

St. Margaret's Parish Church Stanford-le-Hope with Mucking

**Annual Report
and
Financial Statements
of the Parochial Church Council**

For the year ended 31 December 2024

THE PAROCIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF STANFORD-LE-HOPE WITH MUCKING
charity number: 1132298

Thank You Lord, for the opportunity we have to serve others at our Church. May our words, and actions always reflect your love, and Grace. May we always seek to bring Glory to Your name. Guide our hearts and minds so that we may be instruments of Your Peace, and Kindness, not only within St. Margaret's, but also in the wider community around us.

Prayer written by Peter Goodwin

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council
for the year ended 31 December 2024

Administrative information

St. Margaret's is situated in The Green, Stanford-le-Hope. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is St Margaret's Church, The Green, Stanford-le-Hope, Essex SS17 OEP. The Parochial Church Council (PCC) is registered with the Charity Commission. Registration number: 1132298

PCC members who have served from 1 January 2024 until the date this report was approved are:

Incumbent: The Revd Thomas Rout (chairman)

Wardens: Peter Goodwin
Richard Allen

*Representatives on
the Deanery Synod:* David Hamilton
Mark Wenn

<i>Elected members:</i>	Michael Coakley	(to APCM 2024)
	Anne Finch	(from APCM 2024)
	Janet Kwakye	(from APCM 2024)
	Sue Lester	
	Ramatu Mavita	
	Lilian Mitchell	
	Anita Nuss	
	Norman Pickett	(to APCM 2024)

St. Margaret's Parish Church Stanford-le-Hope with Mucking Annual Report of the Parochial Church Council (continued) for the year ended 31 December 2024

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Margaret's the membership of the PCC consists of the incumbent, churchwardens, deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All Church attendees are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

Aims and purposes

St. Margaret's PCC has the responsibility of co-operating with the incumbent, the Revd Tom Rout in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the buildings and grounds of St. Margaret's, The Green, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Objectives and Activities

The PCC is committed to enabling as many people as possible to build a relationship with God through Jesus Christ and to become part of our parish community at St Margaret's. The PCC maintains an overview of mission and ministry throughout the area and makes suggestions on how our ministry can involve the many groups that live within our parish. Our services seek to put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of Christianity. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for all people regardless of background or status.
- Missionary and outreach work.

As part of this work it is important that we maintain the fabric of the buildings and grounds of St Margaret's, Stanford-le-Hope and our part of the churchyard at St John the Baptist, Mucking.

Achievements and performance

Church attendance

All are welcome to attend our regular services. The AGM of May 2024 reported, there are 99 (103 in 2023) parishioners on the Church Electoral Roll. The average weekly attendance was 63 adults (61 in 2023).

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024**

Review of the PCC year

The full PCC met eight times during the year (nine in 2023), with an average attendance level of ten (eleven in 2023). The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members are made aware of resources available to assist them in their role.

Worship and Prayer

The PCC is keen to offer a range of services during the course of the year that our community find both beneficial and spiritually fulfilling. We carried out our usual variety of special Christmas services, including Carols by Candlelight, Christingle for Tots and Christmas Eve Midnight Holy Communion. Our usual Good Friday Reflective Service took place. We also offered a mid-week Holy Communion service on Thursdays which had an average attendance level of sixteen (sixteen in 2023). We also started a Compline Service on Tuesday evenings, so far, this has an average attendance of eight.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism and thanksgiving we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated one wedding (three in 2023), and held ten funerals (fourteen in 2023) in our church this year.

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
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The Buildings

Church Wardens Fabric Report

Churchwardens' Fabric Report This report was made to the annual parochial church meeting [APCM] under section 5 of the Care of Churches and Ecclesiastical Jurisdiction Measure 1991 by Richard Allen and Peter Goodwin as churchwardens.

The report is for the year ending 31st December 2024. The general state of the fabric is good, and the church is well maintained with an established pattern of routine maintenance and service checks.

Activities during the year has been ongoing maintenance, a significant proportion of this work has been undertaken by volunteers, with some tasks undertaken by specialist contractors as required.

Church.

Our church kitchen has been replaced, the majority of the cost paid for by two significant donations.

This new updated kitchen, definitely improves the appearance of our church and will serve the church well for many years,

The only outstanding work in the kitchen is to arrange for the walls and ceiling to be painted with special paint.

General servicing.

Church bells

Alan Gisby said that the church bells were in generally good condition. Just routine maintenance required at present.

Roof alarm

Our roof alarm was checked, and the subscription was renewed in September 2024. We have also renewed the Guard Response Annual Retainer and Alarm Receiving Centre Subscription.

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024**

The church organ.

The church organ has had its annual tune up to keep it in good order for use at our services as well as weddings and funerals.

Tuning & adjustment of the organ took place on 30th July 2024 and 3rd December 2024.

The Church organ is used regularly, not only for Church services, but also for weddings and funerals. One visiting organist has advised that the organ will need major maintenance in the next 3-5 years.

Gas boilers and appliances were given their annual service.

The contractors attended site on 15/1/2024 to carry out the annual boiler servicing, boiler room health check and full site gas tests.

All works were completed and left in working order. Certificates were issued on the day and a report will follow.

The contractors also cleaned the fan convactor heaters out within the church.

There was an issue with the Hall boiler during the year which was quickly repaired by the same company who carried out the servicing.

PAT Testing service has been carried out by electric specialists, UK Management Ltd.

Our utility contracts were renewed this year.

The church roof alarm servicing has been carried out.

November 2023 and February 2025.

Fire extinguishers servicing has been carried out.

The fire extinguishers were serviced on the 10th May 2024.

Fire alarms have all been checked.

General maintenance.

Gutter clearance has been carried out with further clearances where required on a number of occasions.

The north side gutter was recently cleaned and painted with Hammerite, further work is likely to be required, following the architects report. .

Further investigation looking at preventative measures are ongoing to some guttering by the church tower which keeps getting blocked by pigeon detritus and is causing damage to the ceiling in the church.

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
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A Quinquennial survey is to be carried out on Thursday 03 April 2025, where these and other issues can be looked at and forwarded to the PCC for action.

Other items, non-fabric.

We have appointed John Bailey as our new Architect and look forward to working with him in the care of our church. His first inspection will be for our Quinquennial Inspection on the 3rd April 2025.

New Bibles and covers, purchased December 2024
150 CSB Church Bible, Anglicised Edition, Black Hardcover
Format: Hardback 9781087762388

New tie mic purchased for the church sound system.

We purchased a large 75" screen television and surround sound system during 2024, for the hall, to be used for educational and worship purposes.

Mower parts and petrol purchased.

Digital Giving.

We applied for a new free Payaz Giving station, which accepts contactless donation payments, through a Diocese funded scheme.

We were successful in our application and on 19th June, Richard Allen collected our device. This replaces our small "Sum-up" machine. The new one is not only bigger to attract attention but offers more flexibility to visitors who may wish to make a donation to the church.

Church Wardens comments.

The year 2024 through to now has not been without its challenges where money is scarce, parish shares must be met, but repairs still need to be carried out and our building maintained.

As Church Wardens, Peter and I are aware much of this work is carried out by volunteers for which we are extremely grateful.

We greatly appreciate all the people that give up their free time, to help within the church, whether it be PCC, admin, building and ground maintenance, cleaning, tech support, serving tea and coffee, leading fellowship or music groups, or offering pastoral or prayer support, and much more. It helps us to work together for God within our local community.

Church Wardens.
Peter Goodwin
Richard Allen

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
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Tuesday Tots

We meet weekly during term time and start at 9.15am until 11am and charge £3 per family.

The first hour is about play. There are a number of different toys for the children to play with: sit in cars, prams and buggies and much more. We offer the opportunity for imaginative play with a garage and cars and small world play. We have a corner set up for mothers with babies and we have an area where the children can dig and pour using cereals such as porridge oats or rice crispies.

The adults are offered a hot drink and biscuit at 10am after which we clear up ready for a bible story and singing. The children will have made a craft item related to the story.

At harvest, Christmas, Easter and the end of the summer term we go over to the church to build the link with the church and for Tom to share a short creative message or story.

The age range of the children has gone down mainly due to parents now having access to playgroup/nursery places from the age of 2, so we have had to look at the type of toys and activities we offer to reflect this age group.

However we have a steady number attending and we do get positive feedback from the adults that come. It is a lovely morning for the children to play along side other children and an opportunity for parents and grandparents and us to have a chat together.

Please do speak to us if you are interested in helping the Tuesday Tots team.
A Nuss and K Bienvenu

Deanery Synod

Our lay members this year were Mark Wenn and David Hamilton. Tom attends as a member of deanery clergy. This provides the PCC with an important link between the parish and the wider structures of the church. St Margaret's makes a small annual financial contribution towards the running costs and finances of the synod (£9).

In 2024, Tom was elected as a representative of Thurrock Deanery to diocesan synod.

The deanery continues to have a presence at the Orsett Show, seeking new and creative ways of working together at the event to engage with people. Two people joined our church in 2024 as a result of our presence at the Orsett Show.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. Our clergy and other members have visited all church members who cannot travel, to chat and pray with them or to celebrate communion with them either at their homes or in hospital.

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Mission and Evangelism

Mission and evangelism lie at the heart of the work Jesus gave his church to do, and a church stays healthy by sticking to the task! We have sought to make mission and evangelism a priority.

The Open the Book team have continued to bring the stories and message of the Bible to our local primary schools. Tuesday Tots is a ministry that shares the message of Jesus with toddlers and parents, with visits into the church to mark Christmas, Easter and the end of term.

We realised the need to build stronger relationships with our local community and our Car Boot Sales have brought people together.

In spring 2024 we began working with other local churches on a shared mission initiative and did a Good Friday Giveaway with our neighbours at Gateway People's Centre.

We ran the Hope Explored Course twice once in May-June and again in November.

In July we had a visit from Geoff and Caroline Shane, who represent mission organisation Agape UK. They helped us to think about the ways we can be faith-sharers.

Open The Book

Our ministry is working as a group to share Bible stories with children and in local primary schools. Bible Society's Open The Book programme uses The Storytelling bible written by Bob Hartman. It holds 90 bible Stories from Genesis to Revelation. Every Thursday in school terms our team of Storytellers presents a story to all Key stage 1 children in the hall at Stanford-le-Hope School. Teaching staff and class assistants also attend. Miss Glandfield, Head teacher of Stanford School welcomes and supports us. Open the Book helps school to meet statutory collective worship requirements and we are a link between school and St Margaret's church. Open The Book is storytelling, so children of all Faiths – or those with none can hear, watch and enjoy Bible stories for their own sake.

Our team has changed in this past year with two Storytellers no longer able to help us, and one new member. We are thankful for the support of our church Family through prayer and help with resources. We constantly seek more Storytellers. Please consider giving an hour of your time on a Thursday morning 8.30 to 9.30am.

Ecumenical Relationships

We are grateful to the United Benefice of Corringham and Fobbing for all the support shown to us supporting the bereaved.

Tom continues to meet regularly with the ministers and leaders of other local churches in Stanford-le-Hope and Corringham. Some church members also support the monthly prayer walks organised by Proximity Church.

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
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Vicar's report

The past year has been a time of great blessing for us at St Margaret's. We have so much to thank God for.

At a time when the Church of England continues to be divided over basic questions of biblical truth and the authority of scripture, we are extremely thankful to God for the new Bishop of Bradwell Adam Atkinson, who oversees our episcopal area within Chelmsford Diocese and holds the historic orthodox Anglican position in relation to marriage and human sexuality. We have already benefited from Bishop Adam's ministry and welcomed him to Saint Margaret's for two of our most joyful services this year. In June Bishop Adam came for a Sunday afternoon service of baptism and confirmation at which five of our young people and three adults were baptised and confirmed. We celebrated with Adam in God's presence that new and growing faith were being expressed in our church family.

Bishop Adam returned on December 22nd to dedicate and bless 150 new church Bibles. It made for such a festive and joyful end to the year. Throughout November our church family had been raising money to replace our worn burgundy NIV bibles, in order to make sure everyone who comes to church has a copy of the Bible in front of them. People were so generous to donate whatever they could to pay for 150 new CSB (Christian Standard) Bibles. Volunteers then gave up time to cover and wrap the Bibles, so that we could all unwrap a Bible in the service, as our Christmas gift to St Margaret's. The whole endeavour demonstrated the increasingly high value our church family place on being able to hear and read God's word.

The appetite for meeting to worship, learn and pray together have been seen through the steady numbers attending Thursday lunchtime Holy Communion (between 15-20), the increase in people attending both our midweek fellowship groups and our monthly prayer and praise lunch, and the start of a new Tuesday evening compline service.

We praise God that our congregation grew in 2024, with several younger people now coming weekly as regular members of the church. Not only are our newer members eager to learn more about the life and way of Christ, but they also have gifts, skills and a fresh perspective to add to those we already have in the church family. God is blessing us through all these new people! And so we must make space for our newer members to play the part God has for them to play here, each according to their ability, so that we can receive the blessing that God intends for us and our town through them. As just one example, I am particularly grateful to Donna Tough for taking on the role of Parish Safeguarding Officer (see Safeguarding Report) to work alongside Denise Wenn, DBS recruiter, myself and the PCC.

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
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Partnerships and co-operation have been crucial to things working. I thank the wardens and PCC for a constructive and collaborative approach to leading the church this past year. I take this opportunity to thank Peter Goodwin for serving 4 years as church warden (and another 5 before that on PCC!) and for the commitment both he and Richard Allen have shown to God's work here. There are many other 'partnerships' that help church run smoothly, and we thank everyone who leads a team, whether it be care of the grounds, building maintenance, fellowship groups, cleaning, music (etc!) for their commitment to involving and working with others. We also rely on partnerships with people outside our immediate church family, especially for specialist skills. Last year we were blessed by the help that a locally based surveyor, Mr Steve Richards, gave us and trust that Steve will be able to work alongside our new architect Mr John Bailey to address the building issues we have, not least the leak visible above the font.

In February 2024 the PCC took the decision to pay our parish share contributions via the Ephesian Fund, a trust set up by CEEC (the Church of England Evangelical Council) to facilitate payments to the diocese that set certain conditions on what our contributions can be used for. This ensures that a certain amount of income received by Chelmsford diocese will continue to be spent on evangelical and orthodox parish ministries, at a time when such ministries feel somewhat marginalised. Chelmsford Diocese have reiterated that they welcome parishes making their share payments through the Ephesian Fund.

For the purposes of this APCM, I would particularly like to thank Mr Alastair Taylor for acting as independent examiner of our church accounts, which are presented to the church in this report. We continue to encourage all our members to support the ongoing mission and work of the church, and particularly commend the Parish Giving Scheme as the most effective way of giving regularly to St Margaret's. Thank you to Janice Wilkins for acting as church treasurer and everyone who contributes generously towards the significant costs of ministry and buildings maintenance, and to everyone who gives themselves wholeheartedly to the work of the Lord. The sacrifices we make for the sake of the gospel, are never in vain! Let's press on together and expect wonderful things in the year ahead.

Rev Tom Rout
Priest in Charge.

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
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for the year ended 31 December 2024**

Safeguarding

The PCC are committed to following the safer recruitment process for leaders and volunteers, and we will continue to emphasise the importance of our safeguarding policy, which is the national House of Bishops' Safeguarding Policy and practice guidance.

All volunteers are required to complete safeguarding training appropriate to their role.

Recruitment to all church roles follows the recommended "Safer Recruitment" process.

Leaders in some areas may require DBS checks and Confidential Declarations, Denise Wenn is able to assist with the application process.

Safeguarding training and DBS certificates must be refreshed every 3 years.

By the end of 2024 we had almost completed the recruitment of a new Parish Safeguarding Officer, pending references. These were received early in the new year and so the PCC was able to complete the appointment of Miss Donna Tough as PSO. We are grateful to Donna for taking up this vital role.

Fellowship Groups

Over the past year, Fellowship Groups at St Margaret's have provided opportunities for deeper connection, spiritual growth, and practical application of God's Word. In late 2023, we were able to expand from two groups to three, and as of early 2025 we now have four groups meeting regularly every fortnight. This latest group was formed by some of the participants from the "God's Big Picture" and the "Hope Explored" courses, and marks an encouraging step in welcoming and integrating people into ongoing discipleship. The newer Fellowship Groups meet on Thursday evenings, which has proved particularly helpful for those of working age who may find daytime commitments difficult.

At a few times throughout the last year, all St Margaret's fellowship groups have followed a shared teaching pattern, engaging more deeply with the Sunday sermon series. In June and July 2024, we explored the book of Jonah together, and more recently, from January to March 2025, we went through some studies in Exodus. This consistency has allowed for richer discussions and a stronger sense of unity across all the different Fellowship Groups at St Margaret's, and is something we will continue to do going forward.

Each Fellowship Group is grounded in three key principles: being Bible-centred, relationship-focused, and application-driven. As we look ahead, we are thankful for the ways God is growing this ministry, and we are excited to see how He will continue to use them to build up His church. Please pray for God to give the right capability and capacity to existing leaders and future leaders, as Fellowship Groups continue to grow and develop.

**St. Margaret's Parish Church Stanford-le-Hope with Mucking
Annual Report of the Parochial Church Council (continued)
for the year ended 31 December 2024**

Financial review


Total receipts on ordinary unrestricted funds were £93,477 and are detailed in the financial statements. In 2023 this figure was £92,388 and is an increase of 1%. Voluntary income on ordinary unrestricted funds during the year excluding tax recoverable was £52,203 and in 2023 was £49,713. A further £8,925 was received from Gift Aid (£8,433 in 2023).


£100,431 was spent from unrestricted funds to provide the Christian ministry from St. Margaret's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy. The PCC paid a part Parish Share of £56,000. In 2023 this figure was £50,000.

The result for the year was a net movement in funds of (£6,972). After transfers to other funds the balance carried forward at 31 December 2024 for unrestricted funds was £26,203.

It is our policy to invest our funds balances with the COIF Charities Investment Fund.

Approved by the PCC on 24th April 2025 and signed on their behalf by Tom Rout (Priest in Charge) and Peter Goodwin (Church Warden).

Signed 
Tom Rout

Signed 
Peter Goodwin

**Independent examiner's report to the PCC of
St. Margaret's Parish Church Stanford-le-Hope with Mucking
for the year ended 31 December 2024**

Respective responsibilities of trustees and examiner

The members of the PCC consider that an audit is not required for this year (under the Charities Act 2011) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Charities Act 2011);
- follow the procedures laid down in the general directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- State whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act.or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

These financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.



Alastair Taylor FCCA
33 Prospect Avenue
Stanford-le-Hope
SS17 0NH

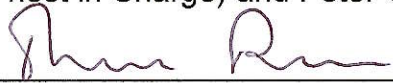
St. Margaret's Parish Church Stanford-le-Hope with Mucking
Statement of financial activities
for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2024 Total Funds	2023 Total Funds
		£	£	£	£	£
Incoming Resources						
Voluntary income	2(a)	61,128	1,000	-	62,128	58,146
Activities for generating funds	2(b)	30,453	-	-	30,453	29,719
Income from investments	2(c)	226	-	51	277	346
Church activities	2(d)	1,670	-	-	1,670	4,808
Other incoming resources	2(e)	-	-	-	-	-
Total incoming resources		93,477	1,000	51	94,528	93,019
Resources expended						
Fundraising trading costs	3(b)	263	-	-	263	455
Church activities	3(a)	100,168	1,069	-	101,237	99,855
Governance costs	3(c)	-	-	-	-	-
Total resources expended		100,431	1,069	0	101,500	100,310
Net incoming/(outgoing) resources before transfers		(6,954)	(69)	51	(6,972)	(7,291)
Gross transfers between funds		-	-	-	-	-
Net incoming/outgoing resources before other recognised gains & losses		(6,954)	(69)	51	(6,972)	(7,291)
Other recognised gains/(losses)						
Gain on investment asset		-	-	-	-	-
Net movement in funds		(6,954)	(69)	51	(6,972)	(7,291)
Total funds brought forward 1 January		33,157	1,366	2,244	36,767	44,058
Total funds carried forward 31 December		26,203	1,297	2,295	29,795	36,767

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Balance sheet
as at 31 December 2024

	Note	2024 £	£	2023 £	£
Fixed assets					
Investments		<u>2,295</u>		<u>2,244</u>	
			2,295		2,244
Current assets					
Debtors	5	3,304		6,234	
Bank and cash		<u>25,654</u>		<u>29,458</u>	
		28,958		35,692	
Current liabilities					
Creditors: amounts falling due within one year	6	<u>1,458</u>		<u>1,169</u>	
Net current assets			<u>27,500</u>		<u>34,523</u>
Total assets less current liabilities			29,795		36,767
Creditors: amounts falling due after one year	7		-		-
Total net assets			<u>29,795</u>		<u>36,767</u>
Parish funds					
Unrestricted	8		26,202		33,157
Restricted	8		1,298		1,366
Endowment	8		<u>2,295</u>		<u>2,244</u>
			<u>29,795</u>		<u>36,767</u>

Approved by the Parochial Church Council on 24th April 2025 and signed on its behalf by Tom Rout (Priest in Charge) and Peter Goodwin (Church Warden)

Signed 
Tom Rout – Priest in Charge

Signed 
Peter Goodwin – Church Warden

The notes on pages 18 to 26 form part of these accounts.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts
for the year ended 31 December 2024

1. Accounting policies

a) Basis of preparation

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention; investment assets are shown at cost. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

b) Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established. St Margaret's has one such fund – The Elizabeth Davidson Fund, managed by COIF, the interest of which is paid into the General Fund.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds as well as unrestricted funds designated for a particular use by the PCC, which can be used for PCC ordinary purposes.

c) Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received, on an annual basis, usually at the end of the year. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

1. Accounting policies (continued)

d) Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that created a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid. All other expenditure is generally recognised when it is incurred and is accounted for gross.

e) Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2019 there is insufficient cost information available and therefore such assets are not valued in the accounts. Subsequently no individual item has cost more than £5,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £5,000 or less are written off when the asset is acquired.

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

2. Incoming resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Funds 2023 £
2(a) Voluntary income					
Planned giving	38,304	-	-	38,304	35,999
Tax recoverable	8,925	-	-	8,925	8,433
Collections	5,795	-	-	5,795	5,884
Legacies	3,000	-	-	3,000	-
Grants	-	-	-	-	950
Donations, appeals etc.	5,104	1,000	-	6,104	6,880
Other voluntary income	-	-	-	-	-
	61,128	1,000	-	62,128	58,146
2(b) Activities for generating funds					
Fetes & other general fundraising	861	-	-	861	1,147
Magazine & bookstall income	3	-	-	3	-
Hall/Car Park rental income	29,589	-	-	29,589	28,572
	30,453	-	-	30,453	29,719
2(c) Income from investments					
Dividends and interest including tax recoverable	226	-	51	277	346
2(d) Income from church activities					
Weddings & funerals	1,670	-	-	1,670	4,808
	1,670	-	-	1,670	4,808
2(e) Other incoming resources					
Insurance claim	-	-	-	-	-
Refund	-	-	-	-	-
	-	-	-	-	-
Total incoming resources	93,477	1,000	51	94,528	93,019

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

3. Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Funds 2023 £
3(a) Church activities					
<u>Missionary and charitable giving</u>					
Planned donations / Tithe grants	0	0	0	0	331
	0	0	0	0	331
<u>Ministry</u>					
Parish share costs	56,000	0	0	56,000	50,000
Clergy expenses	508			508	135
	56,508	0	0	56,508	50,135
<u>Establishment costs</u>					
Rectory cost	0	0	0	0	0
<i>Church building</i>					
Running costs	8,917	0	0	8,917	11,506
Maintenance costs	8,409	1,000	0	9,409	4,398
Service upkeep	1,965	69	0	2,034	1,570
<i>Hall building</i>					
Running costs	7,734	0	0	7,734	7,606
Maintenance costs	1,862	0	0	1,862	9,583
	28,887	1,069		29,956	34,663

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

3. Resources expended (continued)

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Funds 2023 £
3(a) <u>Miscellaneous costs</u>					
Administration	4,701	-	-	4,701	4,621
Training	161	-	-	161	0
Young People	124	-	-	124	272
	<hr/> 4,986	<hr/> -	<hr/> -	<hr/> 4,986	<hr/> 4,893
<u>Other costs</u>					
Wages	9,600	-	-	9,600	9,600
Other people costs	187	-	-	187	233
Sundry costs					
	<hr/> 9,787	<hr/> -	<hr/> -	<hr/> 9,787	<hr/> 9,833
	<hr/> 100,168	<hr/> 1,069	<hr/> -	<hr/> 101,237	<hr/> 99,855
3(b) <u>Fund-raising trading costs</u>					
Fundraising & advertising	263	-	-	263	455
Magazine & bookstall					
	<hr/> 263	<hr/> -	<hr/> -	<hr/> 263	<hr/> 455
3(c) <u>Governance costs</u>					
Independent examiner's fees	0	0		0	0
Other recognised gains/(losses)					
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/> -
Total resources expended	<hr/> 100,431	<hr/> 1,069	<hr/>	<hr/> 101,500	<hr/> 100,310

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

4. (a) Staff costs

	Total 2024 £	Total 2023 £
Salaries	9,600	9,600
Social Security Costs	0	0
Payroll Processing Costs	489	484
Wages & NI	<u>10,089</u>	<u>10,084</u>

The average number of employees was 1.
No employee received emoluments of £60,000 or above.

(b) Payments to PCC members

A small immaterial portion of the expenses paid to the incumbent may have related to their services as a member of the PCC.

5. Debtors

	2024 £	2023 £
Hall Rental income	0	140
Tax Recoverable	3,340	5,034
Voluntary income	0	1,060
	<u>3,340</u>	<u>6,234</u>

6. Creditors: amounts falling due within one year

	2024 £	2023 £
Weddings & Funerals	458	1,169
Parish Share	1,000	-
	<u>1,458</u>	<u>1,169</u>

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

7. Creditors: amounts falling due after more than one year

2024	2023
£Nil	£Nil

8. Funds

The restricted funds comprise the following:

- a) *Flower Fund. This relates to funds specifically for the purchase of Flowers for decoration of the church building.*
- b) *Buildings Maintenance Fund. This fund relates to funds specifically for improvements and maintenance of the Buildings and Grounds.*

The endowment funds comprise the following:

- c) *The Elizabeth Davidson Fund. This is managed by COIF; the interest from the endowment is used for Children's work.*

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

8. Funds (continued)

There are also three designated funds as detailed below, in addition to the General Fund, that are part of unrestricted funds. The designated funds have been designated for a particular use by the PCC. All unrestricted funds can be used for PCC ordinary purposes.

Fund movements

	Balance at 01/01/2024 £	Incoming resources £	(Resources expended) £	Transfers £	Balance at 31/12/2024 £
Unrestricted Funds					
Buildings Maintenance	1,036	3,000	(4,036)	-	0
Rector's Discretionary	861	-	-	-	861
General Fund	31,260	90,477	(96,395)	-	25,342
	33,157	93,477	(100,431)	-	26,203
Restricted Funds					
Buildings Maintenance Fund	98	1,000	(1,000)	0	98
Flower Fund	1,268	-	(69)	-	1,199
	1,366	1,000	(1,069)	-	1,297
Endowment Funds					
The Elizabeth Davidson Fund	2,244	51	-	-	2,295
	2,244	51	-	-	2,295

St. Margaret's Parish Church Stanford-le-Hope with Mucking
Notes to the accounts (continued)
for the year ended 31 December 2024

8. Analysis of net assets by fund

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Funds 2023 £
Tangible fixed assets	-	-	-	-	-
Investment fixed assets	-	-	2,295	2,295	2,244
Current assets	27,203	1,297	-	28,500	35,692
Liabilities				-	
-falling due within one year	(1,000)	-	-	(1,000)	(1,169)
-falling after one year	-	-	-	-	-
	26,203	1,297	2,295	29,795	36,767