance Fund	*4,104*	-	-	-	*513*	*4,617*

Income received on this fund is applied to the upkeep of the Loder Grave

13) Transfers between funds

Designated Funds are established at the discretion of the Trustees and transfers between the General Fund and Designated Funds are also at the Trustees' discretion. Transfers from the General Fund to a Restricted Fund occur when the income of the Restricted Fund falls short of what is necessary to meet a commitment or contractual obligation.

14) Contingent Liability

Loder Grave Maintenance Fund £4,136 – This Legacy is conditional on the Loder family grave being maintained by the PCC in perpetuity; failure so to do entitles the Loder Trustees to reclaim the amount in full.

15) Transactions with the Treasurer or Members of the PCC

No member of the PCC or the Treasurer received any remuneration during the current or preceding year.

During the year a number of Trustees made unconditional donations amounting to £8,370. In addition, several Trustees give via the plate offering, which is not quantified. (2021: Unconditional donations of £5,280 from Trustees)

16) Operating lease commitments receivable

As at 31st December 2022 the PCC had commitments to receive the following amounts under non-cancellable operating leases for a period of not later than one year of £1,265 (2021: £1,265).

18) Donations from the Mission Funds

Included within Missionary and Charitable Giving Expenditure as shown in Note 3 are the following outgoing donations from the Mission Funds:

Donation	Note	2022	2021
		£	£
Mission Partners	Extra Gifts at Christmas	1,200	1,650
Esperanza Children's Home	Paraguay Donation	350	500
Open Doors	Donation	-	200
TEAR Fund	Donation	-	300
Samaritan's Purse	Donation	-	300
Simeon's Trustees	Donation - Joint Patron of the Benefice	200	250
Streets2Homes	Donation	-	800
New Wine	Donation	-	150
The Bible Society	Donation	-	200
Good News for Everyone (was Gideons)	Donation	50	200
Scripture Union	Donation	150	200
Church Pastoral Aid Society	Donation	400	400
LMDC Charity (was Essex Clergy)	Donation	200	200
Christian Hope International	Donation	250	250
St Clare Hospice	Donation	-	500
Harlow Food Bank	Donation	1,500	1,500
Kidz Klub	Donation	-	-
Christian Solidarity Worldwide	Donation	-	200
Asha Kiran	Donation	-	100
Visiting Speaker/Worship Leader	Donations	-	-
Seedtime (Mongolia)	Donation	-	-
Bishop's Appeal	Donation	-	-
Church Mission Society	Donation	-	-
William & Sarah Babumba Projects	Uganda Donation	-	-
Mission Direct	Donation	250	250
The Children's Society	Donation	-	300
Supporting Local Churches/ Schools Boxes of Hope/ Holiday Lunch Clubs		1,000	800
Total		**5,550**	**9,250**

19) Agency Collections

When it collects money on behalf of someone else, e.g., Christian Aid, Harlow PCC has no control over the way that money is used, so it is described as an 'Agency Collection'. These monies do not therefore appear in the above Accounts, since they do not belong to Harlow PCC. The table below lists the money raised at St. Mary's in 2022 and 2021 as Agency Collections. As at 31st December 2022 £50 (2021: £40) was held by the PCC as Agent.

Agency Collection	Note	2022 £	2021 £
Streets2Homes	Coffee Shop	1877-07	1027-34
Christian Hope International	Donations for Woolly Hats	-	27-40
Children's Society	Christingle Service	-	137-42
Miscellaneous	Church Activity and General Collections & Donations	128-98	110-00
Samaritans Purse	Donations for Litter Picking	105-00	-
Good News for Everyone (was Gideons UK)	Donations	-	10-00
Tearfund	Quiz Night	-	270-00
Total		**2,111-05**	**1,582-16**

20) The Cost of a Vicar

A major part of the Diocesan Parish Share is paying for the Vicar. The amount we paid in 2022, (as shown in Note 3), is not exactly the same as the total on page 15. This is due to various allowances and rebates, which can vary from year to year. The table below, which is provided by the Diocese, gives the average direct costs of a Vicar for 2023 and 2022.

The Direct Cost of a Vicar	2023	2022
Stipend	29,932	27,628
Related Costs	487	490
National Insurance	2,621	2,454
Pension	7,126	10,093
Council Tax	2,954	2,447
Water rates	747	641
Insurance	837	528
Housing management	8,078	7,134
DBS Checks	132	61
In service training	552	520
Total	**53,466**	**51,996**

21) Little Fishes Pre-school - Funding Received from Essex County Council

Little Fishes Pre-school receives funding from Essex County Council under an annual Free Early Education Entitlement contract, which is part of the Government Scheme to provide free education for children under five. Essex County Council has asked us to state the amount of this funding each year. In the year to 31st December 2022, it came to £61,050-59p.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2021 - cont.

22) Prior year comparative figures for the financial statements

Statement of Financial Activities for the year ended 31st December 2021	Notes	Unrestricted			Restricted	Endowment	Total 2021
		General Fund	Little Fishes	Other Designated			
Income and Endowments from:		£	£	£	£	£	£
Donations and Legacies	2a	110,446	-	289	112	-	110,847
Income from Charitable Activities	2b	9,886	69,952	4,153	-	-	83,991
Investment Income	2c	527	1	980	-	-	1,508
Other Income	2d	18,067	-	-	-	-	18,067
Total Income and Endowments:		**138,926**	**69,953**	**5,422**	**112**	-	**214,413**
Expenditure on:							
Expenditure on Charitable Activities	3	124,046	70,072	21,830	2,538	-	218,486
Total Expenditure:		**124,046**	**70,072**	**21,830**	**2,538**	-	**218,486**
Gains/(Losses) on Investments	6	-	-	**1,172**	-	**513**	**1,685**
Net Income/(Expenditure)		**14,880**	**(119)**	**(15,236)**	**(2,426)**	**513**	**(2,388)**
Transfers between Funds		**(10,689)**	-	**10,689**	-	-	-
Net Movement in Funds		**4,191**	**(119)**	**(4,547)**	**(2,426)**	**513**	**(2,388)**
Reconciliation of Funds							
Total Funds Brought Forward		**30,131**	**6,001**	**258,925**	**191,738**	**4,104**	**490,899**
Total Funds Carried Forward		**34,322**	**5,882**	**254,378**	**189,312**	**4,617**	**488,511**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2021 - cont.

22) Prior year comparative figures for the financial statements - Continued

Income and Endowments analysis for the year ended 31st December 2021:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2021
22a Donations and Legacies					
Gift Aided Income	44,639	-	-	-	44,639
Tax Recovered	13,274	-	36	4	13,314
Trust, CAF, Payroll, etc.	26,265	-	-	-	26,265
Plate and Offering	3,940	-	143	18	4,101
Gifts and Donations	18,328	-	110	90	18,528
Legacy Income	4,000	-	-	-	4,000
Sub-total	**110,446**	**-**	**289**	**112**	**110,847**
22b Income from Charitable Activities					
Little Fishes Pre-School	-	69,952	-	-	69,952
Other Charitable Activities	415	-	-	-	415
Fees due to PCC	1,191	-	4,153	-	5,344
Fees due to Diocese	1,898	-	-	-	1,898
Hall and other lettings	6,315	-	-	-	6,315
Book of Remembrance + Bookstall	67	-	-	-	67
Sub-total	**9,886**	**69,952**	**4,153**	**-**	**83,991**
22c Investments					
Bank Interest	-	1	980	-	981
Dividends	527	-	-	-	527
Sub-total	**527**	**1**	**980**	**-**	**1,508**
22d Other Income					
Rent - 134 East Park and 9 Longacre	15,182	-	-	-	15,182
Miscellaneous	2,885	-	-	-	2,885
Sub-total	**18,067**	**-**	**-**	**-**	**18,067**
Total Income and Endowments	**138,926**	**69,953**	**5,422**	**112**	**214,413**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2021 - cont.

22) Prior year comparative figures for the financial statements - Continued

22e) Expenditure on Charitable Activities:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2021
Expenditure on Charitable Activities					
Missionary and Charitable Giving					
Overseas	-	-	11,480	-	11,480
Home and Local Mission	-	-	10,350	448	10,798
	-	**-**	**21,830**	**448**	**22,278**
Ministry					
Diocesan Parish Share (Net) See note 19	49,324	-	-	-	49,324
Clergy & Clergy Recruitment Expenses	819	-	-	-	819
Music & Worship	1,182	-	-	-	1,182
Other Charitable Activities	765	-	-	-	765
Heat, Light, Clean	9,235	-	-	-	9,235
Insurance	5,708	-	-	-	5,708
Upkeep of Churchyard	6,807	-	-	90	6,897
Repairs, Maintenance & Refurbishment	16,976	-	-	-	16,976
Maintenance 134 East Park; 9 Longacre	2,755	-	-	-	2,755
Administration	18,068	-	-	-	18,068
Materials & Supplies	2,912	-	-	-	2,912
Other	6,975	-	-	-	6,975
Depreciation of PCC Property	-	-	-	2,000	2,000
Independent Examiners Fees	2,520	-	-	-	2,520
Little Fishes	-	70,072	-	-	70,072
Legal and Professional Fees					
	124,046	**70,072**	**-**	**2,090**	**196,208**
Total Expenditure	**124,046**	**70,072**	**21,830**	**2,538**	**218,486**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HARLOW

England & Wales - Charity number 1131774

Accounts

HARLOW PAROCHIAL CHURCH COUNCIL

St Mary and St Hugh, Churchgate Street, Harlow, Essex

Annual Report and Financial Statements
for the year ended 31 December 2021

Incumbent:	Revd Sarah Swift The Vicarage 5 Staffords Harlow, Essex CM17 0JR
Bankers:	Barclays Bank plc. 14 The Water Gardens Centre Harlow, CM20 1AN
Independent Examiner:	Meyer Williams Chartered Accountants Stag House Old London Road Hertford SG13 7LA

Harlow Parochial Church Council - Annual Report for 2021

Administrative Information

St. Mary's Church is situated in Churchgate Street, Old Harlow. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St. Mary's Parish Office, Churchgate Street, Old Harlow, CM17 0JT

The Parochial Church Council (PCC) is a charity registered with the Charity Commission, as The Parochial Church Council of the Ecclesiastical Parish of Harlow, Registration No. 1131774.

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 following served as members of the PCC:

Incumbent	Revd Sarah Swift	
Churchwarden	Kim Higgs	(re-elected APCM 2021)
Churchwarden	Jane Bilson	(re-elected APCM 2020)

Deanery Synod	John Barnes	(elected APCM 2020)
	John Rumble	(elected APCM 2020 – until 22/08/2021)
Elected Members	Lynne Panton	(elected APCM 2019)
	Sue Rumble	(elected APCM 2019 – until 22/08/2021)
	Jane Fincham	(elected APCM 2021)
	Jane Carrington	(elected APCM 2019)
	Paul Kirkby	(elected APCM 2020)
	Clement Uzuegbuna	(elected APCM 2020)
	Tim Gibbs	(elected APCM 2020)
Co-opted Members	Richard Spencer	(Co-opted 2021)
Clerk to the PCC	Natasha Rudge	(elected APCM 2021)

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Parish Administrator Natasha Rudge

Functions and Responsibilities of the PCC

It is the duty of the minister and the PCC to consult together on matters of general concern and importance to the parish. The PCC co-operates with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical:

Pastoral – to look after individual people

Evangelistic- to tell people the good news and invite them to accept Christ

Social – to help poorer members of society and those suffering from injustice

Ecumenical- to encourage good relations with other Christians and denominations.

The PCC also has responsibility for care and maintenance of the Church buildings, and property, namely: The Church building itself, the Churchyard, the Hall & Link, the office & St. Hugh's room and the 'Clergy houses' – 134 East Park, Old Harlow and 9 Longacre, Old Harlow. The churchwardens report annually on the state of properties, but the PCC ensures that they are well maintained and suitable for facilitating the mission of the church.

Committees

Standing Committee

The Standing Committee is the only committee required by law. It carries out the routine work of the PCC between each PCC meeting. It acts as a committee of the PCC not an independent body and is accountable to the PCC for everything it does.

Mission Action Partners (MAP)

Responsible for promoting links between the mission partners and the members of St Mary's and raising awareness and prayer support for mission activity. Also makes an annual recommendation to the PCC for the distribution of its share of the mission budget.

Little Fishes Working Group (LFWG)

Responsible for the oversight of the Little Fishes Pre-School that meets five mornings a week (Term time only) in St Mary's Hall.

Ministry Leadership Team (MLT)

Appointed to work alongside the incumbent in developing the mission and ministry of the church.

Review of the year

There were 102 people on the electoral role: 48 in the parish, 54 out of the parish.
The full PCC met seven times during 2021. We have continued with theological reflection and have sought to steer the church in the direction that we believe the Lord has been leading.

We have continued to adapt to the challenges that covid has provided throughout the year. Our 8.30am and 10.30am Services are now held in Church. The 10.30am Service is also on Zoom and uploaded to Youtube. This has allowed people who are more cautious/vulnerable about meeting in person or are housebound due to different circumstances to be involved in the life of the church. Numbers going to Church are increasing. We have welcomed new families and individuals.
More groups have restarted. Coffee Shop particularly is being appreciated by the local community. The Church remains open for Private Prayer once a week.
PCC Meetings, the twice weekly Prayer Groups, monthly "Tea at 3" and weekly Worship Soaking all continue as Zoom Meetings. People who are house-bound or who find it difficult to go to Church have embraced the new Technology and are now involved with St Mary's more than ever.

Members of the church have gone shopping and collected prescriptions for those in Isolation. People who live on their own have also been checked on through visits or phone calls.

Harlow PCC promotes and funds a large range of activities. All of the long list of established activities and services continued: "Serving God, by Serving the Community; Serving One Another and Serving the World".

Church Building Refurbishment
The Office has been decorated and the large Office window replaced. The Spire has had many wooden cedar shingles (that have been eaten and attacked by woodpeckers) replaced.

Serving the Community includes:-
Coffee Shop – people donate home grown produce; make jams, chutneys and bread; paint and do craft projects. People give money for these items and the proceeds donated to Streets2Homes (local charity supporting homeless people in Harlow). Last year £1027-34 was raised.
Starfishes (for babies and toddlers) has been meeting at Church and has been gratefully welcomed by parents and carers who had not had anywhere to take their younger children. Numbers of children, parents and grandparents have increased.
Supporting the Schools - We are developing an Assembly Team and have started taking monthly assemblies in Harlowbury School. Churchgate School wish us to go back in, once they start whole school assemblies again. The links that have been developed with schools have been helpful and the schools now advertise children's outreach activities such as Messy Church; Kidz Club; the Christingle Service. Harlowbury and St Nicholas Schools had to cancel their Christmas services at the church at the last minute due to covid numbers. However, Churchgate School Reception and Little Fishes Pre-school did hold services in Church. Little Fishes occasionally take part in Sunday Services. We have been in regular contact by phone and e-mail offering support and prayer to our 6 local schools. The chocolates, biscuits, fruit and flowers taken in for the staff have been very gratefully received. "The staff have been really struggling – this will make such a difference to them to know that they are being supported."
Little Fishes Pre-school (now in its 29th Year and widely respected) has continued throughout the year. We have also started doing Bible stories in Little Fishes.

The Church continues to be active within the Community. Church Members continue to serve as local Charity Trustees, School Governors, and participate on the local Traders Forum.

We offer the use of our facilities free of charge to some Charities including Heart 4 Harlow and Churchgate Street Residents Association Committee (R.A.). They used the whole building for their Christmas celebrations. We work ever more closely with the R.A. writing articles in the quarterly R.A. Churchgate News. This still continues!
Harlow Singers again delighted a good number of people at their Christmas concert.

St Mary's continues to work jointly with Harlow Baptist Church in providing finances and helpers for the children's Kidz Klub activities and teaching in the school holidays. We were able to meet again in person. The weeklong summer group was held at the Baptist Church, but the afternoon events throughout the year are held at the Baptist Church and St Mary's.

Support has continued for residents of Fitzwilliams Court (local sheltered housing)

We support and continue to co-ordinate the Heart 4 Harlow (H4H) monthly Prayer Service, although the venue is now moving to different churches across the town (including St Mary's) in order to encourage increased awareness of the work of H4H. This service is now in person and on Zoom. Numbers are increasing at the church venues again. This is very encouraging. (The coordinator – a St Mary's member - has been nominated for a Heart 4 Harlow award for bringing the Churches within the town together in prayer over many years.) We work with other churches to show God's Love for Harlow through support for H4H Town-wide Events, Streets2Homes (local charity supporting homeless people in Harlow), Harlow Foodbank. Several members of St Mary's are involved with 'Hope in a Box', providing food and activities in the school holidays for children and families in food poverty.

Serving One Another includes:-

- Welcome Team – providing a warm welcome to our Services and those on zoom continue to engage in the breakout Groups for chat afterwards.
- Licensed Ministry Leadership Team. Regular meetings are now held again in person. The team work with (and support) the Vicar. The Team have taken responsibility for the continuing work of the Church when the Vicar needed extended periods of leave.
- Worship Music Teams – Worship has mainly been led by individuals (or a couple) during zoomed services. We are looking at building up the worship teams again to continue to provide traditional and modern music. The electric piano used for worship has had to be replaced and the worship leaders are very pleased with the replacement.
- Audio Visual Team – The Team has developed the Zoom Services "streamed" from Church for the 10:30 service, which can also be seen on "YouTube". The Team continue to develop skills and source new equipment in order to assist with improving the streaming of Services.
- Youth & Children's Work – Kingdom Kids has now started up again at church. We are building up the team for Messy Church. We held the first one as a Light Party alternative to Halloween. The Christingle service for families was popular again.
- A Memory Christmas Tree was placed in the porch with cards that people could record names of loved ones that they missed for whatever reason over the Christmas period. Members of the Church prayed for the families of those represented on the cards.

A team from St Mary's was involved with St Clare Hospice in leading worship at the 'Light a Candle' Service to remember loved ones who had died.

- Prayer Ministry & Urgent Prayer Chain. The Church is open one morning each week for private, silent prayer. Requests for prayer are received from Church Members.
- Questions Group – meets fortnightly for people who have questions about the Christian Faith. We have just restarted the bring & share lunch. This helps build up friendships as well as Faith.
- Mid-week Housegroups to support Church members. Some groups meet in person, others are held regularly on Zoom.
- Family/Men's Breakfast – We were able to have a family breakfast again just before Christmas, to which all were invited.
- Bells – The team are practising regularly and new people are being encouraged to have a go.
- Churchyard Tidy up Team – The churchyard has been kept beautiful and tidy by volunteers.

Here are some comments from people who have come to St Mary's

Whatsapp Group "It's amazing – there's so much encouragement - so many answers to prayer"

Church – "My friend asked me how I knew so many people locally as I've only lived in the area a few months. I told her it was through going to Church. People are so friendly. It's like being at home. I love it. My friend is talking about coming along too."

Questions Group – "I love learning more about Jesus – I can't stop talking about him – he's just helped me so much when I'm having a bad day. I talk to everyone I know about him. It's so good to have somewhere to ask questions about Him and the Bible."

Coffee Shop - "My father was recently bereaved. He's become like a recluse, but when I brought him to coffee shop, he loved it. It was lovely to see him so relaxed, chatting and enjoying himself. It's such a lovely warm and relaxed atmosphere in the Church."

"We haven't been going anywhere really, but with the cold and miserable weather, we just needed to get out somewhere where we felt it would be safe. It's lovely to come back to Coffee Shop and see so many people."

"I can't believe how many people are here at Coffee Shop. It's so good to be able to come and chat to people again."
Starfishes - "Thank you so much for asking me to help at Starfishes. I love it so much and enjoy seeing the children play and joining in with them. It's such a lovely group"
"I love coming to this group and my child is very happy playing here."
"Your group is really well thought of within the community as being friendly, welcoming and well organised. I'm enjoying being back with my third grandchild"
"I have just moved to the area and got to know so many people here. It's such a friendly church"
Use of zoom / WhatsApp – "Technology has allowed me to be involved with worship and the Services. I've felt supported practically and in prayer. It's allowed me to be involved with leading and regularly participating in housegroup. Even with my limitations due to health, I've been encouraged and have started to do a Pastoral Care Course. I don't know how I will be able to use this within the Church – but I pray God will lead the way and show me. It's been marvellous for me because before lockdown, the only time I could get to Church was when someone gave me a lift. I can now join in with Housegroup, I love the worship soaking and "Tea at 3" and I feel more involved with Church than I've felt for many years. The WhatsApp group is very encouraging in supporting me personally with prayer, but also praying for others and seeing how God answers prayer. I love the worship songs, poems, scriptures, photos and seeing the projects that others have been involved with during lockdown."

Serving the World includes:-
- Mission Action Partners (from South America to the UK, Europe, Africa and the Far East) - 2 families and individuals supported financially plus another 4 with prayer.
- Child Sponsorship – Financial support for a child (now a teenager) in Ghana.
- We support the national Christmas Shoebox Appeal collecting 120 Shoe Boxes.

Financial Review
For the Financial Year ending 31st December 2021, Expenditure exceeded Income by £2,388.
We continued to meet all our commitments to our Mission Partners, our support of overseas, national and local Mission Organisations and our own mission activities,
The freehold houses at 134 Fast Park and 9 Longacre were let for the entire year. Together the two houses provided a net income of £15,182. The PCC spent £196,208 to provide the Christian ministry from St. Mary's Church. This includes the Diocesan Parish Share.

Reserves Policy
The General Fund continued to maintain a year-end balance of at least £30,000. It is also PCC policy to maintain sufficient Little Fishes Funds to enable it to pay statutory staff redundancy costs, should it ever become necessary to close the Pre-school. This money is kept in a separate, designated fund called Little Fishes Redundancy Reserve. Similarly, the PCC keeps a Parish Office Redundancy Fund in case staff redundancies prove necessary there. The year-end balance of Unrestricted Funds equates to over three months' Unrestricted payments. This is in line with PCC policy to keep adequate reserves for emergencies.

Approved by the PCC on 23rd May **....2022 and signed on its behalf by Sarah Swift (Vicar).**

Signed.....SJ Swift.....

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity number: 1131774)

Independent Examiner's Report to the Trustees of Harlow PCC

I report to the trustees on my examination of the financial statements of Harlow PCC ('the charity') for the year ended 31st December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and 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 financial statements to be reached.

Signed R J Sears Date 29th March 2022

R J Sears FCCA
Meyer Williams
Chartered Accountants
Stag House
Old London Road
Hertford. SG13 7LA

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Statement of Financial Activities for the Year Ending 31st December 2021

	Note	General Fund	Unrestricted Little Fishes	Other Designated	Restricted	Endowment	Total 2021	Total 2020
Income and Endowments from:		£	£	£	£	£	£	£
Donations and Legacies	2a	110,446	-	289	112	-	110,847	138,042
Income from Charitable Activities	2b	9,886	69,952	4,153	-	-	83,991	86,198
Investment Income	2c	527	1	980	-	-	1,508	2,094
Other Income	2d	18,067	-	-	-	-	18,067	12,998
Total Income and Endowments:		**138,926**	**69,953**	**5,422**	**112**	-	**214,413**	**239,332**
Expenditure on:								
Expenditure on Charitable Activities	3	124,046	70,072	21,830	2,538	-	218,486	215,480
Total Expenditure:		**124,046**	**70,072**	**21,830**	**2,538**	-	**218,486**	**215,480**
Gains/(Losses) on Investments	6	-	-	**1,172**	-	**513**	**1,685**	**(1,835)**
Net Income/(Expenditure)		**14,880**	**(119)**	**(15,236)**	**(2,426)**	**513**	**(2,388)**	**22,017**
Transfers between Funds		**(10,689)**	-	**10,689**	-	-	-	-
Net Movement in Funds		**4,191**	**(119)**	**(4,547)**	**(2,426)**	**513**	**(2,388)**	**22,017**
Reconciliation of Funds								
Total Funds Brought Forward		**30,131**	**6,001**	**258,925**	**191,738**	**4,104**	**490,899**	**468,882**
Total Funds Carried Forward		**34,322**	**5,882**	**254,378**	**189,312**	**4,617**	**488,511**	**490,899**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Balance Sheet as at 31st December 2021

		Note	2021 £	2021 £	2020 £	2020 £
Fixed Assets						
	Tangible fixed assets	5	188,000		190,000	
	Investments	6	17,246		10,413	
				205,246		**200,413**
Current Assets						
	Debtors	7	5,799		5,136	
	Short term Bank Deposit		250,093		248,670	
	Cash at bank and in hand		31,704		50,280	
			287,596		304,086	
Less current Liabilities	Creditors – due within one year	8	(4,331)		(13,600)	
Net Current Assets				**283,265**		**290,486**
Total Net Assets				**488,511**		**490,899**
Parish Funds:						
	Unrestricted					
	General		34,322		30,131	
	Designated	10	260,260		264,926	
				294,582		**295,057**
	Restricted	11				
	All Restricted		1,312		1,738	
	Property		188,000		190,000	
				189,312		**191,738**
	Endowment	12				
	Legacy			**4,617**		**4,104**
Total Funds				**488,511**		**490,899**

These Financial Statements were approved by the Harlow Parochial Church Council

On the 28th March 2022 and signed on their behalf by:-

S J. Swift ..... Vicar

Sarah Swift

..... Hon. Treasurer

Robert Carrington

The notes on pages 4 to 20 form part of these accounts

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2021

1) Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of financial statements are as follows:

Basis of Preparation
The Financial Statements have been prepared on the historical cost basis except where otherwise stated in the relevant notes to these accounts.

The Financial Statements have been prepared under the Church Accounting Regulations 2006, in accordance with the second edition of the Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The PCC constitutes a public benefit entity as defined by FRS102.

Going concern
At the time of approving the financial statements the trustees have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees have adopted the going concern basis for the preparation of the financial statements.

On the date of these financial statements' approval, there is great uncertainty surrounding the impact of the Coronavirus pandemic and its affects it will have on the global economy however the trustees consider the PCC to be sufficiently robust that its operations will not be significantly affected.

Funds

Non Restricted

General fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated fund represents monies designated, by transfer from the General Fund, as detailed in Note 10. These funds are held for future support, maintenance and repairs as necessary. These funds are unrestricted and are also available for the general purposes of the PCC at their discretion.

Endowment

Endowment fund capital is invested and the income arising expended in accordance with the terms of the endowment.

1) Accounting Policies - continued

Restricted

Restricted Funds, as detailed in Note 11, represent monies received for specific purposes and their use is therefore restricted to those purposes only. They are not available for the general use of the PCC.

Harlow St. Mary's – Miss H.E. Chalk and Drake Grave Funds. The Capital of these Funds is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements. The object of these funds is the upkeep of the churchyard and the dividends received are applied accordingly.

Harlow: Tithe Chancel Fund. The capital of this Fund, set up under the tithe Act 1936, is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements.

As at the 31st December 2021, the total of the accumulated income was £33,702 (2020 - £28,738).

Income Recognition

Voluntary Income and charitable activities
Income is recognised when the PCC has entitlement to the funds, it is probable that the income will be received and the amount of income receivable can be measured reliably

Offerings are recognised when received by or on behalf of the PCC.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the PCC is aware that probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions to it have been met or are within the control of the PCC.

Planned giving under gift aid is only recognised when received.

Income Tax recoverable on gift aid donations is accounted for when receivable.

Grants and donations to the PCC are accounted for as soon as they are received or when the PCC is entitled to the use of the money and the amounts are reliably quantifiable.

Other ordinary income
Rental income from the letting of church premises is recognised when the rent is due.

Income from Investments
Interest on funds held on deposit is received gross and included when receivable and the amount can be measured reliably by the PCC; this is normally upon notification of the interest paid or payable by the bank

Dividends are recognised gross and accounted for when receivable.

Gains and losses on investments
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised Gains and Losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains are calculated as the difference between the market value as at the year end and opening market value (or purchase date if later). Realised and Unrealised gains and losses are combined in the Statement of Financial Activities.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.
All expenditure is accounted for on an accruals basis and Irrecoverable VAT is charged against the expenditure heading for which it was incurred. Support costs and governance costs are deemed to relate directly to the work of the church.

1) Accounting Policies -continued

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property which requires a faculty for disposal or alteration.
Curate's House – this was purchased in 1990 from specific donations and is shown in the Balance Sheet at cost less depreciation (see note 5).
Parish Evangelist's House – This was purchased from specific donations and loans with loans subsequently repaid, and is shown in the Balance Sheet at cost less depreciation (see note 5).
All other capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at 31st December using the closing quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current assets

Debtors
Amounts owing to the PCC as at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term Bank deposits/ Cash at Bank and in hand
Short term bank deposits and Cash at bank and in hand includes cash held on deposit at the bank as short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Financial Instruments

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Investments held as part of an investment portfolio are held at fair value as at the Balance Sheet date with gains and losses being recognised through the Statement of Financial Activities. As at the Balance Sheet date the Charity had financial assets held at fair value through income and expenditure of £17,247 (2020: £10,413)

Pension costs

The PCC operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Creditors and provisions

Creditors and provisions are recognised where the PCC has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2021 - cont.

2) Income and Endowments Details:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2021	Total 2020
2a Donations and Legacies						
Gift Aided Income	44,639	-	-	-	44,639	45,073
Tax Recovered	13,274	-	36	4	13,314	12,736
Trust, CAF, Payroll, etc.	26,265	-	-	-	26,265	26,566
Plate and Offering	3,940	-	143	18	4,101	5,670
Gifts and Donations	18,328	-	110	90	18,528	16,707
Legacy Income	4,000	-	-	-	4,000	31,290
Sub-total	**110,446**	**-**	**289**	**112**	**110,847**	**138,042**
2b Income from Charitable Activities						
Little Fishes Pre-School	-	69,952	-	-	69,952	73,375
Other Charitable Activities	415	-	-	-	415	479
Fees due to PCC	1,191	-	4,153	-	5,344	3,390
Fees due to Diocese	1,898	-	-	-	1,898	2,589
Hall and other lettings	6,315	-	-	-	6,315	6,294
Book of Remembrance	67	-	-	-	67	71
Sub-total	**9,886**	**69,952**	**4,153**	**-**	**83,991**	**86,198**
2c Investments						
Bank Interest	-	1	980	-	981	1,563
Dividends	527	-	-	-	527	531
Sub-total	**527**	**1**	**980**	**-**	**1,508**	**2,094**
2d Other Income						
Rent - 134 East Park and 9 Longacre	15,182	-	-	-	15,182	10,832
Miscellaneous	2,885	-	-	-	2,885	2,166
Sub-total	**18,067**	**-**	**-**	**-**	**18,067**	**12,998**
Total Income and Endowments	**138,926**	**69,953**	**5,422**	**112**	**214,413**	**239,332**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2021 - cont.

3) Expenditure:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2021	Total 2020
Expenditure on Charitable Activities						
Missionary and Charitable Giving						
Overseas	-	-	11,480	-	11,480	12,564
Home and Local Mission	-	-	10,350	448	10,798	10,368
	-	-	**21,830**	**448**	**22,278**	**22,932**
Ministry						
Diocesan Parish Share (Net) See note 19	49,324	-	-	-	49,324	48,790
Clergy & Clergy Recruitment Expenses	819	-	-	-	819	1,586
Music & Worship	1,182	-	-	-	1,182	1,071
Other Charitable Activities	765	-	-	-	765	234
Heat, Light, Clean	9,235	-	-	-	9,235	8,925
Insurance	5,708	-	-	-	5,708	5,616
Upkeep of Churchyard	6,807	-	-	90	6,897	6,674
Repairs, Maintenance & Refurbishment	16,976	-	-	-	16,976	12,797
Maintenance 134 East Park; 9 Longacre	2,755	-	-	-	2,755	5,493
Administration	18,068	-	-	-	18,068	17,593
Materials & Supplies	2,912	-	-	-	2,912	3,850
Other	6,975	-	-	-	6,975	7,444
Depreciation of PCC Property	-	-	-	2,000	2,000	2,000
Independent Examiners Fees	2,520	-	-	-	2,520	2,460
Little Fishes	-	70,072	-	-	70,072	68,015
	124,046	**70,072**	**-**	**2,090**	**196,208**	**192,548**
Total Expenditure	**124,046**	**70,072**	**21,830**	**2,538**	**218,486**	**215,480**

4) Staff Costs	2021 £	2020 £
Salaries	71,479	68,532
Social security costs	10	-
Pension contributions	2,232	1,959
	73,721	**70,491**

The average number of employees in the year was 10 (2020: 9) comprising a Parish Administrator and Pre-school workers.
No employee's emoluments exceeded £60,000 in the current or preceding year.

5) Tangible Fixed Assets	2021 £	2020 £
Freehold Property		
Cost as at 1st January 2021 and 31st December 2021	240,116	240,116
Depreciation as at 1st January 2021	50,116	48,116
Charge for year	2,000	2,000
Depreciation as at 31st December 2021	52,116	50,116
Net book value as at 31st December 2021	**188,000**	**190,000**

The property value brought forward represents the purchase of 134 East Park, Old Harlow acquired in 1990, and the purchase cost of 9 Long Acre, Old Harlow acquired in 2002. Nominal depreciation of £2,000 per annum is provided and charged to the appropriate fund.

The Title Deeds are held by the CDBF as Custodian Trustees

6) Investments	2021 £	2020 £
Market value as at 1st January 2021	10,413	11,976
Additions in the year	5,148	272
Unrealised Gain/(Loss) on Investments	1,685	(1,835)
Market Value as at 31st December 2021	**17,246**	**10,413**
Investments at Market Value Comprise:		
UK Equity Income Fund – unit trusts	**16,996**	**10,379**
Cash held by investment managers	**250**	**34**
	17,246	**10,413**

7) Debtors	2021 £	2020 £
Income Tax receivable	1,488	1,252
Other Debtors	4,311	3,884
	5,799	**5,136**

8) Creditors – due within one year	2021 £	2020 £
Trade Creditors	632	878
Other Creditors	451	397
Accruals	3,056	3,106
Deferred income	192	9,219
	4,331	**13,600**

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2021 - cont.

9) Analysis of Net Assets by Fund

	2021 Unrestricted			Restricted		Endowment		2020 Unrestricted			Restricted		Endowment	
	General	**Little Fishes**	**Other Designated**	**Restricted**	**Property**		**Total**	*General*	*Little Fishes*	*Other Designated*	*Restricted*	*Property*		*Total*
	£	**£**	**£**	**£**	**£**	**£**	**£**	*£*	*£*	*£*	*£*	*£*	*£*	*£*
Fixed Assets	-	-	-	-	188,000	-	188,000	-	-	-	-	*190,000*	-	*190,000*
Investments	-	-	12,629	-	-	4,617	17,246	-	-	*6,309*	-	-	*4,104*	*10,413*
Net Current Assets	34,322	5,882	241,749	1,312	-	-	283,265	*30,131*	*6,001*	*252,616*	*1,738*	-	-	*290,486*
	34,322	**5,882**	**254,378**	**1,312**	**188,000**	**4,617**	**488,511**	***30,131***	***6,001***	***258,925***	***1,738***	***190,000***	***4,104***	***490,899***

10) Designated Funds

	2021 At 01.01.21 B/Fwd	Transfer from/(to) General Fund	Movement Incoming	Movement Outgoing	Gains & Losses	At 31.12.21 C/Fwd	*2020 At 01.01.20 B/Fwd*	*Transfer from/(to) General Fund*	*Movement Incoming*	*Movement Outgoing*	*Gains & Losses*	*At 31.12.20 C/Fwd*
	£	**£**	**£**	**£**	**£**	**£**	*£*	*£*	*£*	*£*	*£*	*£*
Choir Fund	492	-	20	-	-	512	*492*	-	-	-	-	*492*
Churchyard Fund	7,495	-	4,153	-	1,172	12,820	*7,145*	-	*1,441*	-	*(1,091)*	*7,495*
Fabric Fund	158,830	-	766	-	-	159,596	*152,028*	*5,364*	*1,438*	-	-	*158,830*
Little Fishes Redundancy Reserve	16,516	-	42	-	-	16,558	*16,353*	-	*163*		-	*16,516*
Little Fishes	6,001	-	69,953	(70,072)	-	5,882	*6,001*	*(5,364)*	*73,379*	*(68,015)*	-	*6,001*
Mission Partners Reserve Fund	2,942	-	26	-	-	2,968	*2,909*	-	*33*	-	-	*2,942*
Mission Partners Fund	17,694	7,830	18	(8,230)	-	17,312	*17,897*	*8,180*	*81*	*(8,464)*	-	*17,694*
Mission for All	49,124	-	83	(13,331)	-	35,876	*31,686*	*31,290*	*19*	*(13,871)*	-	*49,124*
Parish Office Redundancy Reserve	5,832	2,859	45	-	-	8,736	*4,896*	*881*	*55*	-	-	*5,832*
Children's Fund	-	-	269	(269)	-	-	-	-	-	-	-	-
	264,926	**10,689**	**75,375**	**(91,902)**	**1,172**	**260,260**	***239,407***	***40,351***	***76,609***	***(90,350)***	***(1,091)***	***264,926***

11) Restricted Funds	At 01.01.21 B/Fwd £	Transfer from/(to) General Fund £	Movement Incoming £	Movement Outgoing £	At 31.12.21 C/Fwd £
Audio Visual Fund	1,243	-	-	-	1,243
Church Houses Fund	190,000	-	-	(2,000)	188,000
Kidz Klub Fund	431	-	22	(448)	5
Mission & Training for Mission	64	-	-	-	64
War Graves Maintenance Fund	-	-	90	(90)	-
	191,738	**-**	**112**	**(2,538)**	**189,312**

Restricted Funds – previous year	*At 01.01.20 B/Fwd £*	*Transfer from/(to) General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*At 31.12.20 C/Fwd £*
Audio Visual Fund	*1,432*	*-*	*1*	*(190)*	*1,243*
Church Houses Fund	*192,000*	*-*	*-*	*(2,000)*	*190,000*
Kidz Klub Fund	*603*	*-*	*161*	*(333)*	*431*
Mission & Training for Mission	*244*	*-*	*84*	*(264)*	*64*
War Graves Maintenance Fund	*-*	*-*	*90*	*(90)*	*-*
	194,279	***-***	***336***	***(2,877)***	***191,738***

The above funds were created either from income received for a specific purpose or where the Trustees had entered into a binding commitment. The name of each fund indicates its purpose.

12) Endowment Fund	At 01.01.21 B/Fwd £	Transfer from General Fund £	Movement Incoming £	Movement Outgoing £	Gains/ (Losses) £	At 31.12.21 C/Fwd £
Loder Grave Maintenance Fund	**4,104**	**-**	**-**	**-**	**513**	**4,617**

Endowment Fund – previous year	*At 01.01.20 B/Fwd £*	*Transfer from General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*Gains/ (Losses) £*	*At 31.12.20 C/Fwd £*
Loder Grave Maintenance Fund	***4,848***	*-*	*-*	*-*	***(744)***	***4,104***

Income received on this fund is applied to the upkeep of the Loder Grave

13) Transfers between funds

Designated Funds are established at the discretion of the Trustees and transfers between the General Fund and Designated Funds are also at the Trustees' discretion. Transfers from the General Fund to a Restricted Fund occur when the income of the Restricted Fund falls short of what is necessary to meet a commitment or contractual obligation.

14) Contingent Liability

Loder Grave Maintenance Fund £4,617 – This Legacy is conditional on the Loder family grave being maintained by the PCC in perpetuity; failure so to do entitles the Loder Trustees to reclaim the amount in full.

15) Transactions with the Treasurer or Members of the PCC

During 2021 a member of the PCC (Lynne Panton) received £3,059 for cleaning and decorating services. No other member of the PCC or the Treasurer received any remuneration during the current or preceding year.

During the year a number of Trustees made unconditional donations amounting to £5,280. In addition, several Trustees give via the plate offering, which is not quantified. (2020: Unconditional donations of £8,060 from Trustees)

16) Operating lease commitments receivable

As at 31st December 2021 the PCC had commitments to receive the following amounts under non-cancellable operating leases for a period of not later than one year of £1,265 (2020 £1,265).

18) Donations from the Mission Funds

Included within Missionary and Charitable Giving Expenditure as shown in Note 3 are the following outgoing donations from the Mission Funds:

Donation	Note	2021	2020
		£	£
Mission Partners	Extra Gifts at Christmas	1,650	1,650
Mission Trips	None	-	-
Harlow Healing Rooms	St Marys Contribution	-	100
Esperanza Children's Home	Paraguay Donation	500	500
Open Doors	Donation	200	200
TEAR Fund	Donation	300	300
Samaritan's Purse	Donation	300	300
Simeon's Trustees	Donation - Joint Patron of the Benefice	250	250
Streets2Homes	Donation	800	800
New Wine	Donation	150	150
The Bible Society	Donation	200	200
Good News for Everyone (was Gideons)	Donation	200	200
Scripture Union	Donation	200	200
Church Pastoral Aid Society	Donation	400	400
LMDC Charity (was Essex Clergy)	Donation	200	200
Freshwaters Contact Centre	Donation	-	500
Christian Hope International	Donation	250	250
St Clare Hospice	Donation	500	500
Harlow Food Bank	Donation	1,500	1,500
Kidz Klub	Donation	-	-
Christian Solidarity Worldwide	Donation	200	200
Asha Kiran	Donation	100	-
Visiting Speaker/Worship Leader	Donations	-	-
Seedtime (Mongolia)	Donation	-	150
Bishop's Appeal	Donation	-	250
Church Mission Society	Donation	-	150
William & Sarah Babumba Projects	Uganda Donation	-	650
Mission Direct	Donation	250	250
The Children's Society	Donation	300	150
Supporting Local Churches/ Schools Boxes of Hope/ Holiday Lunch Clubs		800	800
Total		**9,250**	**10,800**

19) Agency Collections

When it collects money on behalf of someone else, e.g., Christian Aid, Harlow PCC has no control over the way that money is used, so it is described as an 'Agency Collection'. These monies do not therefore appear in the above Accounts, since they do not belong to Harlow PCC. The table below lists the money raised at St. Mary's in 2021 and 2020 as Agency Collections. As at 31st December 2021 £40 (2020: £50) was held by the PCC as Agent.

Agency Collection	Note	2021 £	2020 £
Streets2Homes	Coffee Shop	1027-34	450-49
Christian Hope International	Donations for Woolly Hats	27-40	-
Children's Society	Christingle Service	137-42	-
Miscellaneous	Church Activity and General Collections & Donations	110-00	105-00
St Clare Hospice	Church Collection, Donations for Woolly Hats	-	58-45
Good News for Everyone (was Gideons UK)	Donations	10-00	-
Tearfund	Quiz Night	270-00	-
Total		**1,582-16**	**613-94**

20) The Cost of a Vicar

A major part of the Diocesan Parish Share is paying for the Vicar. The amount we paid in 2021, (as shown in Note 3), is not exactly the same as the total on page 15. This is due to various allowances and rebates, which can vary from year to year. The table below, which is provided by the Diocese, gives the average direct costs of a Vicar for 2022 and 2021.

The Direct Cost of a Vicar	2022	2021
Stipend	27,628	27,831
Related Costs	490	401
National Insurance	2,454	2,311
Pension	10,093	10,029
Council Tax	2,447	2,315
Water rates	641	552
Insurance	528	415
Housing management	7,134	7,327
DBS Checks	61	31
In service training	520	513
Total	**51,996**	**51,725**

21) Little Fishes Pre-school - Funding Received from Essex County Council

Little Fishes Pre-school receives funding from Essex County Council under an annual Free Early Education Entitlement contract, which is part of the Government Scheme to provide free education for children under five. Essex County Council has asked us to state the amount of this funding each year. In the year to 31st December 2021, it came to £58,040-90p.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

22) Prior year comparative figures for the financial statements

Statement of Financial Activities for the year ended 31st December 2020	Notes	Unrestricted			Restricted	Endowment	Total 2020
		General Fund	Little Fishes	Other Designated			
Income and Endowments from:		£	£	£	£	£	£
Donations and Legacies	22a	137,707	-	-	335	-	138,042
Income from Charitable Activities	22b	11,128	73,375	1,695	-	-	86,198
Investment Income	22c	554	4	1,535	1	-	2,094
Other Income	22d	12,998	-	-	-	-	12,998
Total Income and Endowments:		**162,387**	**73,379**	**3,230**	**336**	-	**239,332**
Expenditure on:							
Expenditure on Charitable Activities	22e	122,253	68,015	22,335	2,877	-	215,480
Total Expenditure:		**122,253**	**68,015**	**22,335**	**2,877**	-	**215,480**
Gains/(Losses) on Investments	6	-	-	**(1,091)**	-	**(744)**	**(1,835)**
Net Income/(Expenditure)		**40,134**	**5,364**	**(20,196)**	**(2,541)**	**(744)**	**22,017**
Transfers between Funds		**(40,351)**	**(5,364)**	**45,715**	-	-	-
Net Movement in Funds		**(217)**	-	**25,519**	**(2,541)**	**(744)**	**22,017**
Reconciliation of Funds							
Total Funds Brought Forward		**30,348**	**6,001**	**233,406**	**194,279**	**4,848**	**468,882**
Total Funds Carried Forward		**30,131**	**6,001**	**258,925**	**191,738**	**4,104**	**490,899**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

22) Prior year comparative figures for the financial statements - Continued

Income and Endowments analysis for the year ended 31st December 2019:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2020
22a Donations and Legacies					
Gift Aided Income	45,073	-	-	-	45,073
Tax Recovered	12,736	-	-	-	12,736
Trust, CAF, Payroll, etc.	26,566	-	-	-	26,566
Plate and Offering	5,670	-	-	-	5,670
Gifts and Donations	16,372	-	-	335	16,707
Legacy Income	31,290	-	-	-	31,290
Sub-total	**137,707**	**-**	**-**	**335**	**138,042**
22b Income from Charitable Activities					
Little Fishes Pre-School	-	73,375	-	-	73,375
Other Charitable Activities	479	-	-	-	479
Fees due to PCC	1,695	-	1,695	-	3,390
Fees due to Diocese	2,589	-	-	-	2,589
Hall and other lettings	6,294	-	-	-	6,294
Book of Remembrance + Bookstall	71	-	-	-	71
Sub-total	**11,128**	**73,375**	**1,695**	**-**	**86,198**
22c Investments					
Bank Interest	23	4	1,535	1	1,563
Dividends	531	-	-	-	531
Sub-total	**554**	**4**	**1,535**	**1**	**2,094**
22d Other Income					
Rent - 134 East Park and 9 Longacre	10,832	-	-	-	10,832
Miscellaneous	2,166	-	-	-	2,166
Sub-total	**12,998**	**-**	**-**	**-**	**12,998**
Total Income and Endowments	**162,387**	**73,379**	**3,230**	**336**	**239,332**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

22) Prior year comparative figures for the financial statements - Continued

22e) Expenditure on Charitable Activities:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2020
Expenditure on Charitable Activities					
Missionary and Charitable Giving					
Overseas	-	-	12,564	-	12,564
Home and Local Mission	-	-	9,771	597	10,368
	-	-	**22,335**	**597**	**22,932**
Ministry					
Diocesan Parish Share (Net) See note 19	48,790	-	-	-	48,790
Clergy & Clergy Recruitment Expenses	1,586	-	-	-	1,586
Music & Worship	1,071	-	-	-	1,071
Other Charitable Activities	234	-	-	-	234
Heat, Light, Clean	8,925	-	-	-	8,925
Insurance	5,616	-	-	-	5,616
Upkeep of Churchyard	6,584	-	-	90	6,674
Repairs, Maintenance & Refurbishment	12,607	-	-	190	12,797
Maintenance 134 East Park; 9 Longacre	5,493	-	-	-	5,493
Administration	17,593	-	-	-	17,593
Materials & Supplies	3,850	-	-	-	3,850
Other	7,444	-	-	-	7,444
Depreciation of PCC Property	-	-	-	2,000	2,000
Independent Examiners Fees	2,460	-	-	-	2,460
Little Fishes	-	68,015	-	-	68,015
Legal and Professional Fees	-	-	-	-	
	122,253	**68,015**	-	**2,280**	**192,548**
Total Expenditure	**122,253**	**68,015**	**22,335**	**2,877**	**215,480**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HARLOW

England & Wales - Charity number 1131774

Accounts

HARLOW PAROCHIAL CHURCH COUNCIL

St Mary and St Hugh, Churchgate Street, Harlow, Essex

Annual Report and Financial Statements
for the year ended 31 December 2020

Incumbent:	Revd Sarah Swift The Vicarage 5 Staffords Harlow, Essex CM17 0JR
Bankers:	Barclays Bank plc. 14 The Water Gardens Centre Harlow, CM20 1AN
Independent Examiner:	Meyer Williams Chartered Accountants Stag House Old London Road Hertford SG13 7LA

Harlow Parochial Church Council - Annual Report for 2020

Administrative Information

St. Mary's Church is situated in Churchgate Street, Old Harlow. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St. Mary's Parish Office, Churchgate Street, Old Harlow, CM17 0JT

The Parochial Church Council (PCC) is a charity registered with the Charity Commission, as The Parochial Church Council of the Ecclesiastical Parish of Harlow, Registration No. 1131774.

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 following served as members of the PCC:

Incumbent	Revd Sarah Swift	
Churchwarden	Ian Woollams	(Until April 2020)
Churchwarden	Kim Higgs	(elected APCM 2020)
Churchwarden	Jane Bilson	(re-elected APCM 2020)
Deanery Synod	John Barnes	(elected APCM 2020)
	John Rumble	(elected APCM 2020)
Elected Members	Lynne Panton	(elected APCM 2019)
	Sue Rumble	(elected APCM 2019)
	Jane Fincham	(elected APCM 2018)
	Jane Carrington	(elected APCM 2019)
	Paul Kirkby	(elected APCM 2020)
	Clement Uzuegbuna	(elected APCM 2020)
	Tim Gibbs	(elected APCM 2020)
Co-opted Members	Richard Spencer	(Co-opted 2020)
Clerk to the PCC	Natasha Rudge	(elected APCM 2020)

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Parish Administrator Natasha Rudge

Functions and Responsibilities of the PCC

It is the duty of the minister and the PCC to consult together on matters of general concern and importance to the parish. The PCC co-operates with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical:

Pastoral – to look after individual people

Evangelistic- to tell people the good news and invite them to accept Christ

Social – to help poorer members of society and those suffering from injustice

Ecumenical- to encourage good relations with other Christians and denominations.

The PCC also has responsibility for care and maintenance of the Church buildings, and property, namely: The Church building itself, the Churchyard, the Hall & Link, the office & St. Hugh's room and the 'Clergy houses' – 134 East Park, Old Harlow and 9 Longacre, Old Harlow. The churchwardens report annually on the state of properties, but the PCC ensures that they are well maintained and suitable for facilitating the mission of the church.

Committees

Standing Committee
The Standing Committee is the only committee required by law. It carries out the routine work of the PCC between each PCC meeting. It acts as a committee of the PCC not an independent body and is accountable to the PCC for everything it does.

Mission Action Partners (MAP)
Responsible for promoting links between the mission partners and the members of St Mary's and raising awareness and prayer support for mission activity. Also makes an annual recommendation to the PCC for the distribution of its share of the mission budget.

Little Fishes Working Group (LFWG)
Responsible for the oversight of the Little Fishes Pre-School that meets five mornings a week in St Mary's Hall.

Ministry Leadership Team (MLT)
Appointed to work alongside the incumbent in developing the mission and ministry of the church.

Review of the year

There were 104 people on the electoral role: 47 in the parish, 57 out of the parish.

The full PCC met ten times during 2020. We have continued with theological reflection and have sought to steer the church in the direction that we believe the Lord has been leading.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and can stand for election to the PCC.

2020 has been a challenge. Our Services are on "Zoom" and also on "YouTube". We have also introduced "live streaming". Although the Church has been open for Private Prayer and Services with reduced numbers for part of the year, our meetings (PCC, House groups, Prayer Groups, Questions Group, "Tea at 3", Worship Soaking) are all Zoom Meetings. People who are house-bound or who find it difficult to go to Church have embraced the new Technology and are now involved with St Mary's more than ever. Others who were not computer literate have been given I-pads/tablets and training and are slowly getting involved in the Zoom Meetings.
A "WhatsApp" Prayer and Encouragement Group has been set up with 49 members at present praying for and encouraging people within the group and as well as others. This has been a great way of keeping up to date with news and particularly for supporting families leading up to and coping with bereavement, sharing practical needs such as shopping; putting in orders for homemade jams / marmalades and sharing plants for gardens.
Members of the church have been shopping and collecting prescriptions for those who were in isolation or who were shielding.
We encourage those living on their own by phone calls and doorstep visits taking meals, home-made cake and soup.

Harlow PCC promotes and funds a large range of activities. All of the long list of established activities and services continued: "Serving God, by Serving the Community; Serving One Another and Serving the World".

Serving the Community includes:-
This has normally involved:

- hosting Night shelter for what would have been our fifth year (evening meals and sleeping accommodation one night a week for the homeless in Harlow) but this could not happen.
- Taking monthly assemblies in Churchgate School. Again, this could not happen.
- The local schools have not been able hold their Easter, Harvest, and Christmas Services at St Mary's. We have, however, been in regular contact by phone and e mail offering support and

prayer to our 6 local schools and the boxes of chocolates taken in for the staff from time to time have been very gratefully received. (See comments below in section 2)

We have been sending Easter and Christmas cards to people on the "fringe" of St Mary's to keep in contact with them. This has encouraged some to become involved in the various form of communication, especially in joining the WhatsApp group.

The Church continues to be active within the Community. Church Members continue to serve as local Charity Trustees, School Governors, and participate on the local Traders Forum. We are able to offer (when restrictions permit) the use of our facilities free of charge to some Charities including Heart 4 Harlow and Churchgate Street Residents Association Committee (R.A.).
We work ever more closely with the R.A. writing articles in the quarterly R.A. Churchgate News. This still continues!
Little Fishes Pre-school (now in its 28th Year and widely respected) has continued throughout the year when Lockdown Restrictions allowed.

Unfortunately, due to the lockdown situation, some groups have had to stop. However, they are greatly missed by members of the local community (See comments in section 2 below).

St Marys continues to work jointly with Harlow Baptist Church in providing finances and helpers for the children's Kidz Klub activities and teaching work in the school holidays. We were not able to meet in person in 2020, but activity packs were distributed to families to do at home for the week.

At the beginning of the year, support continued for residents of Fitzwilliams Court (local sheltered housing) in the form of a weekly quiz afternoon and refreshments. Unfortunately, this has had to stop, but the residents are very keen for it to recommence as soon as possible. We provide cards, chocolates, flowers for the residents at different times of the year.

We support and continue to co-ordinate the Heart 4 Harlow (H4H) monthly Prayer Service at St Mary's which is on Zoom at present. We work with other churches to show God's Love for Harlow through support for H4H Town-wide Events, Streets2Homes (supporting Homeless people in Harlow), Harlow Foodbank. Several members of St Mary's are involved with 'Hope in a Box', providing food and activities in the school holidays for children and families in food poverty.
There is now a strategy group heading up H4H.
Harlow Healing Rooms has continued throughout lockdown. We continue to support this joint venture with two other Harlow churches.

Serving One Another includes:-
Welcome Team, Licensed Ministry Leadership Team, Worship Music Teams, Worship Soaking, Audio Visual Team, Youth & Children's Work, Prayer Ministry & Urgent Prayer Chain, Questions group, Mid-week House groups, Men's Breakfast, Bell ringers, Churchyard Tidy up Team
- We have a member of the Church who is our Ambassador to the Churches of Harlow and coordinates the monthly prayer service for Heart4Harlow (H4H)

Serving the World includes:-
- Mission Action Partners (from South America to the UK, Europe, Africa and the Far East) - 3 families and individuals supported financially plus another 4 with prayer.
- Mission Trips - short term mission trips to help overseas communities by church members. This obviously has not been able to happen in 2020.
- Child Sponsorship – Financial support for a child (now a teenager) in Ghana.
- We support the national Christmas Shoebox Appeal collecting 150 Shoe Boxes in 2020.

Financial Review
For the Financial Year ending 31st December 2020, Income exceeded Expenditure by £22,017.
We continued to meet all our commitments to our Mission Partners, our support of overseas, national and local Mission Organisations and our own mission activities,

The freehold houses at 134 Fast Park and 9 Longacre were let for the entire year. Together the two houses provided a net income of £10,832. The PCC spent £192,548 to provide the Christian ministry from St. Mary's Church. This includes the Diocesan Parish Share.

Reserves Policy

The General Fund continued to maintain a year-end balance of at least £30,000. It is also PCC policy to maintain sufficient Little Fishes Funds to enable it to pay statutory staff redundancy costs, should it ever become necessary to close the Pre-school. This money is kept in a separate, designated fund called Little Fishes Redundancy Reserve. Similarly, the PCC keeps a Parish Office Redundancy Fund in case staff redundancies prove necessary there. The year-end balance of Unrestricted Funds equates to over three months' Unrestricted payments. This is in line with PCC policy to keep adequate reserves for emergencies.

Approved by the PCC on 17th May **2021 and signed on its behalf by Sarah Swift (Vicar).**

Sarah J. Swift SARAH SWIFT.

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity number: 1131774)

Independent Examiner's Report to the Trustees of Harlow PCC

I report to the trustees on my examination of the financial statements of Harlow PCC ('the charity') for the year ended 31st December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and 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 financial statements to be reached.

Signed RJ Sears ..... Date 26th March 2021

R J Sears FCCA
Meyer Williams
Chartered Accountants
Stag House
Old London Road
Hertford. SG13 7LA

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Statement of Financial Activities for the Year Ending 31st December 2020

	Note	Unrestricted General Fund	Unrestricted Little Fishes	Other Designated	Restricted	Endowment	Total 2020	Total 2019
Income and Endowments from:		£	£	£	£	£	£	£
Donations and Legacies	2a	137,707	-	-	335	-	138,042	111,193
Income from Charitable Activities	2b	11,128	73,375	1,695	-	-	86,198	86,925
Investment Income	2c	554	4	1,535	1	-	2,094	2,731
Other Income	2d	12,998	-	-	-	-	12,998	17,939
Total Income and Endowments:		**162,387**	**73,379**	**3,230**	**336**	**-**	**239,332**	**218,788**
Expenditure on:								
Expenditure on Charitable Activities	3	122,253	68,015	22,335	2,877	-	215,480	215,398
Total Expenditure:		**122,253**	**68,015**	**22,335**	**2,877**	**-**	**215,480**	**215,398**
Gains/(Losses) on Investments	6	**-**	**-**	**(1,091)**	**-**	**(744)**	**(1,835)**	**794**
Net Income/(Expenditure)		**40,134**	**5,364**	**(20,196)**	**(2,541)**	**(744)**	**22,017**	**4,184**
Transfers between Funds		**(40,351)**	**(5,364)**	**45,715**	**-**	**-**	**-**	**-**
Net Movement in Funds		**(217)**	**-**	**25,519**	**(2,541)**	**(744)**	**22,017**	**4,184**
Reconciliation of Funds								
Total Funds Brought Forward		**30,348**	**6,001**	**233,406**	**194,279**	**4,848**	**468,882**	**464,698**
Total Funds Carried Forward		**30,131**	**6,001**	**258,925**	**191,738**	**4,104**	**490,899**	**468,882**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Balance Sheet as at 31st December 2020

		Note	2020 £	2020 £	2019 £	2019 £
Fixed Assets						
	Tangible fixed assets	5	190,000		192,000	
	Investments	6	10,413		11,976	
				200,413		**203,976**
Current Assets						
	Debtors	7	5,136		4,696	
	Short term Bank Deposit		248,670		234,073	
	Cash at bank and in hand		50,280		41,832	
			304,086		280,601	
Less current Liabilities	Creditors – due within one year	8	(13,600)		(15,695)	
Net Current Assets				**290,486**		**264,906**
Total Net Assets				**490,899**		**468,882**
Parish Funds:						
	Unrestricted					
	General		30,131		30,348	
	Designated	10	264,926		239,407	
				295,057		**269,755**
	Restricted	11				
	All Restricted		1,738		2,279	
	Property		190,000		192,000	
				191,738		**194,279**
	Endowment	12				
	Legacy			**4,104**		**4,848**
Total Funds				**490,899**		**468,882**

These Financial Statements were approved by the Harlow Parochial Church Council

On the 15th March 2021 and signed on their behalf by:-

Sarah J Swift ..... Vicar

Sarah Swift

..... Hon. Treasurer

Robert Carrington

The notes on pages 4 to 20 form part of these accounts

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2020

1) Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of financial statements are as follows:

Basis of Preparation
The Financial Statements have been prepared on the historical cost basis except where otherwise stated in the relevant notes to these accounts.

The Financial Statements have been prepared under the Church Accounting Regulations 2006, in accordance with the second edition of the Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The PCC constitutes a public benefit entity as defined by FRS102.

Going concern
At the time of approving the financial statements the trustees have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees have adopted the going concern basis for the preparation of the financial statements.

On the date of these financial statements' approval, there is great uncertainty surrounding the impact of the Coronavirus pandemic and its affects it will have on the global economy. The trustees consider the PCC to be sufficiently robust that its operations will not be significantly affected by the containment lockdowns that are currently in place.

Funds

Non Restricted

General fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated fund represents monies designated, by transfer from the General Fund, as detailed in Note 10. These funds are held for future support, maintenance and repairs as necessary. These funds are unrestricted and are also available for the general purposes of the PCC at their discretion.

Endowment

Endowment fund capital is invested and the income arising expended in accordance with the terms of the endowment.

1) Accounting Policies - continued

Restricted

Restricted Funds, as detailed in Note 11, represent monies received for specific purposes and their use is therefore restricted to those purposes only. They are not available for the general use of the PCC.

Harlow St. Mary's – Miss H.E. Chalk and Drake Grave Funds. The Capital of these Funds is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements. The object of these funds is the upkeep of the churchyard and the dividends received are applied accordingly.

Harlow: Tithe Chancel Fund. The capital of this Fund, set up under the tithe Act 1936, is held in perpetuity with the C.D.B.F as Custodian Trustees and is not included in these Financial Statements.

As at the 31st December 2020, the total of the accumulated income was £28,738 (2019 - £26,107).

Income Recognition

Voluntary Income and charitable activities
Income is recognised when the PCC has entitlement to the funds, it is probable that the income will be received and the amount of income receivable can be measured reliably

Offerings are recognised when received by or on behalf of the PCC.

For legacies, entitlement is taken as the earlier of the date the money is received or the date the PCC is aware that probate has been granted and notification has been received from the executor(s) that a distribution will be made. Furthermore, legacy income is only regarded as probable once any conditions to it have been met or are within the control of the PCC.

Planned giving under gift aid is only recognised when received.

Income Tax recoverable on gift aid donations is accounted for when receivable.

Grants and donations to the PCC are accounted for as soon as they are received or when the PCC is entitled to the use of the money and the amounts are reliably quantifiable.

Other ordinary income
Rental income from the letting of church premises is recognised when the rent is due.

Income from Investments
Interest on funds held on deposit is received gross and included when receivable and the amount can be measured reliably by the PCC; this is normally upon notification of the interest paid or payable by the bank

Dividends are recognised gross and accounted for when receivable.

Gains and losses on investments
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised Gains and Losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains are calculated as the difference between the market value as at the year end and opening market value (or purchase date if later). Realised and Unrealised gains and losses are combined in the Statement of Financial Activities.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.
All expenditure is accounted for on an accruals basis and Irrecoverable VAT is charged against the expenditure heading for which it was incurred. Support costs and governance costs are deemed to relate directly to the work of the church.

1) Accounting Policies -continued

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property which requires a faculty for disposal or alteration.
Curate's House – this was purchased in 1990 from specific donations and is shown in the Balance Sheet at cost less depreciation (see note 5).
Parish Evangelist's House – This was purchased from specific donations and loans with loans subsequently repaid, and is shown in the Balance Sheet at cost less depreciation (see note 5).
All other capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at 31st December using the closing quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current assets

Debtors
Amounts owing to the PCC as at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term Bank deposits/ Cash at Bank and in hand
Short term bank deposits and Cash at bank and in hand includes cash held on deposit at the bank as short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Financial Instruments

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Pension costs

The PCC operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

2) Income and Endowments Details:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2020	Total 2019
2a Donations and Legacies						
Gift Aided Income	45,073	-	-	-	45,073	43,963
Tax Recovered	12,736	-	-	-	12,736	12,991
Trust, CAF, Payroll, etc.	26,566	-	-	-	26,566	26,537
Plate and Offering	5,670	-	-	-	5,670	10,886
Gifts and Donations	16,372	-	-	335	16,707	16,816
Legacy Income	31,290	-	-	-	31,290	-
Sub-total	**137,707**	**-**	**-**	**335**	**138,042**	**111,193**
2b Income from Charitable Activities						
Little Fishes Pre-School	-	73,375	-	-	73,375	71,485
Other Charitable Activities	479	-	-	-	479	2,123
Fees due to PCC	1,695	-	1,695	-	3,390	3,626
Fees due to Diocese	2,589	-	-	-	2,589	1,853
Hall and other lettings	6,294	-	-	-	6,294	7,212
Book of Remembrance + Bookstall	71	-	-	-	71	34
Garden Party/Christmas Bazaar	-	-	-	-	-	592
Sub-total	**11,128**	**73,375**	**1,695**	**-**	**86,198**	**86,925**
2c Investments						
Bank Interest	23	4	1,535	1	1,563	2,096
Dividends	531	-	-	-	531	635
Sub-total	**554**	**4**	**1,535**	**1**	**2,094**	**2,731**
2d Other Income						
Rent - 134 East Park and 9 Longacre	10,832	-	-	-	10,832	15,182
Miscellaneous	2,166	-	-	-	2,166	2,757
Sub-total	**12,998**	**-**	**-**	**-**	**12,998**	**17,939**
Total Income and Endowments	**162,387**	**73,379**	**3,230**	**336**	**239,332**	**218,788**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

3) Expenditure:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2020	Total 2019
Expenditure on Charitable Activities						
Missionary and Charitable Giving						
Overseas	-	-	12,564	-	12,564	11,605
Home and Local Mission	-	-	9,771	597	10,368	12,520
	-	-	**22,335**	**597**	**22,932**	**24,125**
Ministry						
Diocesan Parish Share (Net) See note 19	48,790	-	-	-	48,790	48,000
Clergy & Clergy Recruitment Expenses	1,586	-	-	-	1,586	2,616
Music & Worship	1,071	-	-	-	1,071	1,161
Other Charitable Activities	234	-	-	-	234	928
Heat, Light, Clean	8,925	-	-	-	8,925	9,958
Insurance	5,616	-	-	-	5,616	5,768
Upkeep of Churchyard	6,584	-	-	90	6,674	9,019
Repairs, Maintenance & Refurbishment	12,607	-	-	190	12,797	6,934
Maintenance 134 East Park; 9 Longacre	5,493	-	-	-	5,493	4,587
Administration	17,593	-	-	-	17,593	17,405
Materials & Supplies	3,850	-	-	-	3,850	4,002
Other	7,444	-	-	-	7,444	6,980
Depreciation of PCC Property	-	-	-	2,000	2,000	2,000
Independent Examiners Fees	2,460	-	-	-	2,460	2,460
Little Fishes	-	68,015	-	-	68,015	69,455
Legal and Professional Fees	-	-	-	-	-	-
	122,253	**68,015**	**-**	**2,280**	**192,548**	**191,273**
Total Expenditure	**122,253**	**68,015**	**22,335**	**2,877**	**215,480**	**215,398**

4) Staff Costs	2020 £	2019 £
Salaries	68,532	68,929
Pension contributions	1,959	1,843
	70,491	**70,772**

The average number of employees in the year was 9 (2019: 9) comprising a Parish Administrator and Pre-school workers.
During a previous year the PCC received authorisation from the Charity Commission to appoint the current Parish Administrator as a PCC member whilst remaining an employee. Included above are salary costs of £16,380 (2019: £14,976) and pension costs of £596 (2019: £545) in respect of the Parish Administrator.
No employee's emoluments exceeded £60,000 in the current or preceding year.

5) Tangible Fixed Assets	2020 £	2019 £
Freehold Property		
Cost as at 1st January 2020 and 31st December 2020	240,116	240,116
Depreciation as at 1st January 2020	48,116	46,116
Charge for year	2,000	2,000
Depreciation as at 31st December 2020	50,116	48,116
Net book value as at 31st December 2020	**190,000**	**192,000**

The property value brought forward represents the purchase of 134 East Park, Old Harlow acquired in 1990, and the purchase cost of 9 Long Acre, Old Harlow acquired in 2002. Nominal depreciation of £2,000 per annum is provided and charged to the appropriate fund.

The Title Deeds are held by the CDBF as Custodian Trustees

6) Investments	2020 £	2019 £
Market value as at 1st January 2020	11,976	9,493
Additions in the year	272	1,689
Unrealised Gain/(Loss) on Investments	(1,835)	794
Market Value as at 31st December 2020	**10,413**	**11,976**
Investments at Market Value Comprise:		
UK Equity Income Fund – unit trusts	**10,379**	**11,931**
Cash held by investment managers	**34**	**45**
	10,413	**11,976**

7) Debtors	2020 £	2019 £
Income Tax receivable	1,252	498
Other Debtors	3,884	4,198
	5,136	**4,696**

8) Creditors – due within one year	2020 £	2019 £
Trade Creditors	878	619
Other Creditors	397	655
Accruals	3,106	4,149
Deferred income	9,219	10,272
	13,600	**15,695**

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

9) Analysis of Net Assets by Fund

	2020 Unrestricted			2020 Restricted	2020 Endowment		2020	2019 Unrestricted			2019 Restricted		2019 Endowment	2019
	General	Little Fishes	Other Designated	Restricted	Property		Total	*General*	*Little Fishes*	*Other Designated*	*Restricted*	*Property*		*Total*
	£	£	£	£	£	£	£	*£*	*£*	*£*	*£*	*£*	*£*	*£*
Fixed Assets	-	-	-	-	190,000	-	190,000	-	-	-	-	*192,000*	-	*192,000*
Investments	-	-	6,309	-	-	4,104	10,413	-	-	*7,128*	-	-	*4,848*	*11,976*
Net Current Assets	30,131	6,001	252,616	1,738	-	-	290,486	*30,348*	*6,001*	*226,278*	*2,279*	-	-	*264,906*
	30,131	**6,001**	**258,925**	**1,738**	**190,000**	**4,104**	**490,899**	*30,348*	*6,001*	*233,406*	*2,279*	*192,000*	*4,848*	*468,882*

10) Designated Funds

	2020 At 01.01.20 B/Fwd	Transfer from/(to) General Fund	Movement Incoming	Movement Outgoing	Gains & Losses	At 31.12.20 C/Fwd	*At 01.01.19 B/Fwd*	*Transfer from/(to) General Fund*	*Movement Incoming*	*Movement Outgoing*	*Gains & Losses*	*At 31.12.19 C/Fwd*
	£	£	£	£	£	£	*£*	*£*	*£*	*£*	*£*	*£*
Choir Fund	492	-	-	-	-	492	*423*	-	*225*	*(156)*	-	*492*
Churchyard Fund	7,145	-	1,441	-	(1,091)	7,495	*5,599*	-	*1,126*	-	*420*	*7,145*
Fabric Fund	152,028	5,364	1,438	-	-	158,830	*147,720*	*2,038*	*2,270*	-	-	*152,028*
Little Fishes Redundancy Reserve	16,353	-	163		-	16,516	*16,151*	-	*202*		-	*16,353*
Little Fishes	6,001	(5,364)	73,379	(68,015)	-	6,001	*6,001*	*(2,038)*	*71,493*	*(69,455)*	-	*6,001*
Mission Partners Reserve Fund	2,909	-	33	-	-	2,942	*2,868*	-	*41*	-	-	*2,909*
Mission Partners Fund	17,897	8,180	81	(8,464)	-	17,694	*17,976*	*8,063*	*108*	*(8,250)*	-	*17,897*
Mission for All	31,686	31,290	19	(13,871)	-	49,124	*31,000*	*13,300*	*39*	*(12,653)*	-	*31,686*
Parish Office Redundancy Reserve	4,896	881	55	-	-	5,832	*4,490*	*342*	*64*	-	-	*4,896*
Tower Fund	-	-	-	-	-	-	-	-	*161*	*(161)*	-	-
	239,407	**40,351**	**76,609**	**(90,350)**	**(1,091)**	**264,926**	***232,228***	***21,705***	***75,729***	***(90,675)***	***420***	***239,407***

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)
Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

11) Restricted Funds

	At 01.01.20 B/Fwd £	Transfer from/(to) General Fund £	Movement Incoming £	Movement Outgoing £	At 31.12.20 C/Fwd £
Audio Visual Fund	1,432	-	1	(190)	1,243
Church Houses Fund	192,000	-	-	(2,000)	190,000
Kidz Klub Fund	603	-	161	(333)	431
Mission & Training for Mission	244	-	84	(264)	64
War Graves Maintenance Fund	-	-	90	(90)	-
	194,279	**-**	**336**	**(2,877)**	**191,738**

Restricted Funds – previous year

	At 01.01.19 B/Fwd £	*Transfer from/(to) General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*At 31.12.19 C/Fwd £*
Audio Visual Fund	*1,429*	*-*	*3*	*-*	*1,432*
Church Houses Fund	*194,000*	*-*	*-*	*(2,000)*	*192,000*
Kidz Klub Fund	*-*	*-*	*603*	*-*	*603*
Mission & Training for Mission	*-*	*2*	*1,065*	*(823)*	*244*
Newhall Meeting Point	*2,395*	*-*	*4*	*(2,399)*	*-*
War Graves Maintenance Fund	*-*	*-*	*90*	*(90)*	*-*
	197,824	*2*	*1,765*	*(5,312)*	*194,279*

The above funds were created either from income received for a specific purpose or where the Trustees had entered into a binding commitment. The name of each fund indicates its purpose.

12) Endowment Fund

	At 01.01.20 B/Fwd £	Transfer from General Fund £	Movement Incoming £	Movement Outgoing £	Gains/ (Losses) £	At 31.12.20 C/Fwd £
Loder Grave Maintenance Fund	**4,848**	**-**	**-**	**-**	**(744)**	**4,104**

Endowment Fund – previous year

	At 01.01.19 B/Fwd £	*Transfer from General Fund £*	*Movement Incoming £*	*Movement Outgoing £*	*Gains/ (Losses) £*	*At 31.12.19 C/Fwd £*
Loder Grave Maintenance Fund	*4,474*	*-*	*-*	*-*	*374*	*4,848*

Income received on this fund is applied to the upkeep of the Loder Grave

13) Transfers between funds

Designated Funds are established at the discretion of the Trustees and transfers between the General Fund and Designated Funds are also at the Trustees' discretion. Transfers from the General Fund to a Restricted Fund occur when the income of the Restricted Fund falls short of what is necessary to meet a commitment or contractual obligation.

14) Contingent Liability

Loder Grave Maintenance Fund £4,104 – This Legacy is conditional on the Loder family grave being maintained by the PCC in perpetuity; failure so to do entitles the Loder Trustees to reclaim the amount in full.

15) Transactions with the Treasurer or Members of the PCC

No member of the PCC or the Treasurer apart from Mrs N Rudge, the Parish Administrator, a PCC member (as per note 4) received any remuneration during the current or preceding year. During the year a member of the PCC (Lynne Panton) received £2,862 for cleaning and decorating services. During the year, a relative of the Parish Administrator received £1,004 for providing administration services to the PCC.

During the year a number of Trustees made unconditional donations amounting to £8,060. In addition, several Trustees give via the plate offering, which is not quantified. (2019: Unconditional donations of £9,210 from Trustees)

16) Operating lease commitments receivable

As at 31st December 2020 the PCC had commitments to receive the following amounts under non-cancellable operating leases for a period of not later than one year of £1,265 (2019 £1,265).

17) Financial Instruments	2020 £	2019 £
Financial assets		
Financial assets measured at fair value through profit or loss	10,413	11,976
Financial assets that are debt instruments measured at amortised cost	1,252	498
	11,665	12,474
Financial liabilities		
Financial liabilities measured at amortised cost	4,381	5,423

18) Donations from the Mission Funds

Included within Missionary and Charitable Giving Expenditure as shown in Note 3 are the following outgoing donations from the Mission Funds:

Donation	Note	2020	2019
		£	£
Mission Partners	Extra Gifts at Christmas	1,650	2,200
Mission Trips	One Trip in 2019 (none in 2020)	-	145
Harlow Healing Rooms	St Marys Contribution	100	200
Esperanza Children's Home	Paraguay Donation	500	500
Open Doors	Donation	200	100
TEAR Fund	Donation	300	235
Samaritan's Purse	Donation	300	250
Simeon's Trustees	Donation - Joint Patron of the Benefice	250	250
Streets2Homes	Donation	800	400
New Wine	Donation	150	150
The Bible Society	Donation	200	100
Gideons International	Donation	200	100
Scripture Union	Donation	200	150
Church Pastoral Aid Society	Donation	400	150
LMDC Charity (was Essex Clergy)	Donation	200	50
Freshwaters Contact Centre	Donation	500	1,500
Christian Hope International	Donation	250	300
St Clare Hospice	Donation	500	-
Harlow Food Bank	Donation	1,500	1,500
Kidz Klub	Donation	-	800
Christian Solidarity Worldwide	Donation	200	100
Revelation TV	Donation	-	100
Visiting Speaker/Worship Leader	Donations	-	169
Seedtime (Mongolia)	Donation	150	-
Bishop's Appeal	Donation	250	200
Church Mission Society	Donation	150	-
William & Sarah Babumba Projects	Uganda Donation	650	-
Mission Direct	Donation	250	-
The Children's Society	Donation	150	-
Supporting Local Churches/ Schools Boxes of Hope/ Holiday Lunch Clubs		800	2,085
Total		**10,800**	**11,734**

19) Agency Collections

When it collects money on behalf of someone else, e.g., Christian Aid, Harlow PCC has no control over the way that money is used, so it is described as an 'Agency Collection'. These monies do not therefore appear in the above Accounts, since they do not belong to Harlow PCC. The table below lists the money raised at St. Mary's in 2020 and 2019 as Agency Collections. As at 31st December 2020 £50 (2019: £1,252) was held by the PCC as Agent.

Agency Collection	Note	2020 £	2019 £
TEAR Fund	Quiz Night, Various Collections	-	260-60
Streets2Homes	Various Collections & Coffee Shop & Dolly Parton Night, Quiz Night	450-49	1,919-94
Children's Society	Christingle Service	-	87-44
Miscellaneous	Church Activity and General Collections	105-00	231-97
St Clare Hospice	Church Collection, Dolly Parton/Neil Diamond Night, Quiz Night, Woolly Hat Sales	58-45	127-50
Total		**613-94**	**2,627-45**

20) The Cost of a Vicar

A major part of the Diocesan Parish Share is paying for the Vicar. The amount we paid in 2020, (as shown in Note 3), is not exactly the same as the total on page 21. This is due to various allowances and rebates, which can vary from year to year. The table below, which is provided by the Diocese, gives the average direct costs of a Vicar for 2021 and 2020.

The Direct Cost of a Vicar	2021	2020
Stipend	27,831	27,285
Related Costs	401	395
National Insurance	2,311	2,266
Pension	10,029	9,833
Council Tax	2,315	2,270
Water rates	552	541
Insurance	415	407
Repairs/improvements	5,637	5,500
Housing management	1,076	1,060
Net vacancy costs	614	605
DB5 Checks	31	30
In service training	513	508
Total	**51,725**	**£50,700**

21) Little Fishes Pre-school - Funding Received from Essex County Council

Little Fishes Pre-school receives funding from Essex County Council under an annual Free Early Education Entitlement contract, which is part of the Government Scheme to provide free education for children under five. Essex County Council has asked us to state the amount of this funding each year. In the year to 31st December 2020, it came to £66,812-01p.

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

22) Prior year comparative figures for the financial statements

Statement of Financial Activities for the year ended 31st December 2019	**Notes**	**Unrestricted**			**Restricted**	**Endowment**	**Total 2019**
		General Fund	**Little Fishes**	**Other Designated**			
Income and Endowments from:		**£**	**£**	**£**	**£**	**£**	**£**
Donations and Legacies	22a	109,642	-	386	1,165	-	111,193
Income from Charitable Activities	22b	13,035	71,485	1,813	592	-	86,925
Investment Income	22c	678	8	2,037	8	-	2,731
Other Income	22d	17,939	-	-	-	-	17,939
Total Income and Endowments:		**141,294**	**71,493**	**4,236**	**1,765**	**-**	**218,788**
Expenditure on:							
Expenditure on Charitable Activities	22e	119,411	69,455	21,220	5,312	-	215,398
Total Expenditure:		**119,411**	**69,455**	**21,220**	**5,312**	**-**	**215,398**
Gains/(Losses) on Investments	6	**-**	**-**	**420**	**-**	**374**	**794**
Net Income/(Expenditure)		**21,883**	**2,038**	**(16,564)**	**(3,547)**	**374**	**4,184**
Transfers between Funds		**(21,707)**	**(2,038)**	**23,743**	**2**	**-**	**-**
Net Movement in Funds		**176**	**-**	**7,179**	**(3,545)**	**374**	**4,184**
Reconciliation of Funds							
Total Funds Brought Forward		**30,172**	**6,001**	**226,227**	**197,824**	**4,474**	**464,698**
Total Funds Carried Forward		**30,348**	**6,001**	**233,406**	**194,279**	**4,848**	**468,882**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

22) Prior year comparative figures for the financial statements - Continued

Income and Endowments analysis for the year ended 31st December 2019:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2019
22a Donations and Legacies					
Gift Aided Income	43,963	-	-	-	43,963
Tax Recovered	12,991	-	-	-	12,991
Trust, CAF, Payroll, etc.	26,537	-	-	-	26,537
Plate and Offering	10,886	-	-	-	10,886
Gifts and Donations	15,265	-	386	1,165	16,816
Sub-total	**109,642**	**-**	**386**	**1,165**	**111,193**
22b Income from Charitable Activities					
Little Fishes Pre-School	-	71,485	-	-	71,485
Other Charitable Activities	2,123	-	-	-	2,123
Fees due to PCC	1,813	-	1,813	-	3,626
Fees due to Diocese	1,853	-	-	-	1,853
Hall and other lettings	7,212	-	-	-	7,212
Book of Remembrance + Bookstall	34	-	-	-	34
Garden Party/Christmas Bazaar	-	-	-	592	592
Sub-total	**13,035**	**71,485**	**1,813**	**592**	**86,925**
22c Investments					
Bank Interest	43	8	2,037	8	2,096
Dividends	635	-	-	-	635
Sub-total	**678**	**8**	**2,037**	**8**	**2,731**
22d Other Income					
Rent - 134 East Park and 9 Longacre	15,182	-	-	-	15,182
Miscellaneous	2,757	-	-	-	2,757
Sub-total	**17,939**	**-**	**-**	**-**	**17,939**
Total Income and Endowments	**141,294**	**71,493**	**4,236**	**1,765**	**218,788**

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

Notes to the Financial Statements for the Year Ending 31st December 2020 - cont.

22) Prior year comparative figures for the financial statements - Continued

22e) Expenditure on Charitable Activities:	General Fund	Unrestricted Little Fishes	Other Designated	Restricted All Restricted	Total 2019
Expenditure on Charitable Activities					
Missionary and Charitable Giving					
Overseas	-	-	11,605	-	11,605
Home and Local Mission	-	-	9,298	3,222	12,520
	-	**-**	**20,903**	**3,222**	**24,125**
Ministry					
Diocesan Parish Share (Net) See note 19	48,000	-	-	-	48,000
Clergy & Clergy Recruitment Expenses	2,616	-	-	-	2,616
Music & Worship	1,005	-	156	-	1,161
Other Charitable Activities	928	-	-	-	928
Heat, Light, Clean	9,958	-	-	-	9,958
Insurance	5,768	-	-	-	5,768
Upkeep of Churchyard	8,929	-	-	90	9,019
Repairs, Maintenance & Refurbishment	6,773	-	161	-	6,934
Maintenance 134 East Park; 9 Longacre	4,587	-	-	-	4,587
Administration	17,405	-	-	-	17,405
Materials & Supplies	4,002	-	-	-	4,002
Other	6,980	-	-	-	6,980
Depreciation of PCC Property	-	-	-	2,000	2,000
Independent Examiners Fees	2,460	-	-	-	2,460
Little Fishes	-	69,455	-	-	69,455
Legal and Professional Fees	-	-	-	-	-
	119,411	**69,455**	**317**	**2,090**	**191,273**
Total Expenditure	**119,411**	**69,455**	**21,220**	**5,312**	**215,398**