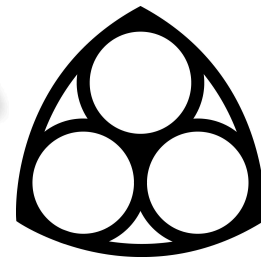


# Parish of Walthamstow

**St Gabriel's | St Luke's | St Mary's**

## Annual Report 2025



**ST MARY'S  
WALTHAMSTOW**

## **Team Rector's Report - Rev Vanessa Conant**

The Annual Report - and the Annual Meeting which accompanies it - are always opportunities for gratitude. Thanks be to God for His faithfulness and love to us as church communities, working together to serve Him in Walthamstow. Thanks be to God for his nearness to us in times of sorrow and of joy. Thanks be to God for the gift of one another and for the blessing it is to be church community with one another, seeing the presence of Christ in each other and witnessing how the Holy Spirit is moving amongst us to bring new life and growth.

This year, of course, I have even more reason for gratitude. Your generosity and kindness as churches enabled me to take almost a year of parental leave and to welcome two children to our family. This has been a gift and a privilege in and of itself. But perhaps even more precious to me has been the way you have welcomed our children into the life of the church - making sure that they have a home among you where they are treasured and nurtured and loved. I am so grateful for that every Sunday morning as I watch my daughter dance with abandon to the worship music or my son chase his friends around the building during coffee time. Cameron and I have been loved and supported, encouraged and cared for with such tenderness and kindness. I will forever be grateful.

And with this comes thankfulness for the ministry of my colleagues - ordained and lay. I must begin with my deepest gratitude to Tim Scott. I am not sure there is a stranger or more complex job than being a cover Team Rector - you have to hold, lead, guide and nurture, all whilst the Team Rector sits in the congregation. It is testament to Tim's character, wisdom and leadership that this has felt natural, joyful and a blessing. It is demanding to make sense of a complex parish in a short space of time, to make connections and to do the work all on part-time hours but Tim has managed to build strong relationships, to enable growth and to be a friend, encourager and loving counsel to me and to others. Please join me in thanking him.

And together with Tim, my clergy colleagues have been steadfast, dedicated and selfless in their service. Rev Jacintha Danaswamy has done an incredible job of leading and sustaining numerous ministries across the parish whilst also caring for and developing the leadership of many people in our congregation. We are so blessed to have such a gifted curate. Rev Andrew Stewart has led St Gabriel's with wisdom, commitment and love and given the wider parish the benefit of his extraordinary writing gift through his reflections and his gentle yet powerful leadership of Morning Prayer.

I will say more about the staff team in the coming section but I want to express my deep gratitude to the whole team who have worked so hard in the past year - moving forward with a vision for the building, communicating our hopes and plans or developing new connections with our community.

Thanks are also due to our wardens, Natalie Burwell and Nevil Osborne. Transition years are always demanding in different ways and our wardens have provided consistent, steady and wise leadership throughout this time of change. I am deeply thankful for their kindness, for their leadership within the congregation and for their many gifts and skills which encourage and strengthen our life together.

Finally, thanks to you, the people of God, who make being a priest of this Parish such a joy and a privilege. In my year as a member of the congregation, I delighted to be a part of the church in a new and distinct way. I learned a great deal from you, I hope I have matured as a Christian. Thank you for the way in which you serve, for your joy in Jesus Christ, for your longing to grow in knowledge and love of him and for the way in which that inspires and builds faith. As I prepare to mark ten years in this parish in July, I give thanks for God's call to Walthamstow and for the great blessing it is to serve here.

One of the great delights of serving here is that there is always so much happening. As we look to the future, new life is springing up everywhere and our task is principally to discern where God might be calling us. There are practical challenges and opportunities - to ensure our buildings are net zero by 2030, and that all our buildings are both fit for purpose and able to support our vision for ministry. We are constantly working to find sustainable ways to operate and constantly seeking wisdom to balance the many different needs of our buildings and our communities.

There are also questions of resource. As ministries grow or develop, how do we ensure we have the right people and financial resources to enable them to flourish? How do we also continue the work of Rev Alan Moss, building on the relationships and connections he established?

And at the heart of all of it is how we express and live out our devotion to God: Father, Son and Holy Spirit. How are we a community which continues to make Jesus known and to enable people to become disciples? How are we churches where people can encounter Christ for the first time while those who have known him for a lifetime can still find ways to deepen their faith?

I return to the role of Team Rector without the answers to these questions but with a hunger to prayerfully, joyfully and faithfully seek God's guidance. I am so thankful that we do this together.

## **Report from Cover Team Rector - Rev Tim Scott**

Vanessa has generously asked me to write a report on my time as Cover Team Rector from March 2024 to February 2025.

My overwhelming feeling is one of enormous gratitude. Gratitude for the privilege of being involved in the leadership of the life of the Walthamstow Parish at a significant time of change and gratitude for the people that I have got to know during that time. I enjoyed my time as your Cover Team Rector!

I have learnt that it's one thing to approach a role with certain priorities, but another to see whether any of those have been achieved! I said that one of my priorities was to 'clarify pathways for people who are seeking to know more about Jesus and the Christian faith'. I still believe that is really important, but I'm not sure how successful I was! It has taken the return of Vanessa to pick this up with the running of the 'Discovering Christianity' course beginning in May.

It also became clear to me that it was not the right time for a review of decision-making structures within the parish (my second priority) but we had a good discussion at PCC and agreed spending limits for some decisions.

I want to pay tribute and thank the whole of the Staff Team for their support to me during the past year. To manage, operate, maintain and develop the potential of buildings and green spaces across the parish, together with the worship and pastoral care that goes on, is complex and demanding. The Staff Team, alongside dedicated volunteers, work extremely hard and are utterly committed and it has been a privilege to work as part of such a Team. I also want to thank the Wardens and PCC for their hard work during this past year.

During this past year there have been times of transition and joy, including the priesting of Jacintha and her first communion service. It has been a joy to see her continue to grow in her ministry at St. Mary's and St. Gabriel's and to have worked alongside Andrew in supporting her training. During the year Ola Franklin was granted 'Permission to Officiate' and we are so grateful for all that she brings. We were also able to celebrate and give thanks for the work of Alan Moss and wished him well as he took on a wider brief within the Diocese. He is much missed but we continue to work closely with Worth Unlimited as we explore ways of best serving our community, including building on the links we have with schools across the parish. 2024 also saw the arrival of Ruttle and Rowe as Cafe Partners at St. Mary's and we are grateful for all they do. We are also grateful to David and Janie Beales who have been accompanying the discernment process for St. Luke's.

It has been really encouraging to see the congregations continue to grow, attracting people of all ages. A variety of people are involved in leading parts of worship and creating a welcoming community and new people have come forward to volunteer for things (which still continues to be a challenge for almost every church!). It's been moving to see the way people have supported each other through times of illness, sadness and grief and also the way people have celebrated times of joy. It's been encouraging to see the engagement with the wider community continuing to be a focus in a whole range of ways and partnerships, including with the Forest Churches Emergency Night Shelter and The Christian Kitchen and through events such as the Summer Festival or occasions like Carol Singing in Wood Street. We have built links with a Care Home in the parish and the work of the Walthamstow Welcomes Cafe is becoming ever more in demand. I met a number of people for whom this work was really significant. In addition the continued involvement in Community Organising is an important part of the life of the parish. During the past year we also continued to grapple with environmental issues and the need to respond to climate change and I am grateful for all those who put much work into a Climate Sunday service as well as drawing our attention to ways of being involved in wider action and campaigns.

What we do, we do in response to God's love for us. But it takes a huge amount of hard work and also costs money! These are demanding financial times for many people and that is true for the parish as a whole, but the direction of travel seems to be encouraging. I am so grateful for those who kept an eye on finances within the parish and also I thank God and wish to say thank you to the many people who responded so generously to the financial pressures on the parish.

When we returned to Walthamstow eighteen months ago, I could never have dreamt of having the privilege of being Cover Team Rector nor indeed the opportunity now to continue to keep links with the ministry of the parish. We are very fortunate to have Vanessa as our Team Rector and she has my full support. I am so grateful for her support, encouragement and generosity to me and I look forward to continuing to be part of the life of the Walthamstow Parish and the Deanery of Waltham Forest. And to all of you a huge thank you for your love, support, encouragement and prayers for Linda and I.

Tim Scott.

## 1. Governance

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### PCC (Parochial Church Council)

#### Ex-officio:

Clergy	Wardens	Deanery Synod	Readers
Rev Vanessa Conant (on leave March 2024-February 2025)	Natalie Burwell	Mike Forbes	Rob Duddridge (Reader)
Rev Jacintha Danaswamy (From Sept 2023)	Nevil Osborne (St Mary's)	Isobel Gordon	
Rev Andrew Stewart	Laurence Jones (St Gabriel's)	Donna Gwilliams	
	William Daley (St Gabriel's)		
Rev Tim Scott (Cover Team Rector March 2024-February 2025)	Tim Coles (St Luke's)		
Rev Alan Moss (until December 2024)	Donna Gwilliams (St Luke's)		

#### PCC Members:

Ava Blake; Dane McFarlane; Donna Bart; Ian Drury; Jen Damant; Johanna Talbott; Liz Davies (**Secretary**) Martin Kearney (**Treasurer**); Meg Wordsworth; Michael Forbes; Oliver Elgie; Tim Coles. We give thanks for all who have served in the last year.

We want to give thanks, in particular, for Laurence Jones, who stands down as warden of St Gabriel's. Laurence has served both St Gabriel's and the wider parish with dedication and commitment - agreeing to remain as warden while we considered wider building work. Our sincere thanks and good wishes to Laurence. We also want to thank Tim Coles and Donna Gwilliams whose ministry as church wardens has been unfailingly committed, faithful and generous.

## Summary of PCC Meetings 2024/2025 - by Rev Tim Scott.

The PCC met five times during 2024. At each of the meetings there was a report on Safeguarding, Health and Safety and Finance. Throughout the year the PCC have been kept informed about the discernment process relating to St. Luke's. Among other items discussed or noted were:

5th: February: -Break-ins at St. Mary's

-Prayers of Love and Faith

-Plans for the Team Rector's adoption leave

15th. April: -Installation of a new kitchen in Welcome Centre lounge

-Hire charges

-Approval of the draft Annual Report

-Staff changes and new partner for cafe with the closure of Froth and

Rind

17th. June: -Agreement in principle to Ruttle and Rowe being new cafe partner noted

-Annual Review of Safeguarding policy

-St. Mary's Festival

-Heritage Lottery Fund Update

-St. Gabriel's fabric and repairs

-Decision making structures

23rd. Sept. -Faculty and licence for Ruttle and Rowe noted

-Environmental Health relating to St. Gabriel's

-Wood Street Licence

-Spending limits

-Display of national, political or ideological flags outside parish

buildings

-Net Zero targets in line with C of E 2030 commitment

-Strategic Development Fund update relating to work of Alan Moss

18th. Nov. - Update on giving

-Budget approval

- Further update and discussion on Alan Moss's work

31. Mar - Update on St Luke's discernment and way forward

- Consideration of practical matters - CCTV, Churchyard and new financial arrangements around payroll

There was an additional on- line meeting of the PCC on 13th May for the purpose of gaining agreement to the petitioning for the licence for Ruttle and Rowe, which was agreed. The decision was noted at the in- person meeting on 17th. June.

Full minutes of the meetings are available.

### **Electoral Roll Report - Vanessa Conant**

The Electoral Roll is sometimes seen as a 'membership list' for those who worship in one of the Parish of Walthamstow's three worshipping communities. Being part of the electoral roll can give a sense of belonging and also provides the opportunity to vote at the Annual Parochial Church Meeting. This year, along with all churches in the Church of England, the Electoral Roll begins afresh and so we have been working hard to ensure all our members have had the opportunity to join the new roll. It has been deeply heartening to see both returning members rejoin and to welcome many new people. We are seeing growth across both St Mary's and St Gabriel's and we give thanks for the people God is bringing to our churches.

Louise Wallis has worked tirelessly to prepare the electoral roll in this transition year. We are hugely grateful for her dedication and skill. Martin Kearney is Electoral Roll Officer for St Gabriel's and Geoff Fisher for St. Luke's.

### **Deanery Synod Report**

Synod comprises all clergy and elected laity in Waltham Forest Deanery. It has met four times since the 2024 APCM report was written. Last year, Bishop Guli appointed Revd. Dr. Sue Lucas, Team Rector in the Easter Ham Team Ministry, in the Newham Deanery, as Area Dean of Waltham Forest for coming year. Sue served wonderfully as Area Dean and we are extremely grateful for her ministry, In December 2024, she was appointed as the Archdeacon of Southend and our prayers and love go with her as she begins this new ministry. We are also grateful to all Deanery Synod Representatives, Donna Gwilliams, Isobel Gordon and Mike Forbes.

In April 2024, Bishop Guli was able to visit the Waltham Forest Deanery Synod for the first time since becoming Bishop of Chelmsford. She shared something of her story and her vision for the Diocese of Chelmsford. In June, the Bishop of Barking, Rt Revd Lynne Cullens, attended Synod and responded to questions regarding the Living in Love and Faith process (the church's discussion of matters of identity, sexuality, marriage and relationships). In July, there was an extraordinary meeting of Synod to discuss the possibilities and developments around 'SMIIB', a Church of England



funding stream for mission and ministry. In September, Nathan Medhurst addressed Deanery Synod to discuss the work of the Diocesan Advisory Committee (DAC) and the Church Buildings Team. This team exists to support churches with whatever is needed in their buildings and with fundraising and faculty applications. In November, the Deanery Synod received a fascinating presentation from Revd Becca Rogers who described her work with Traveller communities and the challenges those communities face. In March, Mike Forbes updated Synod as to the work of the Diocesan Environment team and the Eco Church programme.

### **Safeguarding Report - Emma Clements. Parish Safeguarding Officer.**

As a parish, we take seriously our responsibilities to keep everyone safe. It is both our solemn duty and a helpful question to enable us to . We are constantly reviewing and considering how best to ensure the flourishing of all members of our congregation. This includes reflecting on both our processes (ensuring that all documentation, training and systems are working well) and on the culture we create. We often say that safeguarding is everyone's responsibility and so our aim to is to build an environment where every member feels confident and able to report safeguarding concerns or to help us improve our practice.

Emma is our Parish Safeguarding Officer and you can email her at [safeguarding@stmaryswalthamstow.org](mailto:safeguarding@stmaryswalthamstow.org) if you have any questions or concerns. Emma works with the PCC and clergy and liaises with the Safeguarding Team in the Diocese of Chelmsford who provide additional oversight, support and scrutiny. The Safeguarding Team in Chelmsford are responsible for providing safeguarding training and disseminating Church of England resources and guidance. We adhere to the House of Bishops Safeguarding Handbook and National Safeguarding Standards.

## 2. 2025 Financial Resources - Martin Kearney, Parish of Walthamstow Treasurer

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We have been very fortunate this year with all of the ups & downs of the economy, as people have given generously in time or money towards the work of our Parish in so many ways. We would not be able to do what we do without the continued support and commitment to the mission and ministry of our churches in the Parish of Walthamstow. Hopefully, 2025 should be better with all of our buildings being available for worship and hire which should help revenues increase.

Our Unrestricted Funds (income that does not have to be spent on a specific project / item) for 2024 was **£386,406** compared to 2023 where we received £333,085.

Whereas our expenditure for 2024 was **£388,303** compared to £297,539 for 2023. This means we have made a slight loss on our unrestricted funds of **£1,897**.

As for the Heritage Lottery Project, which progressed during 2024, we received another payment of **£299,999** from the Heritage Lottery Fund (a Restricted Fund) and had expenditure of **£104,969**. The final additional agreed payment will be received in early 2025. This has left us with **£195,030** surplus. As the Parish has to match-funds for this Project, the Parish received **£12,679** (in a VAT reclaim on listed buildings) and had expenditure of **£13,437**. This leaves a small deficit of **£758** with our matched funding.

It is important that we, as trustees and members of the church, always understand the financial position of our Parish and that we take every step possible, to ensure that we are good stewards and whatever monies received are spent wisely and frugally so that the Parish can flourish and keep in a good secure financial position.

### Making sense of the figures

The Parish has assets which can make our overall figures confusing at an initial glance. We have two buildings as our assets which are The Welcome Centre & St Gabriel's Family Centre (St Mary's Church & St Gabriel's Church are not our assets as the Church Commissioners own them, although we are responsible for the buildings upkeep. This means that our assets have the value of £1,656,126.

These assets are a wonderful gift to the Parish which gives us a huge responsibility

to keep those buildings safe & well maintained to enable us to hire them out to generate income. These buildings do not, of course, represent cash for our day-to-day operations that means we encounter greater challenges when trying to seek external funding for projects within the Parish. It is important, as a PCC and as a church, that we make the best use of these assets to ensure our continued financial viability for the Parish.

### **True financial position**

What is our real financial position? Well, the total Income for all funds, in 2024 was **£569,639** whilst our total expenditure against all funds was **£594,130**. This means that there is an overall **deficit** for all funds of **£24,491**.

### **Reserves Shortfall**

In 2024 spending from our capital, on the Heritage Project meant that our free reserves shows a substantial decrease, which ensures that our agreed 4 month required reserve policy is observed. This will change now that the project is completed.

### **Why is there an overall deficit?**

There is no simple answer to this question. Post-pandemic has changed the way people do church so giving has changed. Outside of the HF Project, expenditure is being kept to a minimum and the Parish has now expanded the number of staff employed. Expenditure in 2025 is still likely to increase due to changes in utility costs and increased building usage. Our current investment in our buildings is to ensure that they meet all Health & Safety rules meaning that they are safe to rent out.

### **What are we doing to improve the situation?**

There is always uncertainty as to what income the Parish will receive due to it being reliant on donations from the congregation and hires, so the PCC is asking for your prayers and support as we continue to seek ways to grow our parish financially and spiritually.

The PCC continues to make decisions as to the best way forward to keep our expenditure to a minimum, wherever possible. They constantly search for any grant-funding opportunities which would assist us with the operating costs of any new projects that the PCC decide to undertake like Youth and Children's Ministry.

We continue to encourage our communities to give to the work and ministry of the church as a response to God's generous provision to us.

## **What can everyone do?**

The first, and most important, thing that we ask you all to do is pray. Please pray especially for our PCC and those who are leading us to find diverse ways forward with our finances, that God gives us wisdom in our decision-making and in our thinking.

Please pray for the leadership of our churches as they continue to search for ways to sustain the long-term viability of our Parish.

If you consider one of the churches in our parish, to be your home, please, if you can, try and review the amount you are able to give regularly towards its life and ministry. You can donate regularly by creating a regular standing order, via the St Mary's website (Stripe) or by giving through the Parish Giving Scheme. If you are a taxpayer, please ensure you complete a Gift Aid form and return it to the Parish Treasurer. If you need any more information surrounding giving to the churches, please speak to the Parish Treasurer, or a member of the clergy team. Giving is a way of showing your appreciation of how faithful God is to us.

Finally, the PCC wants to thank everyone for their continued support towards the work of our Parish.

### 3. Staffing - Rev Vanessa Conant, Team Rector

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We are remarkably fortunate to have such a gifted and committed staff team who give their all to serve the Parish. I am so thankful to each member of the team who gave so much during my period of parental leave and who continues to work so tirelessly to care for the congregation, buildings and wider community. I am daily amazed by their creativity, energy, compassion and care. They are also a tremendous support to me personally and I am so thankful for their collegiality and wisdom.

I want to pay tribute to Dan Copperwheat, our Operations Manager, who took on many additional responsibilities while covering the period of adoption leave and who leads the work of redevelopment and maintenance of our building, income generation and operational management with generosity, grace and skill.

In December, we said goodbye to Rev Alan Moss as he took up the role of Estates Youth Missional Lead for the Diocese of Chelmsford. There is no doubt that this is a superb appointment and that Alan will be a huge blessing to the Diocese and to the wider church as he encourages, discerns, guides and inspires. There is also no doubt that his departure was a huge loss to St Mary's and the Parish. He has been a gift to us, treasured and loved. He is a superb preacher, skilled pastor, inspiring leader of mission and a dear friend. We are privileged to have received his ministry in these past three years and we give thanks to God for all that Alan has done.

I have already given thanks for the ministry of Rev Tim Scott as Cover Team Rector but I am also delighted to say that Tim remains part of our staff team and look forward to working with him in the coming years. I am so thankful for the many gifts Tim brings to our life together and for the joy and privilege of serving alongside him.

I am also thankful for the ministry of Rev Ola Franklin who has joined us in her retirement and already blesses us with her remarkable preaching gift and her gentle, insightful leading of worship.

Please join me in giving thanks for the staff team (words of encouragement are always valued!) and in praying for them as they serve:

John Chambers: Premises Manager

Cameron Conant: Marketing and Communications Officer

Dan Copperwheat: Parish Operations Manager

Tim Hewitt: Head Gardener

Jonathan Rathbone: Musical Director

Louise Wallis: Events Officer

Josie Wilson: Parish Administrator

Clergy: Rev Vanessa Conant, Rev Jacintha Danaswamy, Rev Tim Scott, Rev Andrew Stewart

## 4. Outreach Across the Parish

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### Walthamstow Welcomes Cafe - Sue and Tony Peacham

This year, we celebrated 3 years of the Walthamstow Welcomes cafe, an anniversary that also brought sadness as we remembered 3 years of the war in Ukraine, the beginning of the cafe. The cafe has offered a space 4 times a month - providing a listening ear, a cup of tea or coffee and gentle, unconditional support with confusing paperwork, form filling and access to the internet or further advice. We work closely with Waltham Forest's Early Help Team to be a signposting service and many of those who visit have commented on the warmth, kindness and sense of support they receive at the cafe.

We help our visitors complete a variety of application forms such as:

- PIP (Personal Independence Payments)
- Capability for Work
- Universal Credit Reviews
- Disabled Badge Applications
- Housing Applications
- Attendance Allowance
- Booking swimming lessons via an APP
- HMRC Self-Assessment enquiry
- Problems with Debt – via referrals to existing Debt Charities etc CAP, Crosslight, StepChange
- Disabled Freedom Pass

### Where do our visitors come from

Over 18 different agencies refer to people to the cafe. Our largest source of referrers are from the Social Prescribers network based in GP surgeries throughout LBWF but also receive referrals from the following:-

- Citizens Advice
- Job Centres
- Libraries
- NELFT – Mental Health Services

We are also getting visitors through recommendations from families and friends as we have been established for over 2 years. We have regular visitors coming for company and a warm welcome.

## **Increase in demand since August 2023**

Since the cafe opened, we have helped over 520 people and with the ongoing cost of living crisis, our visitor numbers are increasing.

- Last year we saw 50% more visitors compared to 2023. We saw a third more visitors at our Saturday sessions and two thirds more on a Wednesday.
- Between Oct and Dec last year our visitor numbers were up by 167% on the same 3 months in 2023.
- Whilst we see about 5 or 6 people at a session on average, we have seen as many as 10 to 13 at times.

We have been open every other week on Saturdays and Wednesday for 2 hr sessions in the morning but are now opening weekly on Wednesdays to meet demand. We have seen a particular increase in Wednesday visitors (63% increase in 2024) In the last quarter of 2024 we saw a 167% increase in visitor numbers over the same period in 2023.

## **Strategy Team – expanding and new support for visitors**

We are extremely grateful for the skilled and dedicated Strategy Team who meet every 6-8 weeks to review and develop the work of the cafe. Members of the cafe volunteer team, some of whom are also members of St Mary's and the PCC, meet to build on partnerships and consider resources for the cafe.

## **Volunteers**

The cafe wouldn't be possible without a brilliant team of volunteers who give of their time and skill so generously. We are so thankful for all they give. Working with the council, we have seen our team grow to 40 people and this has enabled us to expand our provision to offer a weekly service.

## **Future plans**

We give thanks to God for the opportunity to serve so many and for the tremendous growth in the cafe's ministry. We recognise that this is indicative of tremendous need and of the many challenges facing our community. With a volunteer team of over 40, the strategy team has rightly determined that the cafe needs to consider the appointment of a paid Co-ordinator who can manage volunteer recruitment and training and provide oversight and management of the cafe on a regular basis, in partnership with key volunteers. We are beginning a programme of fundraising to secure the funding for this role.

We are also looking to build the social media presence of the cafe so that local people know where they can access help.



## **Thank yous**

The Parish wants to give thanks for Sue and Tony Peacham whose remarkable leadership, dedication and love enables the cafe - and our volunteer teams - to flourish. We remain in awe of their vision, their heart to serve and their skill at bringing so many services and people together. Please join us in giving thanks for them.

## **Community Organising- Revd. Jacintha Danaswamy**

Through our work with Waltham Forest Citizens, we partner with local churches, mosques, colleges, and schools to listen to the needs of our community and work together for the common good.

In April 2024, over 2000 Londoners pursuing justice and the common good for our city, members of St Mary's gathered for London Citizens Mayoral Assembly. It was an inspiring evening and a positive act of civic power. We got commitments from Sadiq Khan on a number of issues including backing our national campaign for a living wage for social care workers, doubling the number of businesses accrediting as Living Hours employers, and working together across London to retrofit and repair Londoner's homes.

On 1st July, a group from St Mary's travelled to the Citizens UK General Election Accountability Assembly at the Methodist Central Hall to seek a working relationship with leaders of the main political parties and to hear their responses to our Citizens UK General Election Manifesto- which asked the government to work with us on the needs of our communities- including mental health support, work and wages, racial equity in education, housing and homelessness, welcoming refugees, pathways to citizenship, and climate justice.

Recently, Waltham Forest Citizens held our borough assembly. We met at Leyton Sixth Form College to share stories and some of the challenges in our local areas. It was a lovely evening celebrating action and working for the common good in our local area.

Alongside working with Citizens UK, St Mary's works with the Centre for Theology and Community (CTC), which seeks to equip congregations and encourage them to reflect on their faith, their relationship with God and each other- so that community organising emerges from the heart of their life and worship. In February, in association with CTC we ran Listen and Lead- a short course which explored practical ways to live out our faith at St Mary's and in the wider community. We looked at how building relationships in our church and community can help us to

discern personal and collective callings and form the bedrock for church leadership and working for the common good.

During the year, we ran a Listening Campaign at St Mary's- which included a programme of 1-2-1 relational conversations and a series of congregational house meetings to listen to each other, to reflect on the social issues that are important to us, and to discern where we are called to act for the common good.

### **FCENS- Forest Churches Emergency Night Shelter by Corinna Creasy**

Forest Churches Emergency Night Shelter has a winter Night Shelter November to March inclusive and a year round drop In. Both of these provisions are on the site of the YMCA opposite the Town Hall. During this last winter FCENS had in its shelter up to 18 single homeless people at a time. This last year 66 people have been found accommodation. Three beds in the hostel were separately funded to help refugees with problems establishing their status. These three have until the end of April to find accommodation. FCENS works to find everyone a place to stay and also works to provide support holistically for the guests, using trauma informed care with the help of our Lived Experience Coaches. These are people with experience of homelessness standing alongside the current homeless and offering a range of practical and emotional support. Long term we continue to be involved to help ensure guests are able to maintain their accommodation or placements.

St Mary's has supported FCENS for many years and this year, yet again, the support we have had from Volunteers, Trustees and generous donations in difficult times has been exceptional amongst the parishes who support us. Thank you.

### **Christian Kitchen**

The Parish continues to support the work of the Christian Kitchen on the second Thursday of each month. Christian Kitchen provides a nutritious hot meal every night of the year, serving from a truck in the Mission Grove area of Walthamstow. Anyone is welcome to receive this food. We are particularly thankful to Katie Haddock for her leadership of this ministry and also to Paul Gasson for his collection and delivery of food around the borough. We are thankful too for the chefs who cook so faithfully and skillfully.

### **Attlee Terrace and Estates Ministry - Continuing the Work of Rev Alan Moss**

It has been a great privilege to receive the ministry of Rev Alan Moss. His work on local estates has built relationships with residents and developed new connections with council, police and anti-social behaviour officers. Alan's pioneering work led to the development of a new model of 'surgery' held in the Church, where different providers of housing and housing services could meet with residents; it has not only

led to considerable improvement in the experience of residents but has become a model for the council to replicate across the borough.

Alan also developed chaplaincy connections with the University of Portsmouth and local schools, working closely with them to offer mentoring support, transition support for school leavers and ongoing support with RE and collective worship.

Locally, Alan was best known for his partnership with Worth Unlimited and for his work on Mondays, serving hot chocolates to hundreds of young people.

The PCC and clergy are working hard to build on Alan's work and are exploring options for partnership with Worth Unlimited and the use of some short-term funding to continue to serve both on the estate and in local schools. Please pray for us as we discern the way forward.

## 5. Buildings Report - Dan Copperwheat, Operations Manager

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### St Gabriel's – 2025 Buildings Report

St Gabriel's and the Family Centre remain a warm, welcoming base for ministry activities, community services, and venue hires.

The space continues to support local families through its partnership with Wood Street Nursery, which operates from the site and plays a vital role in early years care and education.

Much of the staffing focus at St Gabriel's has been directed toward sustaining the building's day-to-day operations—often requiring rapid response due to the nature of working with young children. Special thanks go to John Chambers (Premises Manager) and Martin Kearney (Treasurer), whose ongoing commitment and responsiveness have been instrumental in supporting the smooth running of the site and the needs of its users.

On a larger scale, a key priority has been addressing the toilet facilities in the Family Centre. While some short-term, in-house improvements have been made, formal quotes have now been received for a complete refurbishment to bring these essential amenities up to modern standards. We look forward to the work beginning once the necessary decisions and funding are in place.

In the main church, redecoration and ceiling works have been undertaken to improve the aesthetic of the space. However, urgent roof repairs remain outstanding—essential for preventing further water damage and safeguarding the structural integrity of the building. The historic organ, previously affected by leaks, also remains in need of restoration. Progress on this front is contingent on resolving current funding challenges.

### St Mary's Walthamstow – 2025 Buildings Report

It's been another exciting and encouraging year at St Mary's, where the building continues to thrive as both a sacred space and a dynamic community hub.

The momentum generated by the NHLF building project has carried forward, fuelling a growing range of events and initiatives that continue to enrich life at St Mary's. Launched in February 2024, St Mary's Soft Play Area has gone from strength to strength, providing a safe, welcoming, and much-loved space for local families to

gather, play, and connect. We're incredibly grateful to those families who have chosen to support the Soft Play through their generosity, with many contributing a regular donation of £3 per visit to help sustain this valued resource.

Our new partnership with Ruttle & Rowe Café has also renewed energy in the building. Weekday footfall remains consistently high, and larger events—including the Summer Festival, Christmas Market, Community Quiz Nights, and Ceilidhs—have flourished, thanks to the building's flexible layout and welcoming atmosphere. Josie Wilson (parish administrator) and Louise Wallis (events administrator) maintain and manage the growing activity within Parish Calendar excellently.

The North and South Vestry rooms continue to serve local schools, charities, and small businesses. Louise Wallis (Events Administrator) has worked hard to develop new connections and approaches to making these inspiring spaces even more accessible and inviting for a wider range of community use.

Ongoing care for the building's fabric remains a top priority.

The final stages of snagging works are nearing completion, and repairs to the south wall—damaged by historic flooding—are progressing well, with moisture levels now at a point where restoration can move forward. The Casambi lighting system has undergone successful correctional work, and upgrades to the AV system are enhancing both worship services and the building's capacity as a hireable venue.

Network improvements have paved the way for future technology. Remedial work has enabled a smooth transition to 5G, setting the stage for enhanced live streaming, CCTV integration, and other smart systems that support our evolving needs.

Cleaning and general maintenance have also seen marked improvement, thanks to increased staffing hours and our valued partnership with Clean for Good. The building's facilities now better reflect the care and attention we are committed to investing in this vital community space.

If you spot any maintenance or repair issues, please don't hesitate to contact Dan Copperwheat at [dan@stmaryswalthamstow.org](mailto:dan@stmaryswalthamstow.org)

## **Welcome Centre – 2025 Buildings Report**

Over the past year, the Welcome Centre has undergone significant renovations, marking a transformative chapter in its development. The work of John Chambers must again be commended.

Roof maintenance has been a key focus, addressing long-standing issues and strengthening the building's overall resilience as we continue to assess its long-term

future. Following this, the main hall received a redecoration, creating a clean, welcoming, and flexible space that now caters to a wide range of users.

One of the most impactful improvements has been the complete redesign of the lounge area. New refreshment facilities have been installed, flooring has been repaired, and additional storage introduced—enhancing both the functionality and comfort of the space. These upgrades have also enabled the creation of a new rentable lounge area, significantly boosting the Centre’s hospitality offering.

The impact of these improvements has been profound. Rental income from the Welcome Centre has increased substantially, driven by growing interest from community groups, small businesses, and local instructors. Major events like the Summer Festival and Christmas Fair have helped raise awareness of the space and its potential. The development of excellent marketing and communication materials from Cameron Conant (Communications Officer) have also contributed to the growing usage of the building.

From fitness classes and wellbeing workshops to craft markets and tutoring sessions, the Welcome Centre has become a vibrant hub of weekly activity—and an essential source of sustainable income supporting our mission.

## 6. St Gabriel's Report - Rev Andrew Stewart, Team Vicar

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There is much to give thanks for at St Gabriel's, even in a year that has held much sadness and a deep sense of loss. The unexpected death of our beloved Gloria Chase in December was a profound shock to our church family. Gloria has played such an important role in the life of St Gabriel's for many years – welcoming people with warmth and wit, serving tirelessly behind the scenes, and creating a place where people felt they could belong in what has become fondly known as “Gloria's Caff”. Whether she was organising refreshments for school visits, doing the flowers, gardening, cleaning the church with Jenny every Saturday, opening up for groups, or offering words of comfort and cheer, Gloria did it all with grace and generosity. I was with Gloria and her family in her final moments, and her funeral was a significant occasion. Four months on, we are still coming to terms with her absence. She is sorely missed.

In December we also said goodbye to Rachel Shipton, who moved to Cambridgeshire. Rachel had become a key part of our church family – playing piano, preaching, leading services, and regularly contributing to our prayer meetings and Bible study. Her departure was bittersweet, as we miss her dearly, but we wish her every blessing in this new chapter.

This year also sees the end of Laurence Jones' outstanding eight-year stint as Churchwarden. Laurence's contribution to St Gabriel's cannot be overstated. As well as preaching and leading, Laurence supports so many areas of church life with wisdom and calm resolve, he has been an invaluable presence, and will continue to be as he leads and supports in various ways. We owe him an enormous debt of gratitude. We also want to thank William Daley for his faithful and dedicated service as Churchwarden this past year – his commitment is deeply appreciated. We're thrilled that Brian Foxton will step into the role of Churchwarden alongside William. Brian is organised, insightful, generous, well-loved, and deeply committed to the flourishing of St Gabriel's – and we are so thankful for him.

There have been health battles and other tough times for many in the congregation this year – a reminder that our church family carries one another through suffering with remarkable compassion. And yet, through it all, the LORD Jesus has been kind, and we have experienced His presence with us.

Amid the sorrow and struggle, we've had moments of deep joy. In February, we celebrated the Confirmation of several members of our congregation at Chingford Parish Church – a powerful and joyful reminder of God the Holy Spirit at work in people's lives. We've welcomed new people into our fellowship, seen members step into new areas of service (including Liz and Ava, overseeing ministry among the children at St Gabriel's on a Sunday, and Felicia, who now joins Jenny in church cleaning each Saturday), and we continue to be blessed by people's hunger for Jesus and His Word. The Companions Group continues to thrive, the weekly Prayer Meeting is vibrant and life-giving, and the new three-year Bible reading plan is now underway, following the completion of our first cycle. Our partnership with Worth Unlimited remains a real gift, and the ongoing growth of the Wednesday Hub, the strengthening of our relationship with local schools, and the faithful ministry of so many individuals all point to the attention and care of the risen and ascended LORD Jesus.

This year it's also been a joy to work alongside the Revd Tim Scott during the year's leave taken by our Team Rector, the Revd Vanessa Conant. We're delighted to welcome Vanessa back, and grateful for her leadership and encouragement. We are sad to have said goodbye to the Revd Alan Moss, with great appreciation of all the great work he has done on Attlee Terrace and around the estates – though we know that his skills and expertise in estates ministry make him a tremendous asset as he takes on his new role as Estates Youth Missional Lead for the Diocese of Chelmsford.

Of course, a standout highlight was seeing our Curate, the Revd Jacintha Danaswamy, ordained as priest in September. What a day! She presided over her first Communion with such assurance, reverence, and peace. From that moment on, she has served with the same prayerful, pastoral presence that we have come to cherish. She continues to preach, lead, and care deeply – helping us connect faith in Christ with action through community organising, and encouraging us to live with hope, courage, and love. Her strategic leadership continues to grow, and it is a joy to partner with her in ministry.

There is a palpable hunger for spiritual meaning at St Gabriel's – and it is a thrill and privilege to proclaim Jesus as the One in whom the deepest longings of the whole world are met and satisfied.



## Sunday worship

Our Sunday services remain the heart of our life together – encountering Jesus in Word and Sacrament. After Easter 2024, we immersed ourselves in Paul’s letter to the Ephesians. We were struck by the cosmic vision of the Church we find there – it is not a peripheral institution, but the very centre of God’s purposes in the universe, the Body and Bride of Christ, cherished by Him and filled with His power.

After Trinity Sunday, we focused on passages from 1 Samuel, where we saw Jesus as the true King over all kings. Through the summer, we explored the book of Ezra – a timely series on how Christ builds and protects His Church. As we looked at opposition, rebuilding, and renewal, we found fresh encouragement for our own journey.

Our autumn series took us through 2 Corinthians – a letter that met us in our weakness. We discovered how the power and comfort of Christ is most clearly seen in our suffering. Looking back, it feels like the Living God was preparing us through this series for the losses and challenges many have faced in the intervening months.

During Advent, we focused on the four great songs of the season – the Magnificat, the Benedictus, the Gloria in Excelsis, and the Nunc Dimittis – each one inviting us into praise, hope, and awe at the coming of our Saviour.

In early 2025, our “Questions Jesus Asks” series (following Candlemas and through Lent) helped us reflect deeply on the searching and down-to-earth questions posed by God the Son throughout Scripture – questions like: “Where are you going?”, “Why are you afraid?”, “Do you love Me?” – drawing us to examine how we respond to Him.

Looking ahead, we’re planning a series on the Nicene Creed to mark the 1700th anniversary of the Council of Nicaea – an opportunity to explore the enduring reality that has shaped the lives of billions throughout history and across the world. Jacintha and I are also preparing a series on creation, to reflect on the beauty, fragility, and theological significance of the created world.

We give thanks for all who have preached this year – Hannah, Rachel, Liz, Indra, Laurence, Ken, Paul – and Ian Drury at our Good Friday Vigil – and for those who have led our services: Brian, Genevieve, Dane, Hannah, Liz, Laurence, Indra, Ken, William, and others. Health setbacks have prevented P.J. Blackham from being with us regularly, but he continues faithfully to serve Jesus as he considers his vocation. Caroline Doig continues to offer her musical gifts as organist with dedication and sensitivity. Our sacristans, sidespeople, tech team (Martin and Simon), comms lead (Liz), prayer ministry team, and those who serve refreshments (Len, Pat, Shaunella,

Dwanese, Vicky, and others) all make Sundays joyful and welcoming. Martin Kearney, as ever, who is involved with so many aspects of church life, from building management to finances to liaising with the Nursery, has been a rock of practical support.

We are so thankful to Liz Maragh and Ava Blake, who have been leading children's ministry on Sundays. They have given our children a wonderful space to engage with Jesus and the Bible in creative and meaningful ways. Through storytelling, crafts, games, and conversation, the team has helped bring the Scriptures to life, nurturing faith in ways that are accessible, joyful, and rooted in love. Their dedication and imagination have created an environment where children can grow in their love for Jesus and feel truly part of the life of the church.

### **Wednesday morning Holy Communion**

The Wednesday Eucharist continues to thrive, drawing an enthusiastic and thoughtful congregation each week. Jacintha has presided at most of these, and her Advent series on key women of Scripture was particularly memorable. A huge thank you to Jenny who is on Sacristan duty most weeks – and others who assist from time to time. Gloria's legacy lives on in this group – in the way people suggest hymns, pray aloud, and look out for one another with warmth and humour.

### **Bible and prayer**

Meeting Jesus in the Scriptures is so important to us. At the end of 2024, we completed our first three-year read-through of the Bible as a congregation – an amazing achievement, with many joining in and engaging enthusiastically! We've now started again with a new plan that devotes two months to reading the Psalms – whereas previously the Psalms were not allocated to any particular month, but could be read through each month following the pattern found in Daily Prayer.

The weekly Prayer Meeting remains a highlight for many. Described by some as a "lifeline", it has even been featured in the diocesan "We Pray" bulletin as a good news story! Around fifteen of us gather each week to pray, sing, share food (thanks to Hannah and Dane), and reflect on Scripture. It's a source of encouragement and deep fellowship.

### **Wednesday Hub**

The Wednesday Hub, led with great heart and humour by Joyce Maragh, goes from strength to strength. It remains the largest group of its kind in the area, with over 30 regular members. Highlights this year include the Macmillan coffee mornings, Black History Month celebration, Games Nights, and the ever-popular day-trips to the

seaside (not to mention the ones organised separately by William Daley!). Thank you to Joyce and all who make this such a warm and welcoming space.

### **Companions Group and Liz's home group**

The Companions Group continues to meet weekly during term time, hosted at the homes of Brian and Sue Foxton or Geoff Fisher, and led by different members week by week. This year, the group has studied Ruth, Ezekiel, the Beatitudes, 1 Peter, and the Gospel of John. They also enjoyed a rich Advent series. Several new members joined after the Shrove Tuesday open evening – which was a great encouragement after having said farewell to a few who moved away. If you'd like to know more, do drop Brian an email ([brian@thefoxtons.co.uk](mailto:brian@thefoxtons.co.uk)) – he'd love to chat with you.

Liz Maragh has continued to lead a home group on Wednesday evenings that largely engages with the sermon series taking place in St Gabriel's Sunday services – going deeper and thinking through these Scriptures together in a way that helps participants deepen their discipleship and devotion to Jesus.

### **Pastoral care**

Within St Gabriel's, people care for one another with phone calls, meals, practical help, hospitality, and prayer. There have been many times this year when I've felt like the congregation has been pastoring me! We've walked with one another through illness, bereavement, complicated family situations, and all sorts of personal crises – and through it all, the LORD Jesus has been full of kindness and mercy.

### **Food bank**

Thank you to everyone who continues to give so faithfully to the Food Bank. Coordinated by the tireless Hannah McFarlane, this ministry has made a real difference to people in our community. Your donations of food and toiletries provide practical help and dignity to those who are struggling.

### **Local school visits**

Our relationship with Woodside Primary Academy continues to flourish. Their Christmas visits were a joy, with hundreds of children hearing about the birth of Jesus and its lasting significance. We look forward to welcoming them again and deepening these connections.

## **Worth Unlimited**

Worth Unlimited has now been partnering with us for a few years – and the mobile youth sessions on Troubridge Square continue to be a beacon of hope and fun for local children and families. I drive the van, help with the sessions, and it's been a real privilege to get to know some of the young people better. We pray that this work will continue to bear fruit.

## **Church building**

We are making progress on redeveloping the toilets and the Family Centre welcome area. There are also long-term plans for roof and organ repairs. Our goal is to create a space that is safe, welcoming, and fit for purpose – a space that reflects the hospitality and joy of the people at St Gabriel's and the generous LORD God who invites us to table fellowship with Himself.

Huge thanks are due to Martin Kearney, who continues to offer brilliant hands-on help with building issues, and to Laurence and William who have both given so much to the stewardship of the building as Churchwardens. The parish's Operations Manager, Dan Copperwheat, displays great organisational skill and efficiency in what are often demanding and complex circumstances, managing the day-to-day challenges with care and precision, and also responding swiftly and wisely in moments of crisis. The work of the Premises Manager, John Chambers, is also absolutely vital, and his work across all the buildings has helped to create an environment where ministry and community life can flourish.

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At the heart of everything we do is one simple, vital desire: to lift up Jesus Christ the LORD. Our aim is to keep loving Him, trusting Him, and following Him with all that we are, knowing that He alone is the Source of True Life. As we look ahead, our longing is to see more and more people come to know Him for themselves – to find in Him real hope, real help, and real purpose. May all we are and all we do continue to point clearly and joyfully to Him.



## 7. St Luke's Report

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This has been a very significant year for St Luke's. After the service of Thanksgiving for the stall ministry to the High Street in January last year, the members of St Luke's - together with members of other churches - entered into a process of prayerful discernment. Supported by David and Janie Beales, very experienced leaders of pioneer missions and church planting, we gathered to listen and to pray, seeking to know where God was calling us and what the future shape of St Luke's ministry might be.

We met at both Crate in the Mall and in each other's homes, sharing hopes, fears and pain as we sought to be faithful to God in this new season. With David and Janie's help, we were able to express grief, hurt and frustration together with joy, hope and vision to serve God and the parish.

We were really grateful for the contribution, encouragement and support of members of other congregations who joined with us to pray and deliberate.

Over time, a new vision for St Luke's began to emerge and when we met with David and Janie for the last time in March, there was a clear sense of the Holy Spirit guiding us and of joy and expectation as we prepared to enter into a new season.

### Other activities of St Luke's

Throughout this time, St Luke's has continued to meet regularly on Wednesdays in Rio on Hoe Street and for meals in each other's homes. In Rio's, we study the Bible and pray together; we are always thankful for the warm hospitality of cafe staff and the kindness of other customers. We value the opportunity to eat together and share meals and recognise this as a key way to build community and connection with one another.

We also meet each week on Sunday evenings to pray and study the Bible. Anyone is welcome to join us on Sunday evenings at 6pm in St Mary's.

### The Future of St Luke's

- The core members of St Luke's remain deeply committed to one another as a prayerful community of mutual love and support. We will continue to meet on Wednesday evenings and on Sunday evenings for prayer, food and fellowship. We will welcome new members who may wish to join us.

- There is a sense in which we have a missionary calling, seeking to be a Christian presence to those whom we meet in the community. As we prayed together, we had a sense of returning to the vision of the Early Church and seeking to reflect some of that in our life together.
- We have reflected together on our missional callings and individual members have identified different areas where we sense God is calling us. Some members feel called to support the Walthamstow Welcomes cafe, others the Night Shelter or the Christian Kitch, others are leading on local youth work projects in partnership with other churches. Some of us are still exploring and discerning where we are being called.
- Wednesday and Sunday meetings are key points for the members of St Luke's to be encouraged and refreshed to serve, encountering Jesus through Bible study and community.
- New possibilities are emerging for service such as being a prayerful and praying presence at monthly 'Spiritual Healing' fairs in Crate
- Members of St Luke's are worshipping in churches across the parish and also beyond the parish, with the majority of us joining St Gabriel's on a Sunday

A key development which has emerged through prayer has been the sense that God is inviting us to be something closer to a missional community than a church. With this in mind, we intend to change our name to the 'St Luke's Community' which we hope will capture something of this calling. You will gradually begin to see these changes reflected on our website and social media.

Practically, this would mean that St Luke's no longer requires church wardens or the specific designation of being a 'church'. Our hope is that freedom from some of the structures of being a church will offer more space, time and energy for mission. We do still feel very much part of the Parish of Walthamstow and we will remain under the care and oversight of the PCC. We also want to offer space to anyone who feels they might like to join a missional community or who feels they would value prayerful fellowship and support as they serve.

Over time, the shape of our worship and service will emerge more clearly and we look forward to updating you at future APCMs and in annual reports.

### Some final observations

Together with the members of St Luke's, Dave and Janie Beales and some of those who have prayed alongside or been part of the discernment and discovery process observed the following:

- That there was a real sense of **healing and release** from past hurts

- That there had been real **courage and openness** to seeking God's calling for the next season and a real faithfulness in praying for this
- That there is a **profound sense of joy** as people share their sense of mission and the future shape of St Luke's
- Some scriptures that have been significant in the conversation - Psalm 127, Acts 2 v 42, Hebrews 10:23-25

Please give thanks with us for the people of St Luke's and all those we have been able to serve. Please pray for us as we enter into this new season, seeking to follow God's direction and to be obedient to his call. Please pray for wisdom, courage and joy for the days and months ahead.



## 8. St Mary's Report

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### Churchwarden's Report - Natalie Burwell

After a year as “warden-in-training”, in 2024 I was appointed churchwarden alongside Nevil. That meant celebrating Lynne Rhodes for her extended and brilliant stint as churchwarden, and making sure she was on speed-dial for the inevitable questions about handling insurance claims, the Quinquennial Inspection of our church building, and who knows what else.

This year I have often been asked, “How do you normally do that?”. And the short answer was often, “I don't know!” It was a year of figuring stuff out. But a more reflective answer about how we do church is: we plan as best we can, we gather teams of amazing people, and beyond that, the Holy Spirit helps us improvise. So much “church” happens beyond what can be planned and controlled.

We are often doing things we have never done before because the Spirit has led us there. And when our buildings are used by so many for such a variety of community activities, I would say — and I suspect Wenna, for one, would agree from an AV/sound point of view: you can never go into the same church twice!

This year I have been struck by how many people jump in and make St Mary's happen. Just think of all the faces of those who welcome, serve and organise refreshments, lead Intercessions, arrange the flowers, move chairs, preach, teach and minister to children, serve Communion, lead services, sing and play music, write newsletter reflections, do the accounts, take care of the churchyard, learn together, do community organising, look out for each other, pray with each other. I am sure I have missed out entire streams of generosity and service in our church.

And we are additionally blessed by such a powerhouse staff team, and by our clergy team ably led this year by Tim. Yes, Churchwardens and service wardens roll up our sleeves and do what we can, but you all make St Mary's happen.

So, this was not an easy year, but with Tim's guidance as Cover Rector and everyone's kindness, it has been beautiful! Thank you for being you at St Mary's, and thank you to God for showing us unending grace

## Sunday Worship and Worship Throughout the Week

Sunday Worship - together with Morning Prayer and Vespers - are the heart of our life together as a church. Gathering to praise God, to encounter Him through Scripture and sacrament and to grow in the way of Jesus strengthens us to live out our baptismal promises and to be people of faith in the world.

It has been so encouraging and exciting to see each of our congregations grow over the past year. We have seen particular growth in the 9am congregation which has grown by almost 100% since we returned to the building at the end of 2022. And our 10.30am service has welcomed many new people too. In addition, we have seen new members join Sunday teams - all of which enriches and blesses our life together.

As a congregation, we are indebted to the hard work of our brilliant Wardens - Natalie Burwell and Nevil Osborne - in preparing and closing the building each Sunday and offering gentle and welcoming oversight throughout. We are indebted too to each of the teams which enables worship to happen. We are also so grateful for the work of the **Welcome Team**, connecting and supporting people as they come to church, the **AV Team**, without whom the service couldn't happen, **the refreshments team** who make the time of coffee and conversation after church so precious and the countless others whose contribution serves our common life. You will find separate reports here for our Worship/Music and Flower Teams. Particular thanks is also given to Rachel Thompson who has led our refreshments team for the past five years, growing the team from 5 to 15 people and often stepping in at the last minute with generosity and grace. We welcome back Clare Chamberlain as leader of our Refreshments Team with huge thanks for her willingness to serve in this way.

In addition to Sunday morning worship, we also gather for Morning Prayer and for seasonal services throughout the year. We were richly blessed by our Christmas and Easter services and give thanks for the ministry of our Musical Director, Jonathan Rathbone, for all his work over these periods. Our services are also enriched by the creative contributions of our members - from readers, to poets, to those who sing or perform.

On Monday-Thursday at 8.30am, we gather for Morning Prayer and this rhythm of prayer and worship has become a vital part of our life together. Together with a small, in-person congregation, a regular online congregation of up to 20 people also join each day and there is a profound sense of community which has been a blessing and encouragement to keep praying.

## Children's Ministry

Our children's ministry is at the very centre of our life together and we are so thankful for the extraordinary leadership of Jo Talbott who oversees this area of St Mary's. Jo has built an incredible community of children and their families who worship together in the Welcome Centre as well as in church.

Our Early Years group offers space for children aged 2 to 5 (preschool to end of Reception) and our Primary Group is for children aged 5 to 11 (Year 1 to Year 6). The younger children meet in the Welcome Centre lounge while the older children meet in the hall. The groups are differentiated to enable children to learn in a way which is appropriate for their age and stage. There is always a story and a craft in the younger group, along with free play and the primary children also enjoy games, quizzes and challenges alongside their story and activity.

Our Children's Ministry team is dedicated and deeply committed to helping our children to grow in faith. Many members of the team serve on more than one Sunday a month and a couple serve across three Sundays.

One particular joy is seeing the growth in this area of ministry - we regularly have over 40 children in our groups and this brings great hope as well as challenge! We are so thankful for the people who have joined the team and are always looking to widen and develop the ministry team. You may have noticed that our registration line is growing longer and longer so we are also looking for team members who may not serve in the groups themselves but can help us welcome and register children into their groups.

Please join us in giving thanks for the ministry of our children's leaders.

In addition to our Sunday ministry, the Children's Ministry team also leads and supports special services such as Messy Christmas, Messy Good Friday together with Quiet Easter and Quiet Christmas (services for neurodiverse children and their families). These additional services allow us to provide relaxed and informal spaces for our community to encounter the stories of Jesus and receive welcome and hospitality.

We are deeply committed to encouraging our children in their faith and in their place in the life of the church. To this end, our All Age service always involves the leadership of children who guide us through the liturgy and help the congregation to worship. It is always a blessing to have the children lead us and we are thankful to Revd Jacintha Danaswamy for her leadership of this part of our congregational life.

## Youth

Our youth group meetings from 5-6.15pm in the Welcome Centre on fortnightly Sundays. In the last year, we have seen the group grow both in members and in leaders. We are so thankful for the leadership of Jonnie Barrow and Jen Damant who oversee this ministry and provide a safe, welcoming space to build community and grow in faith. New team members have joined who have enabled the group to be more regular and for our young people to know more people in our congregation, building connection and a sense of their place in the community. We are so thankful for their commitment and care for our young people. It has been lovely to welcome new members to the group. In the past year, the group has been studying the Gospel of Mark and is now preparing to welcome Year 6s who are invited to join in the final term of primary school.

As a church, we also seek to encourage our young people in their ministries. A number of our youth members support our children's ministry and we hope to encourage others to serve in areas such as AV or music.

## Music and Worship in St Mary's - Jonathan Rathbone, Director of Music

We seem to be richly blessed with musicians at the moment. We have a healthy number of singers who are prepared to lend their talents to help lead the singing and a very healthy number of musicians who can either lead or help with the accompaniments. So I for one am very grateful that we have 2 opportunities on Sunday mornings to use this rich resource of players and singers.

Another encouraging development is the emerging "Embers" services, which are led by younger members of the congregation - Matt Begg and Jonnie Barrow. My special thanks to both of them, not only for this service, but for the way their young enthusiasm seems to attract so many new younger musicians to come and join in worship.

I think most people appreciate having an organ around Christmas time, but I hope in due course to replace the church's failing pipe organ with an organ similar to the hired one, but a permanent one of our own (again electronic), which would replace the present console and have its own speakers up behind the organ pipes (which of course will stay).

We gathered a choir together at Christmas and Good Friday, with very healthy numbers at Christmas - a little less so at Good Friday. But I was, as always, very grateful to members of London Forest Choir who came along to help out. They are again offering to come and bump our numbers this year, which makes planning these things a lot safer!

Our Christmas Orchestra (The STOW Orchestra) continues to fill the church for our up-beat Carol Service. And the refurbished church (no pews) makes this an absolute joy to put together. The only detraction is the capacity of the building. There is always more demand for tickets than there are seats.

So, all in all, a very healthy and encouraging year of musical worship. My grateful thanks to all who help in any way.

### **Embers Report - Matt Begg**

Embers, the worship night at St Mary's, has had an exciting year. Starting as simply gathering and singing together in late 2023, Embers has now begun to mature into an evening where we encounter God through a number of different art forms. We've explored emotions from joy to despair through mediums including music, floristry and poetry. We've even included some crochet in a more recent service!

It's been an amazing year worshipping with our St Mary's family and we look forward to more time together in the future.

### **Vespers - Natalie Burwell**

Vespers is our midweek contemplative service – 40 minutes of candlelit poetry, stillness, music and reflection. In March 2024, as Vanessa's Leave approached, we moved from a weekly rhythm to meeting the first Wednesday of every month. We prayed that people would continue to feel sustained by Vespers through this change, and that they would remember to come on the first Wednesday! That has been the case, with about 25 to 30 people attending each month, and 12 or so staying for the short, Communion service afterwards, led by Alan or Jacintha. Highlights of the year included Charnelle Barclay's Vespers during Black History Month, where she drew on Cole Arthur Riley's Black Liturgies and then, with Ola, anointed people's palms with oil. Our series on Christian Practices was led by Natalie and Alan, and we also welcomed Teresa Law from our neighbouring Parish for a helpful reflection on Discernment. We mused on practising Christian community, forgiveness, healing, and resistance, among other themes.

An encouraging moment came when Dr. Naomi Lawson Jacobs, Disability and Neurodiversity Theologian, visited and took part in Vespers. Naomi had a good experience and said that they saw in Vespers something they had been looking for in the church – liturgy that created an inclusive, empowering and accessible space for prayer and encounter. She even wrote about Vespers in an academic article. May we continue to develop Vespers as a place of peace and blessing for people in all our differences.

## **Pastoral Care at St Mary's**

One of the great joys of recent months has been the development of a pastoral care team at St Mary's. Dionne Townsend, Donna Bart, Flavia Duddridge and Lynne Rhodes work with wardens and clergy to visit members of the church in hospital and keep the clergy updated about any particular needs or concerns. The team also prays regularly for anyone in need. We are so thankful for their loving service. If you have any pastoral need or concern, please speak to Lynne Rhodes, a church warden or member of the clergy.

## **Discipleship and the St Mary's Learning Community**

At the heart of our life together is the prayer that we will be learning the way of Jesus and growing in love. We recognise that, to do this, we must be people who are committed to being disciples - the literal translation of this is 'learners' - open to studying, practising and developing as followers of Jesus. At St Mary's, we are looking to offer as many ways to be a disciple as possible, recognising that we each learn in different ways and that the shape of our lives means that we need different approaches and opportunities. For some people, joining a small group or home group, has been really helpful. There are a couple of existing groups and one or two new groups beginning to emerge. It can be hugely encouraging to learn alongside others and to build strong relationships by meeting regularly with people who are also seeking to grow in faith.

For others, the opportunity to join in with a short course or study enables them to be part of a Learning Community alongside the other demands and commitments of life.

During Lent, we were able to offer Spiritual MOTs, a space to meet with a member of the clergy 1-2-1 and consider questions of faith and discipleship. Over twenty people signed up for an MOT - a huge encouragement.

Finally, we are beginning to develop a programme of one-off events which we hope will welcome even more people. This year, we were delighted and honoured to welcome David Dark to speak at our services and again in the evening on the theme of 'Art, Empire and the End of the World'.

## **The Learning Community**

As we think back over the last year, we give thanks for the ministry of Rev Alan Moss and his leadership of the learning community. Towards the end of 2024, Rev Jacintha took over the leadership of this area as Alan prepared for his new role. Jacintha and Alan have not only led many of our courses but have also worked with members of the congregation to develop a shape and a structure to our Learning Community.

Listening to the congregation and prayerfully attending to where we sense God is calling us, we are seeking to build a programme of discipleship and learning around some key themes. These include: bible study and theology, prayer and spirituality, mental health and well-being, leadership and community organising, climate and social justice.

#### **In the past year, we have held:**

- A book club, led by Mike Forbes, looking at Eco Anxiety and Christian Faith, studying the book, 'Like There's No Tomorrow'
- The Sanctuary Mental Health course led by Fiona Fouhy and Natalie Burwell
- An advent book club led by Rev Jacintha Danaswamy, reading the book 'Do Not Be Afraid' by Rachel Mann
- A Bible study led by Rev Vanessa Conant looking at the Book of Judges
- An introduction to Community Organising and Faith course, 'Listen and Lead' led by Rev Jacintha Danaswamy and Rev Vanessa Conant
- A Lent Book Club studying the book, 'How We Learn to be Brave' by Bishop Mariann Edgar Budde led by Rev Vanessa Conant

#### **Future plans**

- We will shortly be beginning a baptism preparation course which also serves as an exploring faith course. We will study the book, 'Discovering Christianity' by Rowan Williams
- In the season of creation, our Eco Church Team will be co-leading the course, 'Where your treasure is' by Operation Noah, a 5-week course exploring scripture, money and the climate crisis
- We are looking to offer courses exploring an overview of the Bible, Christian approaches to death and dying, shame and more.
- The Wagstaff Course, beginning in the autumn, gives the opportunity to study faith-based Community Organising in greater depth
- We will be hosting Ground Level, a wildlife gardening event with TV presenters Kate Bradbury and Errol Reuben Fernandes. In June, we have the privilege of hosting Sarah Corbett, an inspiring 'Craftivist' for a workshop on practising gentle craftivism.



## **Learning Community, Wellbeing strand - Natalie Burwell**

### **Guild of Health Lent Everyday Healing Course**

As part of our focus on Wellbeing and inclusion, in Lent 2024, St Mary's enrolled five participants on the Guild of Health's expert-led, theologically-grounded online course *Everyday Healing*. This was our second cohort of people being equipped to understand the Christian healing ministry and how to respond to the vast healing needs of our community with compassion and the hope of the faith.

### **Sanctuary Mental Health Course/Inclusive Church -**

From 9th May to 27th June, Fiona Fouhy and Natalie Burwell (course leaders) welcomed our second cohort on the Sanctuary Mental Health Course. Ten people met for snacks, discussions, and excellent video input to explore the question: How can church become a sanctuary—a place where individuals living with mental health challenges experience safety, support, and a sense of belonging? The Sanctuary learning materials have been very helpful, and later in the year, the young adults' home group also worked through them prayerfully, tailoring them in a creative way.

### **Workstream Hub - Rev Jacintha Danaswamy**

The Workstream Hub brings together people who lead different areas of St Mary's life to ensure good communication across ministry areas, to think about ways in which the different parts of our church life can work together and to strengthen and support one another. In a busy and dynamic parish, we hope this ensures that there is a coherence of vision and mission. We try and meet every six weeks to listen to each other, reflect on our shared life and think about ways in which we can work together. This year, our focus was particularly on giving and stewardship of our resources. During the early part of last year, we met to plan and discuss our summer Stewardship Campaign and Big Giving Week. We reflected on financial giving and our Christian faith- why do we give? What are the different ways in which we give? We also explored how different areas of our church community could be involved and encouraged to help support the life of St Mary's.

### **Churchyards Report - Tim Hewitt**

Volunteer hours are the bedrock of churchyard work and this year has seen great consistency. At least 6 people volunteer for 3 hours per week and are now skilled in what they do. This has allowed for deeper relationships, but also further progress. We have continued our relationships with Maximus, Gatehouse Bank and developed one with Berry Brothers and Rudd. St Mary's, Henry Maynard and Walthamstow Girls School have all learned in our churchyards. Our CGL programme has connected to a small but loyal group. Visitor foot traffic is also up, with the churchyards a cherished space of recreation and contemplation.



We have seen growth in our education and training outreach. Volunteers have gone on to paid work in horticulture, Brixton Prison (prisoner education) and apply for roles at the Chelsea Physic Garden. We have taken volunteers to Kew Gardens, The Courtauld Gallery and held a mindful drawing class. We hosted Alan Titchmarsh's Garden Club, through gardener Errol Ruben Fernandes and planted a micro forest. We prepare to host an exciting evening of talks in May called Ground Level focused on wildlife gardening.

Funding is always difficult. However, with the support of The Mary Morton Garden of Remembrance Charity we have mulched our new beds, planted a new area to the North of church, installed a seed swap box (made by local craftsmen), made a living willow arch and improved other plantings.

This year, we were once again voted 'London Churchyard of the Year' by London In Bloom. Overall, the churchyards have continued to thrive and grow.

### **Events at St. Mary's -Louise Wallis, Events Officer**

It has been a wonderful year growing and establishing St. Mary's and the Welcome Centre as great spaces to hire. Over the last year we have met with events industry specialists to learn and discern how to develop this area of our church life. Our spaces are great assets that provide valuable income for us to use in the community. We are blessed to be a blessing!

The Welcome Centre has had a face lift, thanks to John Chambers our Premises Manager, and is now a much more attractive space. The main hall is hired out every night of the week and hosts Brazilian Jiu Jitsu, Tai Chi, HulaFit, a local choir and a weekly community meal. The lounge is home to many baby focussed classes - Storytime, Baby massage and Sing and Sign. We love how we are able to accommodate The Welcome Cafe every week and be a space that offers help and support to the most vulnerable. We have also seen how being a venue for children's birthday parties is a very helpful income stream.

In the main church space we are expanding our partnerships with Forest School, Forest Choir and Norrsång Choir regularly choosing St. Mary's as their venue for their concerts. We are now on the travelling theatre group route as we had a performance of Macbeth last year. We have also begun an important partnership with the NHS as St Mary's transforms into a Blood Donation Centre on a monthly basis. We are developing musically with Vestry Sessions, bringing live music back into the building, which is an exciting venture. We have seen our income double so far this year which is a direct result of these one off events and fostering these regular relationships.

What has been particularly fun has been the opportunities we have created to bring people together. In July, we had our first St. Mary's Summer Festival where we joined with the Toy Library to offer a full children's programme in the Welcome Centre and Creative London hosted a beautiful craft market in the main church space. There was a music programme throughout the day, art workshops, churchyard tours and a wonderful ceilidh to finish off the day. It was fantastic to have so many church members help throughout the event. The success of the summer festival continued with our Christmas Fair which really kicked off the advent season in a fun way and many local people came into the building for the first time.

We love holding community building events and have enjoyed the times we have danced, sung, played and laughed together. If you would like to get involved and join our events team, get in touch with Louise at [events@stmaryswalthamstow.org](mailto:events@stmaryswalthamstow.org).

### **Crochet, Coffee, and Chat Group- Revd. Jacintha Danaswamy**

There are many benefits to gathering to crochet and work with wool- it helps us to relax and reduces anxiety, inspires creativity, improves fine motor skills, mental stimulation, and encourages social connection and a sense of community.

During Advent we began a six-week creative group that met in St Mary's Exhibition Space on Saturday mornings. It was a lovely intergenerational group of twelve to fifteen people that gathered with wool, hooks, and needles to crochet and knit together. Experienced crocheters and knitters helped beginners learn, offering tips on wool and hooks as well as step-by-step support. The group met between 10am-12pm, it was set up as a welcoming drop-in space both for those who could stay for the full session and, also for those who were only available to pop in for a short time during a busy Saturday morning schedule. It soon became quite a special, relational space with regular attendees who came to create, have a coffee, encourage each other, and chat together- including long standing and recent members of St Mary's- and those from our community passing by our church building on a Saturday morning or coming to our Ruttle and Rowe Cafe.

Although after Christmas the group was paused, it was restarted for Lent- and it has become a regular, joyful part of people's week- and it will continue to gather on Saturday mornings in May and June. The group attracts and welcomes a wide range of people from across our parish and beyond, and very much reflects the creativity and diversity of our wonderful community.

## **Flowers - Marjorie Hodgson and Sue Osborne**

We have continued to provide 2 pedestals arrangements at the front of the church. This year we have added an arrangement in the side chapel and one in the entrance lobby. We have used our own collections of silk flowers and real or artificial foliage, so the cost is minimal.

On special occasions such as Christmas and Harvest festival we also make window decorations and swags for the pillars and balcony. On Mothering Sunday day we made 200 small bunches of daffodils.

## **Bells**

This was a year of change and transition as Rebecca Sharples joined as Tower Captain and we gave thanks for the leadership and long service of Katherine Marshall. Lucas Owen also returns as Steeple Keeper, with responsibility for the maintenance of the bells. We welcome Rebecca with excitement as she brings both experience and many ideas for the development of bell-ringing at St Mary's.

St Mary's bells are rung for weddings, special events and, occasionally, funerals. The bellringers also regularly undertake peals or quarter peals and we welcome other bands to ring in our tower. At Christmas, Lucas will often ring carols on the bells which is always a joy for our community.

The bell-ringers always welcome new joiners; there is a regular practice on Wednesday evenings at 7.30pm. You are welcome to simply come along and join in or to email Rebecca if you would like to find out more. [walthamstow-sm@eacr.org.uk](mailto:walthamstow-sm@eacr.org.uk)

## **Schools - Rev Vanessa Conant**

It is an enormous privilege to have a church school in our parish and we continue to treasure our relationship with St Mary's Church of England Primary School. The staff and children of the school are inspiring and it is a source of great joy that we are able to serve the community there. In the last year, Rev Jacintha Danaswamy has done amazing work to not only maintain but develop the relationship with St Mary's School, offering collective worship every week as well as welcoming school groups to church.

We have valued the opportunity to support the school with its SIAMS inspection for which it was highly commended for its teaching and worship, in its receipt of a Christian Aid Global Neighbours Gold Award and with the ongoing RE curriculum. We are immensely proud of the worship council - children from every year - who lead assemblies and collective worship for their peers.

Rev Vanessa Conant and Rev Jacintha Danaswamy have served as governors on the Federated Governing Body for St Mary's and St Saviour's. This means that we have also had the opportunity to support St Saviour's with their superb OFSTED inspection. We are also working with the school to develop opportunities for Courageous Advocacy and for partnership working. In this last year, Mr Pawley has been Headteacher of St Mary's but in September, he will move to St Saviour's and we will welcome back Mr Pitchford as Headteacher. We give thanks for the service of Mr Pawley and the gifts he has brought to our school and we look forward to working closely with Mr Pitchford again.

Beyond St Mary's, we have valued the opportunity to host school visits to the church building from Greenleaf Primary School, Henry Maynard and Emmanuel School. Rev Alan Moss did incredible work at building strong relationships with our local secondary and primary schools and Rev Vanessa Conant was recently delighted to meet with Year 11 RE Students from Walthamstow School for Girls and to reflect on Christian faith and theology with them. We hope to build on our existing school partnerships in the coming year.

## **EcoChurch**

Our EcoChurch team has been working hard to develop our response to the climate emergency - both practically and spiritually. Mike Forbes undertakes the work of producing our Energy Footprint, an annual audit of our energy use and a helpful guide to show us where we can reduce emissions and make meaningful change. In September, the team led a Climate Sunday service where Shilpita Matthews from Operation Noah preached and the team helped us consider the connection between our faith and our response to the climate crisis.

The team has also continued to support wider climate initiatives such as the No Faith in Fossil Fuels Ash Wednesday Service and wider activity with Christian Climate Action, Green Christian and Operation Noah.

Over the last few months, the Eco Church team has begun to discern a few strands of activity and opportunities for development. They include:

- EcoChurch awards. St Mary's currently holds the Silver EcoChurch Award and is preparing to apply for the Gold Award. This requires a huge amount of work and congregational support as we consider each aspect of our life together.
- Net Zero buildings. The General Synod of the Church of England committed to working towards all church buildings being Carbon Net Zero by 2030. This is an ambitious goal requiring considerable retrofit of our buildings and considerable funding to achieve this. We are beginning to look at the

feasibility of renewable energy sources such as solar panels and heat pumps to reduce the carbon footprint of our buildings.

- Campaigning and action. There are a number of ways in which we can campaign as a church - through existing alliances and partnerships and also working with Waltham Forest Citizens. We are currently developing a new campaign looking at urban heating, affordable ways to cool our homes and thereby reducing energy consumption.
- Faith-based and discipleship resources. We will be marking the Season of Creation in September with a Climate Sunday service and a study group using the Operation Noah materials, 'Where your treasure is'
- Creative interaction with the climate through Craftivist and other artistic workshops
- Action such as community litter picks led by our children

If you are interested in being part of the EcoChurch team in any way, please email Mike Forbes at [mike21forbes@gmail.com](mailto:mike21forbes@gmail.com)

# **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WALTHAMSTOW**

Diocese of Chelmsford

Charity Registration Number: 1132391

Report & Accounts

31 December 2024

Tandem Accounting Limited

Chartered Accountants

17 Heathville Road

London N19 3AL



**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**

**Report and Financial Statements 2024  
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**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**

**Legal & administrative information  
For the year ended 31 December 2024**



<b>Charity Name</b>	The Parochial Church Council of the Ecclesiastical Parish of Walthamstow. The establishment of the Parish was in 1108.		
<b>Charity Number</b>	The charity registration number is 1132391. The PCC was formally registered with the Charity Commission on 26 October 2010.		
<b>Principal Address</b>	The Parish Office, St. Mary's Welcome Centre, 8 Church End, London E17 9RJ		
<b>Diocese</b>	Chelmsford		
<b>Parish Churches</b>	The Parish of Walthamstow is made up of a team of three churches. St Gabriel's, Havant Road, Walthamstow, London E17 3JF St Luke's, High Street, Walthamstow, London E17 St Mary's, Church End, London E17 9RJ		
<b>Governing Document</b>	Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.		
<b>Objective</b>	Promoting in the ecclesiastical parish, the whole mission of the Church.		
<b>Members of the PCC</b>	The Members of the PCC who served during the year and who were serving at the date of this report were:		
	Team Rector (Chair)	Revd. Vanessa Conant	(until 13 Mar 2024 & restarted 04 Feb 2025)
	Associate Priest (Chair)	Revd. Tim Scott	(from 13 Mar 2024 until 03 Feb 2025)
	Vice Chair	Vacant	
	Team Vicar	Revd. Andrew Stewart	
	Curate – (St Gabriel's)	Revd. Jacintha Danaswamy	(From September 2024)
	Ordinand – (St Gabriel's)	Revd. Jacintha Danaswamy	(until September 2024)
	Pioneering Minister	Revd. Alan Moss	(until 25 December 2024)
	Readers	Mr. Robert Duddridge	
	Churchwardens	Ms. Natalie Burwell (St Mary's)	(from 28 April 2024)
		Mr. William Daley (St Gabriel's)	
		Mr. Brian Foxton (St Gabriel's)	(From 11 May 2025)
		Mr. Laurence Jones (St Gabriel's)	(until 11 May 2025)
		Mr. Nevil Osborne (St Mary's)	
		Mrs. Lynne Rhodes (St Mary's)	(until 28 April 2024)
	Deputy Churchwardens	Mr. Tim Coles (St Luke's)	(until 11 May 2025)
		Miss. Donna Gwilliams (St Luke's)	(until 11 May 2025 also Deanery Synod Rep)
		Mr. Ken Prayag (St Gabriel's)	(until 28 April 2024)
	Deanery Synod Reps	Mrs. Isobel Gordon (St Mary's)	(from 21 May 2024)
	Elected Members	Mrs. Donna Bart (St Mary's)	(from 21 May 2024)



**THE PAROCHIAL CHURCH COUNCIL  
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OF WALTHAMSTOW**

**Legal & administrative information  
For the year ended 31 December 2024**



		Mr. Dalton Banjo (St Luke's) Miss. Ava Blake (St Gabriel's)	(until 28 April 2024)
<b>Members of the PCC (continued)</b>	Elected Members	Ms. Natalie Burwell (St Mary's) Mr. Tim Coles (St Luke's) Mrs. Jennifer Damant (St Mary's) Mrs. Liz Davies (St Mary's) Mr. Ian Drury (St Mary's) Mr. Oliver Elgie (St Mary's) Mr. Mike Forbes (St Mary's) Mr. Martin Kearney (St Gabriel's) Ms. Dane McFarlane (St Gabriel's) Mrs. Lynne Rhodes (St Mary's) Miss. Johanna Talbot (St Mary's) Ms. Megan Wordsworth (St Mary's)	(until 28 April 2024) (from 11 May 2025)  (PCC Secretary)     (PCC Treasurer)  (from 28 April 2024)
<b>Key Management Personnel</b>	Those in charge of directing, controlling, running and operating the Parish on a day-to-day basis are the members of the PCC.		
<b>Bankers</b>	<p>Barclays Bank Leicester LE87 2BB</p> <p>Santander Bank 2 Triton Square Regent's Place London NW1 3AN</p> <p>Central Board of Finance of the Church of England 80 Cheapside London EC2V 6DZ</p> <p>The Cooperative Bank P.O. Box 250, Delf House, Southway, Skelmersdale WN8 6WT</p>		
<b>Quinquennial Inspector</b>	<p>Alex Sherratt Matthew Lloyd Architects LLP The Hangar, Hope House, 1B, 38 Kingsland Rd, London E2 8DD</p>		
<b>Independent examiner</b>	<p>John Helm ACA Tandem Accounting 17 Heathville Road London N19 3AL</p>		

## **Report of the Parochial Church Council For the year ended 31 December 2024**

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The Parochial Church Council of the Ecclesiastical Parish of Walthamstow ("PCC") submits its annual report and financial statements for the year ended 31 December 2024. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019) issued by the Charity Commissioners in 2023. The legal and administrative information set out earlier in this document forms part of this report.

The PCC co-operates with the incumbent in promoting the whole mission of the Church within its Parish and beyond. It also has responsibility for the non-stipendiary staff and the maintenance of its church buildings, the Vicarage and other residential properties. In essence the PCC is a consultative body that represents the views of the congregation as well as its own. It should communicate, where appropriate, any decisions of the PCC or its committees to the churches; oversee and advise in the financial affairs of the churches; pray and champion the vision for the churches.

### **1. Structure, Governance & Management**

#### **1.1 Trustees**

Governance in the parish brings together representatives from each of the churches to form the Parochial Church Council (PCC). This strategic body is the sole legal entity for the Parish. Members of the PCC are either *ex officio* or elected by at the Parish Annual Meeting in accordance with the Church Representation Rules.

The PCC met five times in 2024 with an APCM being held in April.

During the year, the PCC received the following reports at each of the meetings: Safeguarding, Health and Safety and Finance. Throughout the year the PCC have been kept informed about the discernment process relating to St. Luke's.

Among other items discussed or noted were:

- **February:** -Break-ins at St. Mary's. Prayers of Love and Faith along with the construction of plans to cover the Team Rector's adoption leave
- **April:** Installation of a new kitchen in Welcome Centre lounge, review of the building hire charges. Approval of the draft Annual Report along with the staff changes and new partner for cafe with the closure of Froth and Rind (our previous partner).
- **June:** Agreement, in principle, to Ruttle & Rowe being the new cafe partner noted. Annual Review of the Safeguarding policy, St. Mary's Festival, Heritage Lottery Fund Update, St. Gabriel's fabric and repairs & a review of our decision-making structures.
- **September:** Faculty and licence for Ruttle & Rowe noted, Environmental Health issue relating to St. Gabriel's, Wood Street Nursery Licence, discussing the spending limits that do not require authorisation, displaying of national, political or ideological flags outside our parish buildings, Net Zero targets in line with Church of England 2030 commitments & the Strategic Development Fund update relating to work Alan Moss had been doing.
- **November:** Update on our giving, approval of a budget for 2025 along with further update and discussion on Alan Moss' work.

There was an additional on-line meeting of the PCC on 13th. May for the purpose of gaining agreement to the petitioning for the licence for Ruttle & Rowe, which was agreed. The decision was recorded at the in- person meeting on 17th. June.

#### **1.2 Standing Committee**

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The members of the standing committee were: The Team Rector, the Curate(s), Associate Minister, Reader, the Churchwardens & Deputy Churchwardens along with the Parish Treasurer and the PCC Secretary. The Standing Committee meets approximately 2 weeks prior to each PCC meeting to set the next PCC meeting agenda and whenever necessary for urgent matters by its members.

The Parish employs a number of staff in addition to the diocesan establishment of stipendiary/SSM (Self Supporting Ministry aka House for Duty) clergy and a Title Post. In addition to the following, we benefit from the ministry of one licensed Reader, Mr. Robert Duddridge (St Mary's). During 2024, the paid staff comprised of the following:

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**



**Report of the Parochial Church Council  
For the year ended 31 December 2024**

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**Clergy (Diocesan Establishment = 1 Full-time Stipendiary & 1 Part-time SSM)**

Team Rector (St Mary's)	Revd. Vanessa Conant (until 13 March 2024 & restarted 04 February 2025)
Associate Priest (St Mary's)	Revd. Tim Scott (from 13 March 2024 until 04 February 2025)
Team Vicar (St Gabriel's) (SSM Part-time 0.5)	Revd. Andrew Stewart

**Other Ministry Staff**

Parish Operations Manager	Mr. Dan Copperwheat
St Mary's Director of Music (hon)	Mr. Jonathan Rathbone
Community Gardener (0.6 fte)	Mr. Tim Hewitt
Community Engagement Officer (0.6 fte)	Mr. Francisco Meana-Hermida (until 23 February 2024. Part funded by NLHF until 23 February 2024)

**Support Staff**

Events Administrator (0.5 fte)	Ms. Louise Wallis (from 01 June 2024)
Marketing & Communications Officer (0.5 fte)	Mr. Cameron Conant
Parish Administrator (0.5 fte)	Mrs. Josie Wilson (from 01 January 2024)
Site Services Officer (whole Parish)	Mr. John Chambers

**Church Planters, Ordinands & Students**

Pioneering Minister	Revd. Alan Moss Church Planter & Community Organiser (until 25 December 2024)
Curate (St Gabriel's)	Revd. Jacintha Danaswamy (from 28 September 2024)
Ordained Deacon (St Gabriel's)	Revd. Jacintha Danaswamy (until 28 September 2024)
St Gabriel's Stay 'n Play Co-Ordinator (0.2 fte)	Mrs. Sidra Gill (until 11 January 2024)

**1.4 Church Membership & Attendance**

This year, under "Church Representation Rules", the Electoral Roll was revised for the 2024 APCM which now comprises of 363 members (2023: 350). See also comment under section 3. Achievements & Performance, below.

**1.5 Risk Management**

The Church's primary concern and objective is the glory of God. Whilst it is the Church's policy to trust wholly in the Lord that He will work out His purpose to this end, the Church also acknowledges that it has a responsibility, both as individual members and as a body of members, for the identification and proper management of risks faced by the Church in achieving its primary aim. The PCC has therefore assessed the major risks to Parish which the churches are exposed, in particular those relating to the specific operational areas of the charity, its investments and its finances. The PCC believes that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the churches, it has established effective systems and procedures to mitigate those risks.



**Report of the Parochial Church Council  
For the year ended 31 December 2024**

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**1.6 Quinquennial Inspections**

The quinquennial report for St Mary's Church relates to the inspection undertaken on 14th October 2015. The main observation was that the church building was in urgent need of significant and widespread repair and renovation. This promoted a major programme of fundraising resulting in a National Lottery Heritage Fund grant and a £3.4million programme of works to improve the condition and functionality of the building. The work resulted in the 2020 inspection being delayed until the work was completed. The latest quinquennial inspection took place on 6th March 2025 where the report states the buildings are in a good state of repair with some minor issues needing attention.

The quinquennial inspection for St Gabriel's Church took place on 28th March 2023. The main observation was that the church was in a reasonable state of repair although the roof of the church & Family Centre small hall is becoming in need of replacement. The condition of the paintwork needs redecoration along with surveys needed for the Cupola & Bellcote & brass bell.

**1.7 Safeguarding**

The Parish takes seriously its responsibilities to have due regard for the House of Bishops safeguarding requirements. All members of the PCC and all those working with children or vulnerable adults complete the DBS procedures and all PCC members, staff and those who volunteer with certain groups are required to complete Church of England safeguarding training. Clergy complete updated training at least every three years and are required to keep up to date with online training. As a parish. We work to ensure that every person is safe and well cared for. Our parish safeguarding officer deals promptly with any concerns and we report any issues or concerns to the Diocesan Safeguarding Team. Safeguarding risk assessments are required for all activities and regular reviews of our processes and procedures are undertaken with key volunteers. There is an annual safeguarding report to the PCC and safeguarding is a standing item on every PCC meeting agenda.

**2. Activities & Strategies**

The PCC has given due regard to the Charity Commissions' guidance on public benefit. To this end the PCC organises various activities in order to enable ordinary people to live out their faith as part of our parish community.

The core of our activities is the weekly worship and discipleship of our 3 congregations and their wider connections. Our clergy team has continued to respond to pastoral need and missional opportunity within and beyond the parish. We have continued to provide pastoral care, opportunities for spiritual growth and to meet for organisational purposes.

2024 has been a year of both transition and consolidation. The Team Rector took a period of parental leave, and the team was ably led by Rev Tim Scott who was licensed as Cover Team Rector in March. The parish is indebted to Tim for his wise and thoughtful leadership. During this period, much of the strategy was shaped by the need to provide both consistent pastoral and operational leadership as well as to discern future approaches to ministry and mission.

Throughout the year, there has been an emphasis on financial sustainability to provide the foundations for ongoing mission and ministry, building connection with the wider community and developing the congregation.

As churches and as clergy, we seek to make contributions to the life of our community. We are active members of Citizens UK, Waltham Forest Citizens and TELCO (the East London alliance). The work of Revd. Alan Moss came to the end of its funding in December and the Parish is now beginning to determine how best to continue its impact and legacy. The ministry has broadened and deepened connections with the council, police and community networks and begun to see real change which is detailed more fully in the next section. Finding sustainable and lasting opportunities for mission on the parish estates remains a priority for the Parish.

The work of Revd. Alan Moss has both deepened and widened our connections within the community and we have seen particularly strong relationships built with the local council, local youth organisations and the police. Revd. Andrew Stewart has also worked closely with Worth Unlimited in the Wood Street part of our parish, offering weekly youth provision in an area which has seen a lot of knife and gun crime. We work in partnership with Forest Churches Emergency Night Shelter (FCENS), the Christian Kitchen, Walthamstow & Chingford Almshouses, and Walthamstow Village Residents' Association. Local Police Safer Neighbourhood Ward Panels and Local Council Ward meetings.

**Report of the Parochial Church Council  
For the year ended 31 December 2024**

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**2. Activities & Strategies (continued).**

The Rector continues to serve as part of the governing body of the Federated Schools of St Mary's and St Saviour's, Rev Alan Moss has built strong relationships with Frederick Bremer, Emmanuel School, Holy Family and Walthamstow School for Girls, leading to new connections and possibilities.

Many members of our congregations serve local charities, organisations, businesses and networks in voluntary and advisory capacities contributing to the common good of all.

To support and promote church growth and health our regular pattern of 'non-Sunday service' activities include strong lay ministry in leadership and worship, small groups, courses, confirmation and baptism courses. We continued to host retro gaming days, and this year held two major festivals. Our Summer Festival saw over 1,000 people visit St Mary's church for activities, music, food and a local craft market. A similar, smaller Festival at Christmas, gave another opportunity to welcome the community and offer St Mary's as a local hub. Both events also strengthened a developing partnership with the Walthamstow Toy Library.

At the end of 2023, a strategy was put forward for exploring the future of St Luke's in the High Street. In January, a service of thanksgiving was held to celebrate the ministry of the stall on the Farmers' Market and many from the stall's history returned to share stories and to give thanks for the welcome and care offered to so many over the 15 years of the stall's ministry. A programme of future discernment began after Easter and is ongoing.

The Walthamstow Welcomes Cafe has continued and significantly expanded in volunteer numbers and reach. Strategic consideration now needs to be given to ongoing funding, to the frequency of the provision and how to continue to develop the impact of the cafe,

Towards the end of the year, a new crochet and knitting social group was started to build relationships and teach new skills. This intergenerational group is making important links across the community and also beginning to explore craftivism and events.

There has been a particular emphasis on increasing outreach to the community through the improvement of our buildings and we have seen much higher community use of the halls as a result.

**3. Achievements and Performance**

The Parish has continued to see congregational growth across the churches. In September, we celebrated the ordination to the priesthood of our Curate, Revd. Jacintha Danaswamy. In December, we said farewell to Revd. Alan Moss whose ministry in our congregations and across the parish has been a great blessing.

The ending of the NLHF funded posts saw a slightly reduced staff team with the post of Community Engagement Officer discontinued at the end of funding. We were pleased to be able to support the majority of staff posts which have been key to developing mission and operational sustainability. Rentals of our buildings have been gradually increasing. Wood Street Nursery at St Gabriel's continued to thrive although waiting lists are considerable and the need for more space is always a challenge.

In May 2024, the cafe partnership with Froth & Rind came to an end and a new cafe partner was sought. We were delighted that a local, family-run business, Ruttle & Rowe, was selected as the next cafe partner and, after a brief hiatus, the cafe reopened and has grown considerably. A number of local groups have chosen the cafe as their meeting location, enabling us to become a hub for the community,

The work undertaken by Revd. Alan Moss saw continued development through the last year. A chaplaincy with the newly opened Portsmouth University campus was begun and each week, over 300 young people accessed the free hot chocolates after school. Through Alan's work, St Mary's hosted surgeries, bringing together council bodies, police and anti-social behaviour experts and those companies and bodies responsible for housing repair and maintenance on the estate.

**Report of the Parochial Church Council  
For the year ended 31 December 2024**

**3. Achievements and Performance (continued)**

This has led to action and change on the estates and the surgeries have become a model which the council hopes to replicate around the borough.

The St Mary's churchyards remain a key focus for our work. The churchyards were once again awarded 'Churchyard of the Year', in the London in Bloom Awards. The gardening team continues to grow with a number of volunteers moving onto full-time employment in gardening and horticulture.

We continued participation in actions and campaigns with the London Citizens with members of the church working hard on the Just Transition campaign to reduce emissions.

The congregation at St Gabriel's has continued to grow with the development of children's ministry and an ongoing commitment to prayer and discipleship. The relationship with Woodside school has been strengthened through workshops and school visits and the churches have also hosted successful Black History Month events and local Christmas events in partnership with Wood Street First.

**4. Financial Review**

**4.1 Financial Activity and Financial Position**

The PCC's main sources of funding are the freewill offerings of church members, grants and lettings income.

The Statement of Financial Activities, Balance Sheet and Statement of Cash Flows can be found on pages 11 to 13. The Church's reserves increased by £179,120 during the year (2023: decreased by £24,533). The balance sheet shows total net assets of £3,035,296 (2023: £2,856,176). Cash balances increased by £132,162 to £1,333,987 (2023: increased by £43,188 to £1,201,825).

Included in total funds are amounts totalling £295,732 (2023: £143,052) which are either restricted or endowed. These monies have either been raised for, and their use restricted to specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 9 to the accounts together with an analysis of movements in the year.

**4.2 Reserves Policy**

The PCC has examined the requirements for free reserves, i.e., those unrestricted and endowed funds not invested in tangible fixed assets. The PCC considers that, given the nature of the churches' work, free reserves should be equivalent to approximately 4 months' routine general fund expenditure, plus committed future expenditure on other projects, where funds permit. The PCC is of the opinion that this provides sufficient flexibility to cover temporary shortfalls in income and will allow the church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2024 the church had net free reserves of £40,604 (2023: net free reserves of £49,741) as follows:

	<b>2024 £</b>	<b>2023 £</b>
<b>Total reserves</b>	<b>3,035,732</b>	<b>2,856,176</b>
Less: restricted funds	(295,732)	(143,052)
Less: tangible fixed assets	(1,689,153)	(1,659,654)
Less: designated funds	(1,010,243)	(1,003,729)
<b>Free reserves</b>	<b>40,604</b>	<b>49,741</b>
<b>Free reserves requirement:</b>		
4 month's budgeted routine expenditure	<b>173,417</b>	<b>100,000</b>



**Report of the Parochial Church Council  
For the year ended 31 December 2024**

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#### **4.3 Investment Policy**

The team churches currently place funds, in excess of working capital requirements, on bank deposit with the CCLA.

#### **5. Plans for Future Periods**

The following areas, at the present time, are central to the PCC's planning:

- Continuing to develop the discipleship and worshipping life of our congregations;
- Exploring next steps to continue the SDF-funded work on estates and with schools;
- Exploring funding opportunities to expand and develop mission and ministry across the parish;
- Continuing to deal with essential repairs to St Gabriel's Church & Family Centre following on from the Quinquennial inspection;
- Ongoing capital works to the Welcome Centre to increase community use;
- Beginning a programme of works to reach the Church of England's 2030 Net Zero targets; and
- Development of more sustainable funding and financial models to sustain mission and ministry.

#### **6. Responsibilities of church council**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice). Charity law and Synodical Government Measures 1970 both require the church council to be responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the church council determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing those financial statements, the PCC is required to:


- observe the methods and principles in the Charity SORP and FRS102
- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the church will continue in their ministry

The PCC is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the churches, and which ensure that the financial statements comply with the Charities Act 2011 and the guidance and regulations dated 2006 issued by the Central Board of Finance of the Church of England. It is also responsible for safeguarding the assets of the churches, and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing the financial statements, the church council are responsible for assessing the church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the church council either intend to liquidate the church or to cease operations, or have no realistic alternative but to do so.

#### **7. Approval**

The report of the PCC was approved by the PCC (via Email) on 10 May 2025 and signed on its behalf by:



**Revd. Vanessa Conant**  
**Chair, Team Rector**

**10 May 2025**

## **Report of the Independent Examiner to the Parochial Church Council of The Ecclesiastical Parish of Walthamstow**

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I report on the accounts of the Ecclesiastical Parish of Walthamstow for the year ended 31 December 2024, which are set out on pages 11 to 26.

### **Respective responsibilities of PCC and examiner**

The PCC is responsible for the preparation of the accounts. The treasurers of the new parishes consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeds £250,000, and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales. It is my responsibility to:

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

### **The basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

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

1. accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.



**John Helm ACA**

Tandem Accounting  
17 Heathville Road  
London N19 3AL  
10 May 2025



**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**



**Statement of Financial Activities  
For the year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
<b>Income from:</b>	<b>Note</b>						
	2						
Donations and legacies		251,555	326,448	578,003	221,380	224,023	445,403
Charitable activities		6,161	-	6,161	8,650	-	8,650
Other trading activities		102,198	-	102,198	81,501	1,482	82,983
Investments		36,599	-	36,599	26,767	-	26,767
Other		5,682	1,352	7,034	5,050	785	5,835
<b>Total Income</b>		<b>402,195</b>	<b>327,800</b>	<b>729,995</b>	<b>343,348</b>	<b>226,290</b>	<b>569,638</b>
<b>Expenditure on:</b>							
Raising funds	3	7,999	2,069	10,068	-	-	-
Charitable activities	4	396,810	143,997	540,807	372,731	221,440	594,171
<b>Total Expenditure</b>		<b>404,809</b>	<b>146,066</b>	<b>550,875</b>	<b>372,731</b>	<b>221,440</b>	<b>594,171</b>
Net gains/(losses) on investments		-	-	-	-	-	-
<b>Net (expenditure)/income</b>		<b>(2,614)</b>	<b>181,734</b>	<b>179,120</b>	<b>(29,383)</b>	<b>4,850</b>	<b>(24,533)</b>
Transfers between funds		29,054	(29,054)	-	10,968	(10,968)	-
<b>Net movement in funds</b>		<b>26,440</b>	<b>152,680</b>	<b>179,120</b>	<b>(18,415)</b>	<b>(6,118)</b>	<b>(24,533)</b>
<b>Total funds brought forward</b>		<b>2,713,124</b>	<b>143,052</b>	<b>2,856,176</b>	<b>2,731,539</b>	<b>149,170</b>	<b>2,880,709</b>
<b>Total funds carried forward</b>		<b>2,739,564</b>	<b>295,732</b>	<b>3,035,296</b>	<b>2,713,124</b>	<b>143,052</b>	<b>2,856,176</b>

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**



**Balance Sheet  
As at 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Fixed Assets</b>					
Tangible Assets	5	1,689,153	-	1,689,153	1,659,654
		1,689,153	0	1,689,153	1,659,654
<b>Current Assets</b>					
Debtors	6	25,785	-	25,785	6,543
Cash At Bank and In Hand		1,038,255	295,732	1,333,987	1,201,825
		1,064,040	295,732	1,359,772	1,208,368
<b>Creditors - Amounts Falling Due Within One Year</b>	7	13,629	-	13,629	11,846
<b>Net Current Assets</b>		1,050,411	295,732	1,346,143	1,196,522
<b>Net Assets</b>		<b>2,739,564</b>	<b>295,732</b>	<b>3,035,296</b>	<b>2,856,176</b>
<b>Represented By:</b>					
Unrestricted Income Funds	8	2,739,564	-	2,739,564	2,713,124
Restricted Funds	9	-	295,732	295,732	143,052
<b>Total Funds</b>		<b>2,739,564</b>	<b>295,732</b>	<b>3,035,296</b>	<b>2,856,176</b>

The financial statements were approved by the PCC on 10 May 2025 and signed on its behalf by:

**Martin Kearney  
Treasurer**

**10 May 2025**

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**



**Statement of Cash Flows  
As at 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Net cash flows from operating activities</b>	10	(18,804)	152,680	133,876	16,841
<b>Cash flows from investing activities:</b>					
Dividends, interest and rents from investments		36,599	-	36,599	26,767
Purchase of property, plant and equipment		(38,313)	-	(38,313)	(420)
<b>Net cash used in investing activities</b>		<b>(1,714)</b>	<b>0</b>	<b>(1,714)</b>	<b>26,347</b>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(20,518)</b>	<b>152,680</b>	<b>132,162</b>	<b>43,188</b>
<b>Cash and cash equivalents brought forward</b>		<b>1,058,773</b>	<b>143,052</b>	<b>1,201,825</b>	<b>1,158,637</b>
<b>Cash and cash equivalents carried forward</b>		<b>1,038,255</b>	<b>295,732</b>	<b>1,333,987</b>	<b>1,201,825</b>



**Notes to the Financial Statements  
For the year ended 31 December 2024**

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**1. Accounting Policies**

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

**Basis of accounting**

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting except for the revaluation of freehold land and buildings which are shown at market value.

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 an affiliation to another body or those that are informal gatherings of church members.

The PCC meets the definition of a public benefit entity under FRS 102.

The financial statements are presented in sterling (£).

**Going Concern**

There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

**Income recognition**

Voluntary income and donations (including legacies) are accounted for once the PCC has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

The income from trading activities includes rental income from the letting of church premises and freehold land and buildings which is accounted for when earned. It is shown gross, with the associated costs included in fundraising costs.

Interest on funds held on deposit is 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.

**Expenditure recognition**

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The PCC is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Charitable expenditure includes those costs in fulfilling the PCC's principal objects, as outlined in the Report of the PCC. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the PCC's objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the PCC.
- Governance costs comprise all costs involving the public accountability of the PCC and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Rentals under operating leases are charged as incurred over the term of the lease.



**Notes to the Financial Statements  
For the year ended 31 December 2024**

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**1. Accounting Policies (continued)**

**Tangible Fixed Assets**

*Consecrated Property and Moveable Church Furnishings*

Consecrated land and beneficed property such as the church building is excluded from the accounts in accordance with s10 of the Charities Act 2011. Moveable church contents are held by the vicar and churchwardens on special trust for the PCC and require a faculty for disposal. They are considered by the PCC to be inalienable property. All expenditure incurred on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is expensed within the Statement of Financial Activities.

*PCC Property*

Properties are revalued on a 5 yearly basis and the next valuation is due on 31 December 2025. The properties are subject to an in-house impairment review annually. Any impairment provision necessary will be written off in the Statement of Financial Activities. All freehold property is well maintained and, in the opinion of the PCC members, will not fall in value for many years. In view of the above no depreciation has been charged in respect of freehold properties.

*Other Fixtures, Fittings & Office Equipment*

The cost of other furniture, fittings and equipment, less any expected residual value, is depreciated on a straight-line basis over the effective useful life of the asset, which has been estimated as four years.

**Debtors**

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

**Cash at bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will 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 recognised at their settlement amount.

**Fund accounting**

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes.

**Notes to the Financial Statements  
For the year ended 31 December 2024**

**2. Income**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Donations & legacies				
Offerings and donations	199,536	8,123	207,659	188,954
Income tax reclaimed	35,541	1,119	36,660	31,331
Legacies	-	-	-	1,500
Grants	16,478	317,206	333,684	223,618
	251,555	326,448	578,003	445,403
Charitable activities				
Fee income (net)	6,161	-	6,161	8,650
Other trading activities				
Lettings income	98,338	-	98,338	81,470
Market stall (net income)	26	-	26	1,482
Fundraising	3,834	-	3,834	31
	102,198	0	102,198	82,983
Investments				
Bank Interest	36,599	-	36,599	26,767
Other	5,682	1,352	7,034	5,835
	<b>402,195</b>	<b>327,800</b>	<b>729,995</b>	<b>569,638</b>

London Borough of Waltham Forest granted £6,310 (2023: 3,606).

**3. Expenditure on Raising Funds**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Costs of fundraising events	7,999	2,069	10,068	-
	<b>7,999</b>	<b>2,069</b>	<b>10,068</b>	<b>0</b>

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
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**Notes to the Financial Statements  
For the year ended 31 December 2024**

**4. Expenditure – Charitable Activities**

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Parish Share & Clergy Expenses				
Parish Share	84,150	-	84,150	80,986
Clergy expenses	756	92	848	1,240
	<b>84,906</b>	<b>92</b>	<b>84,998</b>	<b>82,226</b>
Church Life & Outreach				
Staff costs (including salaries)	72,454	6,732	79,186	73,837
Magazine & publicity	1,695	2,778	4,473	1,142
Services/Music	11,239	140	11,379	6,941
Outreach/events	1,341	4,276	5,617	8,275
Education & training	618	110	728	789
Travel	509	-	509	968
Catering & hospitality	2,062	154	2,216	4,135
Gifts and grants (see note 3b below)	3,003	7,000	10,003	18,350
Other	1,305		1,305	1,220
	<b>94,226</b>	<b>21,190</b>	<b>115,416</b>	<b>115,657</b>
Provision of Office & Support				
Staff costs	19,242	-	19,242	16,472
Printing, stationery & consumables	3,698	60	3,758	3,977
Telephone, internet, website	3,758	393	4,151	5,646
Hardware & software	2,620	380	3,000	1,932
Bad debt	277	-	277	-
Subscriptions and memberships	3,480		3,480	4,625
Legal & professional	4,350	3,500	7,850	6,581
Other	-	-	-	201
	<b>37,425</b>	<b>4,333</b>	<b>41,758</b>	<b>39,434</b>
Provision of Building and Facilities				
House running expenses	1,433	-	1,433	2,394
Church & hall: heat, light & water	34,781	-	34,781	46,422
Church & hall: insurance	9,316	-	9,316	17,492
Staff costs	33,849	21,795	55,644	30,028
Depreciation	8,815	-	8,815	1,432
Maintenance & cleaning (incl. staff costs)	78,091	68,284	146,375	68,029
Other	-	-	-	6,691
	<b>166,285</b>	<b>90,079</b>	<b>256,364</b>	<b>172,488</b>
Major Projects				
St Mary's Church Alterations	11,208	28,303	39,511	180,190
	<b>11,208</b>	<b>28,303</b>	<b>39,511</b>	<b>180,190</b>
Governance				
Audit	-	-	-	1,536
Independent examination	2,760	-	2,760	2,640
	<b>2,760</b>	<b>0</b>	<b>2,760</b>	<b>4,176</b>
	<b>396,810</b>	<b>143,997</b>	<b>540,807</b>	<b>594,171</b>

**Notes to the Financial Statements  
For the year ended 31 December 2024**

**4. Expenditure – Charitable Activities (continued)**

**4a. Staff Costs**

Included within Expenditure on Charitable Activities are the following staff costs:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Gross salaries	142,352	114,398
Employer's National Insurance	11,047	6,281
Employer's Annual Allowance	(5,000)	(5,000)
Pension contributions	4,104	3,936
	<b>152,503</b>	<b>119,615</b>
Of which: gross salaries paid to Key Management Personnel	<b>0</b>	<b>0</b>

The average number of employees during the year:

	<b>2024</b>	<b>2023</b>
	<b>Number</b>	<b>Number</b>
Full time staff	2	0
Part time staff	9	8
	<b>11</b>	<b>8</b>

These figures exclude the amounts paid to the Diocese for the incumbent and the curates, who are funded through the Common Fund. No employee (2024: nil) received emoluments in excess of £60,000 during the year.

The expenses of nil (2024: nil) members of the PCC met during the year.

**4b. Gifts to organisations and individuals**

Included within Expenditure on Charitable Activities are the following gifts to organisations and individuals:

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Gifts to organisations	970	5,070	6,040	14,413
Gifts to individuals (including those in need)	2,033	1,930	3,963	3,937
	<b>3,003</b>	<b>7,000</b>	<b>10,003</b>	<b>18,350</b>

Organisations supported include Royal British Legion, Christians Against Poverty, The Branches (Walthamstow), Interserve, 5 Talents, Worth Unlimited and Christian Aid Trust.



**Notes to the Financial Statements  
For the year ended 31 December 2024**

**5. Tangible Fixed Assets**

	Freehold land & buildings 2024 £	Equipment 2024 £	Total 2024 £	Total 2023 £
<b>Cost</b>				
At 1 January	1,656,126	14,031	1,670,157	1,669,737
Additions	-	38,313	38,313	420
Disposals	-	-	-	-
At 31 December	1,656,126	52,344	1,708,470	1,670,157
<b>Depreciation</b>				
At 1 January	-	10,503	10,503	9,071
Charge for Year	-	8,814	8,814	1,432
At 31 December	0	19,317	19,317	10,503
<b>Net Book Value</b>				
At 31 December	1,656,126	33,027	1,689,153	1,659,654

All the fixed assets are used for charitable purposes. Properties used by the PCC are the following:

Property	Property type	Ownership	Valuation 31 Dec 2023 £
St Mary's Church	Church building	Incumbent	-
St Mary's Church Hall (Welcome Centre)	Church hall	PCC	1,120,000
St Gabriel's Church	Church building	Incumbent	-
St Gabriel's Family Centre	Church hall	PCC	536,126
			<b>1,656,126</b>

**6. Debtors**

	2024 £	2023 £
Accrued income	3,832	2,183
Other debtors	21,953	4,360
	<b>25,785</b>	<b>6,543</b>

**7. Creditors - Amounts Falling Due Within One Year**

	2024 £	2023 £
Trade creditors	5,089	6,098
Accruals	8,480	5,961
Other creditors	60	(213)
	<b>13,629</b>	<b>11,846</b>

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**



**Notes to the Financial Statements  
For the year ended 31 December 2024**

**8. Unrestricted Funds**

**8a. Current Year**

	At 1 January 2024 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2024 £
General fund	1,709,395	380,068	(386,196)	-	26,054	1,729,321
Designated Funds:						
St Mary's Building Project (Matched Funding)	574,525	12,679	(13,438)	-	-	573,766
Vicarage Redecoration Upkeep	2,779	-	(1,434)	-	3,000	4,345
Church Commissioners Funds	119,216	-	-	-	-	119,216
St Mary's Soft Play	0	6,338	(631)	-	-	5,707
St Luke's Church Hall Proceeds	307,209	-	-	-	-	307,209
Deanery Synod Administrator	0	3,085	(3,085)	-	-	0
St Mary's Refreshments Fund	0	25	(25)	-	-	0
	1,003,729	22,127	(18,613)	0	3,000	1,010,243
	<b>2,713,124</b>	<b>402,195</b>	<b>(404,809)</b>	<b>0</b>	<b>29,054</b>	<b>2,739,564</b>

**8b. Prior Year**

	At 1 January 2023 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2023 £
General fund	1,666,052	327,454	(292,079)	-	7,968	1,709,395
Designated Funds:						
St Mary's Building Project (Matched Funding)	636,808	10,262	(72,545)	-	-	574,525
Vicarage Redecoration Upkeep	2,249	-	(2,470)	-	3,000	2,779
Church Commissioners Funds	119,216	-	-	-	-	119,216
St Gabriel's Stay n Play	5	442	(447)	-	-	0
St Luke's Church Hall Proceeds	307,209	-	-	-	-	307,209
Deanery Synod Administrator	-	5,050	(5,050)	-	-	0
St Mary's Refreshments Fund	-	140	(140)	-	-	0
	1,065,487	15,894	(80,652)	0	3,000	1,003,729
	<b>2,731,539</b>	<b>343,348</b>	<b>(372,731)</b>	<b>0</b>	<b>10,968</b>	<b>2,713,124</b>

**8. Unrestricted Funds (continued)**

**Descriptions of the designated funds are as follows:**

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**



**Notes to the Financial Statements  
For the year ended 31 December 2024**

<b>Building Project (Matched Funding)</b>	St Mary	Funds raised by the Parish from the sale of 9 & 10 Church End along with St Stephen's Church for the Heritage Lottery Fund Project where there is a requirement to match the funds granted by them.
<b>Vicarage Redecoration/ Upkeep</b>	Parish of Walthamstow	Funds set aside for the redecoration of the vicarages used by the Parish Clergy (One room per year).
<b>Church Commissioners Funds</b>	Parish of Walthamstow	Funds held by the Church Commissioners have been released on condition that it is used towards a new building that will be suitable for public worship. It can used towards the redevelopment of the "Western Patch" (Welcome Centre along with 9 & 10 Church End) on the basis that St Luke's is able to use the community space as a base for mission and ministry. The money can be used towards the costs of planning permission and other exploratory works for the area.
<b>St Gabriel's Stay n Play</b>	St Gabriel	Funds that are set aside for a children & parents stay and play session held in St Gabriel's Church every Tuesday morning during term-time. Ceased in September 2024.
<b>St Luke's Church Hall Proceeds</b>	St Luke	These are funds which arise from the sale of the St Luke's church hall on Greenleaf Road in 2012. The funds are held separately by the Diocese and have been set aside by the PCC to fund the future purchase of premises for use by St Luke's.
<b>Deanery Synod Administrator</b>	Parish of Walthamstow	Funds reimbursed by the Archdeacon of Barking's office for the expenses incurred by the PA for the Waltham Forest Area Dean's work.
<b>St Mary's Refreshments Fund</b>	St Mary	Donations given towards the provision of refreshments after Sunday Services at St Mary's.

**Notes to the Financial Statements  
For the year ended 31 December 2024**

**9. Restricted Funds**

**9a. Current Year Movement and Balances**

	At 1 January 2024 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2024 £
<b>Parish of Walthamstow</b>						
Finance project	306	-	(306)	-	-	0
Harvest Appeal	0	12	-	-	-	12
Joel Plummer Memorial Fund (income)	1,868	-	-	-	-	1,868
<b>St Gabriel</b>						
Organ Repair fund	551	1,508	-	-	-	2,059
<b>St Luke</b>						
Children & Young People	1,050	155	-	-	-	1,205
Homeless & unemployed ministry	5,073	-	-	-	-	5,073
<b>St Mary</b>						
Advent Book	0	70	(70)	-	-	0
Alan Moss Leaving gift	0	627	(627)	-	-	0
AV Equipment	25,000	-	-	-	(24,990)	10
Bells Fund	15,637	100	(62)	-	-	15,675
Building Fund	29,781	-	-	-	-	29,781
Children's Society	0	1,169	(1,169)	-	-	0
Christian Aid	0	240	(240)	-	-	0
Christians Against Poverty	860	730	(1,590)	-	-	0
Christine Walker Bequest	2,000	-	-	-	-	2,000
Churchyard Gardening Project	17,500	11,013	(18,061)	-	-	10,452
Church Planting & Community Organising (SDF)	0	5,999	(5,999)	-	-	0
Conant Family Adoption Gift	0	1,652	(1,652)	-	-	0
Forest Churches Emergency Night Shelter	0	1,444	(1,444)	-	-	0
HLF Project	0	299,999	(104,969)	-	(4,064)	190,966
Jaden Moodie Foundation	182	-	-	-	-	182
Landscaping	7,642	-	(7,642)	-	-	0
Jacintha's Priesthood Gift	0	277	(277)	-	-	0
Prayer House (Fraser Road)	9,154	-	-	-	-	9,154
Rector's Discretionary Fund	7,371	458	-	-	-	7,829
Teenage Prayer Experiment	71	-	(71)	-	-	0
Ukrainian ESOL Lessons	817	-	-	-	-	817
Welcome Café	2,064	1,560	(722)	-	-	2,902
Welcome Centre Repairs	193	-	(193)	-	-	0
Year 6 Bibles	340	330	(627)	-	-	43
Youth Fund	15,592	457	(345)	-	-	15,704
<b>Total</b>	<b>143,052</b>	<b>327,800</b>	<b>(146,066)</b>	<b>0</b>	<b>(29,054)</b>	<b>295,732</b>

The transfer between restricted funds (St Mary's AV Equipment and St Mary's - HLF Project) to unrestricted is to account for the capitalisation of cost of purchase of PA System at St Mary's from the restricted fund.

**Notes to the Financial Statements  
For the year ended 31 December 2024**

**9. Restricted Funds (continued)**

**9b. Prior Year Movement and Balances**

	At 1 January 2023 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 December 2023 £
<b>Parish of Walthamstow</b>						
Finance project	676	-	(370)	-	-	306
Harvest Appeal	0	27	(27)	-	-	0
Joel Plummer Memorial Fund (income)	1,868	-	-	-	-	1,868
<b>St Luke</b>						
Children & Young People	910	140	-	-	-	1050
Farmer's Market Stall	0	1,482	(1,482)	-	-	0
Homeless & unemployed ministry	5,276	-	(203)	-	-	5,073
<b>St Mary</b>						
AV Equipment	0	25,000	-	-	-	25,000
Bells Fund	16,537	405	(885)	-	(420)	15,637
Building Fund	31,980	-	(2,199)	-	-	29,781
Children's Society	1,562	879	(2,441)	-	-	0
Christians Against Poverty	0	860	-	-	-	860
Christine Walker Bequest	2,000	-	-	-	-	2,000
Christmas Service-Food Provisions	300	-	(300)	-	-	0
Christian Kitchen	0	774	(774)	-	-	0
Churchyard Gardening Project	0	17,500	-	-	-	17,500
Church Planting & Community Organising (SDF)	10,804	18,223	(18,479)	-	(10,548)	0
DEC-Turkey/Syria Appeal	0	1,217	(1,217)	-	-	0
Dave Edmonson's Ordination Gift	0	1,440	(1,440)	-	-	0
HLF Project	15,657	142,658	(158,315)	-	-	0
Jaden Moodie Foundation	182	-	-	-	-	182
Landscaping	19,529	737	(12,624)	-	-	7,642
Jacintha Danaswamy Ordination Gift	0	1,016	(1,016)	-	-	0
Night Shelter	6,641	1,228	(7,869)	-	-	0
Church Chairs	0	188	(188)	-	-	0
Prayer House (Fraser Road)	9,154	-	-	-	-	9,154
St Gabriel's Organ Repair Fund	0	551	-	-	-	551
RBL Poppy Appeal	0	20	(20)	-	-	0
RHS Church Community Garden Fund	0	5,000	(5,000)	-	-	0
Rector's Discretionary Fund	7,732	420	(781)	-	-	7,371
Rosary Bead Course	0	88	(88)	-	-	0
Teenage Prayer Experiment	91	-	(20)	-	-	71
Ukrainian ESOL Lessons	817	-	-	-	-	817
Welcome Café	2,064	-	-	-	-	2,064
Welcome Centre Repairs	0	5,000	(4,807)	-	-	193
Year 6 Bibles	0	1,017	(677)	-	-	340
Youth Work Fund	15,390	420	(218)	-	-	15,592
<b>Total</b>	<b>149,170</b>	<b>226,290</b>	<b>(221,440)</b>	<b>0</b>	<b>(10,968)</b>	<b>143,052</b>

The £10,968 transferred from Church Planting and Bells funds to the General and Vicarage Redecoration Upkeep funds was due to purchase of fixed assets and payment of the salary for the minister working in the Church Planting initiative.



**Notes to the Financial Statements  
For the year ended 31 December 2024**

**9. Restricted Funds (continued)**

Descriptions of the restricted funds are as follows:

<b>Finance Project</b>	Parish of Walthamstow	A proportion of the funds given to the Ministry and Mission Unit (MMU) to pay towards the restructuring of the Parish's finance systems / processes.
<b>Harvest Appeal</b>	Parish of Walthamstow	Donations received to be paid to charities providing food to the local community. This year it was Christian Kitchen.
<b>Joel Plummer Memorial Fund (income)</b>	Parish of Walthamstow	A trust set up in 1981 in remembrance of Joel Plummer, the income from which to be used for the annual Easter presentation of a Bible to a boy and girl. In 1996 the objective was changed to the advancement of the Christian religion in such manner as the trustees shall at their discretion think fit. The fund was a charity in its own right until 2010. The trustees were originally the team vicar and churchwardens, for the time being, at St Stephens. This is now under the ownership of The Parish of Walthamstow PCC. The Joel Plummer Memorial Endowment funds were transferred to the Restricted Fund on 16/2/2021.
<b>Organ Repair Fund</b>	St Gabriel's	Funds being raised for the repair of St Gabriel's organ.
<b>Children &amp; Young People</b>	St Luke's	Funding for children's and young people's work at St Luke's.
<b>Homeless &amp; unemployed ministry</b>	St Luke's	Funds for use in assisting the homeless and unemployed
<b>Farmers Market Stall</b>	St Luke's	This fund receives donations collected on the market stall, and from purchases of consumables and supplies taken from it. The balance is donated in its entirety to the local charity, "Worth Unlimited in Waltham Forest" (Reg Charity No. 1068782). Project suspended on 17 <sup>th</sup> December 2024 for a review.
<b>Advent Book</b>	St Mary's	Donations raised for St Mary's Advent books.
<b>Alan Moss Leaving Gift</b>	St Mary's	Donations received towards a thank you gift for Alan Moss.
<b>AV Equipment</b>	St Mary's	Funds raised for the upgrade of the AV system at St Mary's.
<b>Bells Fund</b>	St Mary's	A fund established to fund the restoration of the bells at St Mary's.
<b>Building Fund</b>	St Mary's	Funding for the upkeep of the church building at St Mary's.
<b>Children's Society</b>	St Mary's	Donations that were received specifically for the work of the Children's Society.
<b>Christian Aid</b>	St Mary's	Donations that were received for the work of the Christian Aid.
<b>Christians Against Poverty</b>	St Mary's	The church's work with personal debt relief, under the auspices of Christians Against Poverty, the UK registered charity which seeks to bring relief to those burdened by debt which ended in September 2023.
<b>Christine Walker Bequest</b>	St Mary's	Bequest towards the work of St Mary's Church with a stipulation of its use to be for a bench sited with her name engraved on it and/or piano stall with her name engraved on it.
<b>Christmas Service Food provisions</b>	St Mary's	Funds given for the provision of a Christmas meal for people in need.
<b>Christian Kitchen</b>	St Mary's	Donations given towards the work of the local Christian Kitchen which provides hot food nightly for people in need.



**Notes to the Financial Statements  
For the year ended 31 December 2024**

**9. Restricted Funds (continued)**

<b>Churchyard Gardening Project Fund</b>	St Mary's	Funds granted to support the work of the St Mary's Churchyard Community Gardener.
<b>Church Planting &amp; Community Organising (SDF)</b>	St Mary's	A grant awarded by the Church Commissioners Strategic Development Funding (SDF) which aims to enable churches to flourish and pray. The funds are to be used to create a new church in housing estates, like Atlee Terrace
<b>Conant Family Adoption Gift</b>	St Mary's	Donations received towards an adoption gift for Rev. Vanessa Conant & her husband.
<b>Dave Edmondson Ordination Gift</b>	St Mary's	Funds donated towards a gift for his ordination / leaving.
<b>DEC Turkey/Syria Appeal</b>	St Mary's	Donations received as a thank you for the work, Matt Ralph had performed to the Churches in the Parish on his leaving to undertake ordination training for the DEC Turkey/Syria Appeal.
<b>Jacintha Danaswamy Ordination Gift</b>	St Mary's	Funds donated for a gift for her ordination / curacy.
<b>Jacintha Danaswamy Priesthood Gift</b>	St Mary's	Funds donated for a gift for her Priesthood achievement.
<b>Jaden Moodie Foundation</b>	St Mary's	Donations received at the funeral of Jaden Moodie held on 22 February 2023. To be paid to the Foundation once it is properly operating.
<b>Landscaping</b>	St Mary's	Funds raised through grants & donations for the landscaping of the redeveloped St Mary's Church extension which was not covered by the Heritage Lottery Project.
<b>Forest Churches Emergency Night Shelter</b>	St Mary's	Funding is towards the work of Forest Churches Emergency Night Shelters which run from November to April, at various churches in Waltham Forest.
<b>HLF Project</b>	St Mary's	Funding granted by the Heritage Lottery Fund for the repair & redevelopment of St Mary's Church.
<b>Prayer House (Fraser Road)</b>	St Mary's	Grant funding for the use of a property on Fraser Road owned by the Diocese to be used by any person or group for prayer or similar purpose. These funds have been moved to work on prayer projects within the Parish of Walthamstow.
<b>Rector's Discretionary Fund</b>	St Mary's	Funded from various sources to be used at the Rector's discretion for individuals who are in serious / urgent need.
<b>RBL Poppy Appeal</b>	St Mary's	Funds raised for the Royal British Legion Poppy Appeal.
<b>RHS Church Community Garden Fund</b>	St Mary's	Funds granted towards the St Mary's Churchyard Community Gardens Project.
<b>Rosary Bead Course</b>	St Mary's	Funds donated towards the Rosary Course run at St Mary's
<b>Teenage Prayer Experiment</b>	St Mary's	Funds raised for the provision of resources for a Prayer experimental project being held at St Mary's Church
<b>Ukrainian ESOL Lessons</b>	St Mary's	Funds raised for the provision of English lessons for Ukrainian Refugees to help improve community integration.
<b>Welcome Café</b>	St Mary's	Grant provided by Waltham Forest Council to cover for the provision of warm spaces through the Walthamstow Welcomes Cafe. It is restricted to cover the additional cost of gas and electricity bills in the Welcome Centre during the café sessions.

**Notes to the Financial Statements  
For the year ended 31 December 2024**

**9. Restricted Funds (continued)**

<b>Welcome Centre Repairs</b>	St Mary's	Grant funding to receive for the Refurbishment of The St Mary's Welcome Centre.
<b>Year 6 Bibles</b>	St Mary's	Funds raised to provide a bible to all Year 6 pupils at St Mary's CofE Primary School, Walthamstow, when they leave the school
<b>Youth Work Fund</b>	St Mary's	Funds raised for youth work at St Mary's

**10. Reconciliation of net (expenditure)/income to net cash flow from operating activities**

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>Net income for the reporting period (as per the statement of financial activities)</b>	(2,614)	181,734	179,120	(24,533)
<b>Adjustments for:</b>				
Depreciation charges	8,814	-	8,814	1,432
Interest from investments	(36,599)	-	(36,599)	(26,767)
(Increase)/decrease in debtors	9,812	(29,054)	(19,242)	97,918
Increase/(decrease) in creditors	1,783	-	1,783	(31,209)
<b>Net cash provided by operating activities</b>	<b>(18,804)</b>	<b>152,680</b>	<b>133,876</b>	<b>16,841</b>

**11. Operating Lease Commitments**

The total future minimum lease payments under non-cancellable operating leases are payable:

	<b>2024 £</b>	<b>2023 £</b>
Not later than one year	1,099	1,099
Later than one year and not later than five years	-	-
	<b>1,099</b>	<b>1,099</b>

**12. Related Party Transactions**

The aggregate unrestricted donations made by members of the PCC during the year was £38,215 (2023: £42,290). There were no other related party transactions.

Cameron Conant, the husband of Vanessa Conant (the vicar), received the sum of £16,356 (2023: £8,071) for the provision of digital communication services to the Charity.



## **Report of the Independent Examiner to the Parochial Church Council of The Ecclesiastical Parish of Walthamstow**

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I report on the accounts of the Ecclesiastical Parish of Walthamstow for the year ended 31 December 2024, which are set out on pages 11 to 26.

### **Respective responsibilities of PCC and examiner**

The PCC is responsible for the preparation of the accounts. The treasurers of the new parishes consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeds £250,000, and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales. It is my responsibility to:

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

### **The basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

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

1. accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.



**John Helm ACA**

Tandem Accounting  
17 Heathville Road  
London N19 3AL  
10 May 2025