

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	(Elected APCM 2025 – Nov 2025)
	Elyse Douglas	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 God's 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.

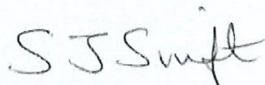
Serving the World

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 8/12/26

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

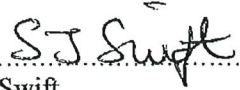
(Charity Number 1131774)


Balance Sheet as at 31st December 2025

			2025	2024
	Note	£	£	£
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:-


 Vicar
 Sarah Swift


 Hon. Treasurer
 Robert Carrington

The notes on pages 2 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.

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

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.

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

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

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

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

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

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.

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

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

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

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

**HARLOW PAR
OCHIAL CHURCH COUNCIL
(Charity Number 1131774)**

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

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

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

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					2024				
	Unrestricted	Restricted	Endowment	Unrestricted			Restricted	Endowment	Total	
	General	Little Fishes	Other Designated	Restricted	Property	Total	General	Little Fishes	Other Designated	Total
	£	£	£	£	£	£	£	£	£	£
Fixed Assets	-	-	-	-	180,000	-	-	-	-	-
Investments	-	-	15,739	-	-	5,309	-	-	14,068	-
Net Current Assets	34,588	28,246	215,730	-	-	-	37,481	11,909	248,970	-
	34,588	28,246	231,469	-	180,000	5,309	37,481	11,909	263,038	499,174

10) Designated Funds	2025					2024				
	At 01.01.25 B/Fwd	Transfer from/(to) General Fund	Movement Incoming	Movement Outgoing	Gains & Losses	At 31.12.25 C/Fwd	At 01.01.24 B/Fwd	Transfer from/(to) General Fund	Movement Incoming	Movement Outgoing
	£	£	£	£	£	£	£	£	£	£
Choir Fund	522	-	-	-	-	522	512	-	10	-
Churchyard Fund	14,068	-	-	-	1,671	15,739	12,976	-	250	(250)
Fabric Fund	168,394	-	-	(24,259)	-	144,135	162,118	-	6,276	-
Little Fishes Redundancy Reserve	26,454	-	1,113	-	-	27,567	26,073	-	381	-
Little Fishes	11,909	-	118,690	(102,353)	-	28,246	8,023	-	99,419	(95,533)
Mission Partners Reserve Fund	3,241	-	111	-	-	3,352	3,114	-	127	-
Mission Partners Fund	-	-	-	-	-	-	1,516	-	-	(1,516)
Mission for All	36,888	-	189	(15,997)	-	21,080	31,095	23,000	362	(17,569)
Parish Office Redundancy Reserve	12,118	-	51	-	-	12,169	11,755	-	363	-
Children's Fund	1,353	-	12,667	(7,115)	-	6,905	4,059	-	105	(2,811)
	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		At 31.12.25 C/Fwd £
			Incoming £	Outgoing £	
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		At 31.12.24 C/Fwd £
			Incoming £	Outgoing £	
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			At 31.12.25 C/Fwd £
			Incoming £	Outgoing £	Gains/ (Losses) £	
Loder Grave Maintenance Fund	4,746	-	-	-	563	5,309

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

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

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

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

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).

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

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

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		<u>6,410</u>	<u>6,790</u>

HARLOW PAROCHIAL CHURCH COUNCIL
(Charity Number 1131774)

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

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

HARLOW PAROCHIAL CHURCH COUNCIL

(Charity Number 1131774)

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

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