

# **Parish of Walthamstow**

## **Annual Report 2026**

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

There is a well-known prayer, written in the diary of the former UN Secretary General, Dag Hammarskjöld. He wrote: 'For all that has been, THANKS, for all that is to be, YES!'

I often think about that prayer and particularly as I reach these annual milestones. I give thanks for the life we have shared in Jesus Christ - the way in which we have worshipped through joy and through sorrow. I have felt so thankful for the sure anchor of Sunday worship when the world felt chaotic and violent. I have felt comfort and healing and hope when the news reported endless cruelties. I have heard your stories, been inspired by your faith, shared with you wonderings about God and prayed in both stillness and in song. It has been like a balm to my soul, as I pray it has been for you. I give thanks for the opportunity to be part of this parish and to serve it each day.

This year, a number of people step down or retire from ministries which have been key to our life as a church and so I want to take this opportunity to thank them for all that they have given. In particular, I want to give thanks for Martin Kearney who has been our Parish Treasurer for over 20 years. Martin has given an extraordinary number of hours of dedicated, faithful service to the church - ensuring the smooth running of our finances and careful management through all the changes of parish life. He has been generous, skilled and utterly committed. We are so thankful for him.

Liz Davies steps down as our PCC Secretary after 9 years. Liz is a brilliant Secretary - fulfilling the tasks of the role adeptly and efficiently. More than that, she is a wonderful member of any team. She is insightful and wise, with an acuity of mind that is such a blessing to our PCC and to our church. I will miss her contributions to our discussions and give thanks for all that she has given us.

Donna Gwilliams and Tim Coles step back from roles on PCC this year. They have both served tirelessly both as churchwardens for St Luke's and as members of the PCC and we have valued their skills, experience, vision and faith as we have navigated the past years.

Finally, Nevil Osborne steps down as churchwarden this year as he and Sue anticipate a move out of London in the not too distant future. It is hard to put into words what a joy and privilege it has been to work with Nevil. He has been loving, patient, supportive and wise. I have always benefitted from his insight, from his experience, from his kindness and from the way in which he revealed Jesus Christ to me. He and Sue are such wonderful friends to me and to so many in St Mary's and his ministry as churchwarden has been the greatest gift.

## **For all that has been, THANKS!**

Perhaps the first half of that prayer is easier than the second. Now we must pray: for all that is to be, yes! As we end one year, we look ahead to the coming year - all that is known and all that is still uncertain.

Some of what is to come is both predictable and joyful - we will celebrate through the seasons, marking the coming of the Spirit at Pentecost, celebrating the Trinity, journeying through Ordinary Time until the season of All Saints and Advent and Christmas brings us into a different rhythm. We will celebrate weddings and baptisms, vocations and new beginnings, we will welcome and enjoy time with one another.

New people will join our teams and bring to us their fresh perspectives, gifts and skills.

We will keep on serving as we have year-in-year-out; this report is a great testimony to the continued faithfulness of so many: tenaciously, lovingly giving of themselves to further God's Kingdom and to follow God's calling to them.

We will face challenges together - challenges of buildings and resources and practicality (many of which are also detailed in this report) but also challenges of illness and disappointment and struggle which are part of what it means to share life together.

And who knows what challenges this year will bring in the wider world, what we will need to face together, resist together or stand together and protect?

'For all that is to be: yes!' is not a prayer of naivety. It isn't a yes that has not wondered about the costs or sacrifice or a yes that assumes that everything that lies ahead is to be easy. It is a 'yes' that comes from trusting in God and in his mercy and compassion. It's a 'yes' that has known his presence and peace in the most trying of circumstances. It is a 'yes' that seeks to do as Scripture calls us: Rejoice always, pray without ceasing, give thanks in all circumstances; for this is the will of God in Christ Jesus for you.

I invite you to join me in praying, as you read this report and as you consider the past year in this Parish and the year that is to come, 'For all that has been, THANKS. For all that is to be, YES.' Amen.

## 1. Governance

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### PCC (Parochial Church Council)

#### Ex-officio:

| Clergy  | Wardens                      | Deanery Synod | Readers                |
|---|------------------------------|---------------|------------------------|
| Rev Vanessa Conant (from February 2025)                               | Natalie Burwell              | Mike Forbes   | Rob Duddridge (Reader) |
| Rev Jacintha Danaswamy  | Nevil Osborne (St Mary's)    | Isobel Gordon |                        |
| Rev Andrew Stewart  | Brian Foxton (St Gabriel's)  | Ian Drury     |                        |
|   | William Daley (St Gabriel's) |               |                        |
| Rev Tim Scott (Cover Team Rector until February 2025. Also Area Dean) |                              |               |                        |

#### PCC Members:

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

We give thanks for Martin Kearney who retires as Treasurer and Liz Davies who steps down as PCC Secretary. We also want to thank Nevil Osborne for his service as churchwarden. We also want to thank Tim Coles and Donna Gwilliams and Meg Wordsworth whose ministry as church wardens and then PCC members - has been unfailingly committed, faithful and generous.

## **Summary of PCC Meetings 2025 - Liz Davies, PCC Secretary**

The PCC met five times during 2025. At each of the meetings there was a report on Safeguarding, Health and Safety and Finance.

February: Appointment of Clean for Good as professional cleaning company for the parish, discerning next steps for work on the estates, update on St Luke's discernment process and final decision regarding becoming St Luke's Community.

March: Proposal for next steps for Schools Work and in partnership with Worth Unlimited, St Mary's Quinquennial report, Walthamstow Welcomes Café next steps, new payroll company to take over Parish payroll, closure of the churchyard to further burials, CCTV and Fundraising and Donations Policies

June: Welcome to new members and election of officers, Safeguarding Policies and a wider conversation about safeguarding processes, staffing updates, new AV equipment for St Mary's

September: Safeguarding Presentation from the Parish Safeguarding Officer, Emma Clements. The PCC agreed the new proposed staffing structure: increased operations capacity following the departure of the Premises Manager and an expanded role for the Parish Administrator to include finance. There was an agreement to pay increased Parish Share in 2026. St Gabriel's involvement in the Diocesan Investment Programme leading to partnership with Cornerstone Church in Leyton.

November: Update on the Environmental Health prosecution relating to vermin at St Gabriel's, emerging structural building problem at St Gabriel's and next steps, congregational updates, approval of the 2026 budget.

Full minutes of the meetings are available.

## **Electoral Roll Report - Louise Wallis**

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. Last year, along with all churches in the Church of England, the Electoral Roll was started afresh. We were delighted to have so many rejoin and to welcome so many new people. We give thanks to God for the people and gifts He is bringing into our church communities. Our churches are certainly alive with people of all ages, backgrounds and faith journeys. It is a pleasure to witness this growth and be able to record it here.

We give thanks for the work of Geoff Fisher who has been St Luke's electoral roll officer and faithfully served in this capacity and for the ongoing work of Martin Kearney, electoral roll officer of St Gabriel's.

## **Deanery Synod Report**

Synod comprises all clergy and elected laity in Waltham Forest Deanery. It has met four times since the 2024 annual report was written. In May 2025, Bishop Lynne Cullens, licensed Revd Tim Scott as a self-supporting Associate Priest in Walthamstow and commissioned him as Area Dean for Walthamstow Forest Deanery. We are extremely grateful for his faithful service to both our Parish and the Deanery. We are also grateful to our Deanery Synod Representatives Isobel Gordon, Mike Forbes and Ian Drury.

In June 2025 the Deanery Synod received a presentation from Revd Sharon Quilter, Racial Justice Officer for Chelmsford Diocese. The Diocese is working on engagement, training and statistics. Revd Quilter is collecting data to understand what the Diocese really looks like and where help is needed so there will be no 'hidden people'.

In September 2025 Michaela Southworth, Diocesan Chief Executive and secretary attended Synod and gave a very interesting presentation on Parish Share and the mechanics of Diocesan finances. In November 2025, Carrie Prior, Director of Education for the Diocese updated Synod as to the workings of the Diocesan Board of Education and the Education Department aiming to inform, inspire and invite deeper engage with our schools.

In March 2026 Revd Alan Moss, Diocesan Estates Youth Missional Lead and Revd Dan Scott, Estate Churches Mission Advisor presented on their roles and work across the Diocese. They are keen to work with individual churches to support and enable estates and youth mission.

### **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 and 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, our financial position should improve in 2026 with all of our buildings being available for worship and hire.

Our Unrestricted Funds (income that does not have to be spent on a specific projects / items) for 2025 was **£436,516** (along with a very generous legacy of £177,037) compared to 2024 where we received £402,195 (8.53% Increase).

Whereas our expenditure increased for 2025 to **£462,171** compared to £404,809 for 2024 (15.255% Increase). This means we have made a loss of **£25,655** but with the legacy, this gives us a profit of £151,382.

We continue to work hard to reduce the annual deficit and are so thankful for the generous gifts of our church members and the support of those who hire our buildings as we seek to ensure that the Parish is financially sustainable.

It is important that, as trustees and members of the church, we 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 maintaining the buildings. This means that our assets have a combined value of £1,695,176.

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 funds for mission & ministry. These buildings do not, of course, represent cash for our day-to-day operations that means we have to constantly seek for external funding to run projects within the Parish. It is important, as a PCC and as a church, that we always make the best use of these assets to ensure our continued financial viability for the Parish.



### **What can everyone do to help maintain our funds?**

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. The best way you can do this is through the **Parish Giving Scheme**. This national programme allows you to donate regularly to your church and the Gift Aid is collected automatically on behalf of the church. There is also an option to increase your gift in line with inflation.

If you are giving occasionally or through the website and 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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One of the great gifts of serving in the Parish is the team of clergy and staff who give such committed and faithful service to the life and ministry of our church. I want to pray tribute to their hard work, visionary leadership and good humour. I am daily thankful to work with such kind and compassionate colleagues and am thankful to our congregations for their support for the team.

As with most years, we have seen some changes in our staff team. We were sad to say goodbye to John Chambers, our Premises Manager, as he left for Scotland in June. John brought such expertise and skill to our churches and made such an enormous difference to the quality and repair of our buildings. We miss him and give thanks for the time we shared with him.

Following John's departure, we determined that the replacement role needed was slightly different and recruited an Operations Assistant to support the work of Dan Copperwheat. We were pleased to appoint Harry Moore to this role at the end of 2025.

With the retirement of Martin Kearney as Treasurer, the Parish needed to find new systems and processes to manage the finance. In November, Josie Wilson, our Parish Administrator, became the Parish and Finance Administrator and now manages the day to day processes of our finances. Josie is working closely with Dan to continue Martin's legacy of well-managed finances.

In December, we were delighted to appoint Matt Begg to the role of Schools' Worker (please see the section on Schools for more information about this) and are thrilled to welcome him into the team.

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

Matt Begg: Schools' Worker

Cameron Conant: Marketing and Communications Officer

Dan Copperwheat: Parish Operations Manager

Tim Hewitt: Head Gardener

Harry Moore: Operations Assistant

Jonathan Rathbone: Musical Director

Louise Wallis: Events Officer

Josie Wilson: Parish and Finance 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 - Tony Peacham and Jackie Shaw**

[Vanessa writes: We cannot begin a report about the Walthamstow Welcomes Cafe without grieving the loss of our beloved Sue Peacham, co-founder of the Walthamstow Welcomes Cafe, with her husband Tony, and an inspirational leader and co-ordinator until her death in September 2025. We give thanks for Sue's love, compassion and giftedness which was such a blessing to both visitors and volunteers and all whom she met. We continue to miss her as we celebrate all that we have been able to do through the ministry of the cafe. ]

This year, we celebrated 4 years of the Walthamstow Welcomes cafe, an anniversary that also brought sadness and reflection as we remembered 4 years of the war in Ukraine, and the origin of the cafe. During the last year the café has offered a space twice per week - providing a listening ear, refreshments , unconditional support with confusing paperwork, form filling and access to the internet or signposting advice.

We continue to 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)
- Universal Credit Reviews
- Disabled Badge Applications
- Housing Applications
- Carers Advice
- Attendance Allowance
- Booking swimming lessons via an APP
- HMRC Self Assessment enquiries
- Problems with Debt – via referrals to existing Debt Charities etc CAP
- Practical help such as printing and providing folders

### **Where do our visitors come from?**

We are pleased to note that the café is well known across the borough. Nearly 30 agencies, statutory and voluntary, refer visitors to the care. This includes: LBWF Early Help, Libraries, Job Centre, Citizens Advice, Primary Care Social Prescribers and NELFT Mental Health Services. It is important to us that we are also welcoming visitors who have been to us before or who have recommended our service to family and friends.

### **Increase in demand**

The Café continues to be very busy. During 2025 we started to open every Wednesday in order to offer more slots to visitors. We are pleased that we have been able to respond to growing need due to the cost of living crisis and have been successful in supporting visitors to maximise their income. We have seen 568 visitors during 2025, a 51% year on year increase in visitors at our Saturday sessions and 111% year on year increase at our Wednesday sessions. Whilst we have 4 booked slots available each session, with drop ins we have seen as many as 13 or 14 visitors in sessions.

### **Volunteer recruitment**

It has also been wonderful that our volunteer recruitment continues and our numbers, 64 now mean that we are able to sustain opening every Wednesday and alternate Saturdays. The new volunteers bring with them enthusiasm, skills and life experience which enhances the Café offer. We recruit through word of mouth and also importantly through Legends of the Forest. It is important to give thanks to our volunteers who give of their time so regularly and with such care and enthusiasm.

In addition the café has now developed more of a social media presence, Facebook page. This is monitored and managed by volunteers.

### **Strategy Team**

The Strategy Team continues to meet every 8 weeks to review and develop the work of the café. The team also looks at network opportunities, volunteer training and bids. Membership is drawn from the PCC and members of the volunteer team.

### **Future Plans**

With the challenges of increasing demand and growing numbers of volunteers it is still our wish to appoint a part time paid coordinator who can manage volunteer recruitment, induction and training, and provide oversight of the café management in partnership with volunteers. The strategy group has been working with a bid writer to support this long term aim.

## Community Organising- Revd. Jacintha Danaswamy

St Mary's has a rich history of community organising and social justice work. As a founding member of Waltham Forest Citizens, we partner with local churches, schools, colleges, mosques, and community groups to listen to the needs of our local community and work together for the common good.

In July, our young people attended TELCO East London Citizens' Youth Assembly at London Design & Engineering UTC. They gathered with over 300 young people from across East London to celebrate, to action, and learn. The assembly focused on the issues most affecting young people from East London and resulted from a six-month listening campaign. It was an inspiring day for our young people and a fantastic opportunity for them to be empowered, for their voices to be heard, as they took an active role calling for job security and youth safety. On the day, our young people were excited to accept the Green Member of the Year Award for St Mary's work on tackling climate change and seeking ways to reduce our carbon footprint.

Recently, we hosted the Waltham Forest Citizens' Assembly. Over 80 people from across the borough attended as we talked about 'Safety' and what it means to be a safer borough for everyone- safety in parks, safety and security in houses and jobs, and migrant safety. It was a powerful evening of positive politics as we presented our concerns and issues, which resulted from a borough-wide listening campaign, to our local candidates ahead of the local elections on 7th May. The evening encouraged a positive dialogue, as we spoke about the issues that deeply affect our community, the candidates had an opportunity to respond to our election asks, demonstrating that communities can work across difference and act together for the common good for all who live in our borough.

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 relationship with God and each other- so that acts of mercy and justice are rooted in their faith, and community organising emerges from the heart of their life and worship.

In the summer, St Mary's young people took part in CTC's School of Organising with St Barnabas Church, Walthamstow. During the course, they built relationship and grew in friendship together as they learnt the tools of community organising- 121 relational conversations, the importance of listening to each other, understanding the dynamics of power, and how we work to act for positive change in the world. It was a joyful and eye-opening experience for our young people as they grew deeper in their faith and in their understanding of how, as Christians, they are invited to live in the world.

This year, St Mary's also took part in a second CTC Listen and Lead Course with other local churches: Holy Trinity, Leytonstone and St Barnabas, Walthamstow. The day-time course ran over five weeks and each church took it in turns to host and lead. The course explored how we build relationships in our churches and community, and encouraged us to discern practical ways to live out our faith, to intentionally listen to God and each other as we work across difference and build a community where all can flourish.

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

Forest Churches Emergency Night Shelter has had another year with fifteen emergency beds in the winter and a year-round Drop In on the site of the YMCA opposite the Town Hall. We recently bid for funds to expand the drop in and combine with other local community services to support single homeless people. We have made a partnership bid with Waltham Forest Migrant Action. Joint work if the grant is successful will start in the Autumn.

During this last winter FCENS found accommodation for thirty-six people from the shelter beds. Additionally, over a hundred people visited the drop in and we helped over sixty people to find accommodation.

FCENS works to find everyone a place to stay and 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 and activities for current and past guests. They have now formed a Lived Experience Board which meets to inform our work, our Trustees, and our grant requests.

St Mary's has supported FCENS for many years, yet again, the support we have had from Volunteers, Trustees and generous donations in challenging times has been exceptional. 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**

Following a period of consultation and review, the PCC determined that the most appropriate way to continue the work of Alan Moss and Charnelle Barclay on the Estates was to deepen the connection with local schools built through the work on the Drive and particularly the hot chocolates on Mondays.

The Diocese was able to allocate some underspend towards this work and we have been very generously supported by another donor which has enabled us to develop this work. Working with Worth Unlimited and other local stakeholders, the PCC recruited a Schools' Worker (Matt Begg) in December who was able to join us in March 2026.

We look forward to continuing our partnership with Worth Unlimited and developing even stronger relationships and connections with our local schools. We give thanks for Matt's many skills, his joy and vision for the role and his profound faith. Please pray for him as he begins this new post.

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

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### St Gabriel's – 2026 Buildings Report

The narrative of St Gabriel's took an unexpected and dramatic turn in late 2025—a "plot twist" that fundamentally reshaped our priorities and delayed several ongoing projects. What began as a routine inspection for water ingress in the small hall quickly escalated when contractors identified concerning structural drift in the wall of the large hall.

Following immediate site visits, structural engineers confirmed a severe lack of integrity and safety in the roofing structure, recommending urgent remedial intervention. The gravity of these findings necessitated the immediate evacuation of the large hall to ensure the safety of all occupants.

This discovery has, understandably, dominated our focus, forcing us to press pause on the redevelopment of the family centre toilets, repair of the organ and further investigation of the main Church roof. (*Please see last year's report for projects that were underway*). This situation has required significant coordination between Clergy & Parish staff, the St Gabriel's congregation, and the leadership of Wood Street Nursery. Working together, we have endeavoured to sustain both our mid-week community operations and the spiritual life of the church amidst significant displacement.

In a powerful testament to the resilience of St Gabriel's, the Wood Street Nursery was successfully relocated into the main church building in November. While moving a full-time childcare operation into the sanctuary has fundamentally altered how the church space is utilised during the week, this shift has been vital. It has allowed us to:

- Maintain our essential partnership with the Nursery without interruption.
- Preserve a critical service for local families and early years education.
- Animate our sacred space with the daily energy and growth of the children we serve.

We are currently navigating the path toward structural repairs, consulting with the DAC and appointing contractors. We remain deeply grateful for the patience and flexibility shown by the congregation during this challenging season.



## **St Mary's Walthamstow – 2026 Buildings Report**

It has been a year of continued learning and development at St Mary's. Our building remains a unique asset to Walthamstow, navigating the dual identity of a historic place of worship and a high-capacity, modern community hub. The momentum established by the National Heritage Lottery Fund (NHLF) project continues to drive our mission, allowing us to host a diverse calendar of events that serve our parish and the wider borough.

St Mary's has solidified its reputation as a population destination for local families and professionals alike:

- **Family Engagement:** The St Mary's Soft Play Area is now entering its third year of operation. It has become a cornerstone of our community outreach, providing a high-quality, safe environment for connection. We are particularly grateful for the sustained generosity of our users; the recommended £3 donation remains vital in ensuring this resource remains self-sustaining and accessible.
- **Hospitality & Footfall:** Our partnership with Ruttle & Rowe Café continues to anchor our weekday life. Their commitment to excellence has made St Mary's a favourite destination—most notably for buggies! —significantly increasing our daily footfall.
- **Commercial & Civic Hires:** Our ancillary spaces—the North and South Vestries and the Exhibition Space—have hosted an eclectic range of clients, from local school leadership teams to corporate meetings and neighbourhood businesses. This coming year, we are focused on maximising revenue from these assets by reviewing furnishing standards and equipment provision to ensure they meet professional requirements.

The early months of 2025 presented significant challenges following a series of break-ins. These incidents resulted in property damage and understandably caused distress among our staff and volunteers.

In response, we have taken a proactive stance:

- **CCTV Integration:** We successfully completed our comprehensive CCTV project, installing a network of internal and external cameras to act as both a deterrent and a means of evidence for local policing.
- **Community Liaison:** We continue to work closely with the police and neighbouring institutions to share intelligence and coordinate security efforts.

Ongoing stewardship of the building's fabric and the safety of its users remain our primary operational goals. Key priorities for the coming year include:

1. Conducting detailed risk evaluations to inform the potential installation of sophisticated intruder alarms and improved external security lighting.
2. Installing permanent handrails and safety measures on the tower roof to mitigate fall risks and ensure safe access for maintenance.
3. Addressing the challenges of increased rainfall by exploring infrastructure upgrades to our guttering and drainage systems alongside a rigorous preventative maintenance schedule.

Maintaining a Grade II\* listed building in constant use is a collective effort. We remain committed to ensuring St Mary's is a safe, clean, and welcoming environment for all.

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### **Welcome Centre – 2026 Buildings Report**

Following the internal works completed in 2024, the Welcome Centre has improved its positioning as an important community asset. By providing a versatile environment for local businesses, interest groups, and essential services, the Centre has, with the careful administration of Parish Staff, balanced its dual mandate: generating consistent revenue for the Parish while serving as a facility for the local community.

The internal upgrades to the Lounge and Main Hall have expanded our offering. Over the past year, the facility has hosted a diverse portfolio of activities, including:

- Commercial Hires: Professional film crews and local business pop-ups.
- Health & Wellness: Regular fitness classes and wellbeing workshops.
- Cultural Groups: Local choirs and community interest forums.

The functional improvements made to the lounge have provided the Welcome Café's operations with hospitality facilities that support their excellent work. The Café has seen increased demand for its advocacy services and paperwork support; our refurbished lounge continues to provide the "warm and hospitable" environment necessary for such sensitive community work.

In late 2025, the Parish Team responded to an urgent request from Waltham Forest Citizens' Advice, who required temporary premises. Thanks to the action of our Staff Team to clean and clear the space, we successfully transitioned them into a "meanwhile space." They currently occupy the first-floor offices, integrating seamlessly into the Welcome Centre's daily operations.

While the building has functioned well, the latter half of 2025 presented possible structural challenges. Increased water ingress in the Main Hall, coupled with the development of structural cracking, necessitated a formal investigation into potential subsidence—a growing concern within the local area.

- Professional Consultation: We engaged Integral Structural Surveys to conduct a comprehensive assessment.
- Site Investigation: During the February 2026 half-term, specialist surveys were performed on the timber frames and ground conditions in the North East corner.

Initial Findings: The preliminary results indicate that significant remedial works are required. While the full scope and costings are currently being finalised, the following priorities have been identified:

1. Roof Restoration: Urgent repairs to the primary structure to prevent further ingress.
2. Structural Redesign: A necessary redesign of the corridor roof to address long-term stability and drainage issues.

The Parish is currently awaiting the final technical report from the structural engineers. Once received, we will move to the procurement phase for the necessary repairs to ensure the Welcome Centre remains a safe and sustainable hub for the Waltham Forest community.

## 6. St Gabriel's Annual Report 2025 - Rev Andrew Stewart, Team Vicar

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The past year has been marked by both real challenge and real encouragement – a year in which we've been reminded, again and again, that the life of the Church isn't ultimately sustained by buildings, plans, or even our own strength, but by the living presence of the LORD Jesus Christ among His people.

This has been particularly evident in the significant disruption caused by the structural issues identified in November 2025 in the church halls. The discovery that part of the building was unsafe required immediate and decisive action – sections of the building were evacuated, Wood Street Nursery relocated into the sanctuary, and normal patterns of church life significantly altered. Since then, we've lived with the ongoing impact – restricted access to the building during the week, the suspension of some activities, and the weekly work of ensuring the setting up and packing down of the sanctuary.

This has required patience, flexibility, and a great deal of generosity from the whole church family. We're deeply grateful to the nursery for their cooperation during what has also been a stressful time for them, and to the congregation for adapting so willingly to these constraints.

We're especially thankful for the tireless work of the Team Rector, the Revd Vanessa Conant, and the Operations Manager, Dan Copperwheat, who've carried a significant burden in navigating the complexities of this situation – liaising with engineers, contractors, and the Diocese, and working steadily to move us towards a solution. Vanessa's leadership throughout this period has been marked by wisdom, kindness, and a commitment to the flourishing of both St Gabriel's and the wider parish, including her generosity in enabling the use of St Mary's for funerals connected to St Gabriel's.

We're also very grateful to Louise Wallis, the Events Administrator, for her careful management of hall bookings and hires amid ongoing uncertainty, and to Josie Wilson, the Parish Administrator, whose diligence, organisation, and readiness to help in countless practical ways have been an enormous support to the life of the church.

Repair work is expected to begin soon, subject to final permissions, and we look forward to a time when the full life of the building can be restored.

In addition to these challenges, we've also known moments of sadness. We mourn the death of congregation member Emmanuel Mall, and hold Samson, Usha, and the family in our prayers. The death of Marlene Patterson has also been deeply felt – at the Wednesday Communion services, and also within the Wednesday Hub, where she was a much-loved presence, and also where her steady trust in Jesus and devotion to Him were an inspiration over many years.

In these moments of grief, we've again felt the comfort and hope that come from Jesus Christ, who walks with us in sorrow and calls us into His resurrection life.

Alongside these losses, a number of beloved members of the church family have faced significant health challenges this year. Many have walked difficult paths with courage and trust in Christ, supported by the prayers, care, and companionship of others within the congregation.

Even amid illness and uncertainty, Christ's presence has been our steady anchor, as we've supported one another in His love.

It's also been a year of significant encouragement in leadership and ministry. We give thanks for the Revd Jacintha Danaswamy, who has continued to flourish in her priestly ministry. This year marks the completion of her curacy, and it's been a joy to see her growth in confidence, depth, and leadership. Her preaching, pastoral care, and strategic insight have been a blessing to St Gabriel's and across the Team. It's been a privilege to serve alongside her.

We celebrate these developments knowing that it's Christ who equips and strengthens His servants, and whose Spirit empowers the growth and flourishing we witness in our shared ministry.

Our Churchwardens, William Daley and Brian Foxton, have shown remarkable dedication. William's long-standing faithfulness, practical care, and dependable presence continue to underpin so much of our life together. Brian, in his first year as Churchwarden, has thrown himself into the role with energy and generosity – particularly in responding to the building challenges, liaising with the nursery, contributing to the redevelopment plans, helping with the weekly set-up and pack-down, and supporting many other aspects of church life, including through leading gathered worship and occasionally delivering the Bible reflection at the prayer meeting, helping to ground our shared life in Scripture and prayer with clarity and care.

We also want to express our deep gratitude to Martin Kearney, who is stepping down as Parish Treasurer after many years of extraordinary service. Martin has given an

immense amount of time, expertise, and care to the financial and practical life of the church. He will continue to serve in lots of ways at St Gabriel's – his contribution extends far beyond finance, into building maintenance, relationships with the nursery, involvement in the local community, and the life of our worship through the audio-visual team alongside Simon. His faithful service has been invaluable.

A significant development this year has been the launch of a partnership with Cornerstone Church, supported by diocesan funding. We're delighted to welcome Rebecca Adlington (Families and Discipleship Lead) and Genevieve Prayag (Children's Pastor), who have recently begun their roles as part of that partnership.

Their work will focus on building relationships with children and families, developing pathways into Church and the Christian Faith, and establishing new expressions of church life, particularly in midweek settings. Their time is shared across both churches, and while the precise shape of that pattern is still being worked out, we're already greatly encouraged by the clarity of their vision and their evident heart for this ministry.

Genevieve is already well known to us as a member of the congregation, and it has been a real joy to see her begin to step into this new role. She brings warmth, creativity, and a deep, genuine faith in Jesus, along with a depth of experience in education and school leadership as a head teacher, which has fostered a natural ability to connect with children and families in a way that's both engaging and thoughtful. She and Rebecca bring a deep desire to see children and families encounter Jesus Christ and to grow in faith in ways that are rooted, relational, and enduring. We look forward to how this work will develop in the months ahead.

The heart of our mission is to point others to Jesus, to help them encounter His life-giving presence, and to grow in faith and love together as His Church.

## **Sunday Worship**

Our Sunday gatherings remain the centre of our shared life – where we hear the Scriptures, share in the Sacrament, and are drawn again to Jesus.

This year's sermon series have explored that reality from several angles. In the summer, through the Nicene Creed, we returned to the foundations of Christian confession. In a cultural climate where belief is often treated as private or marginal, the Church speaks clearly: we believe in God the Father, God the Son, and God the Holy Spirit. The Creed has helped us to recover clarity – reminding us that what we confess shapes how we live.

In the autumn, our series on creation – “The House We All Live In” – opened up a vision of the world centred on Christ. We considered how creation holds together in Him, how human life finds its meaning in Him, and how the future of the world is bound up with His purposes. These themes have shaped how we think about responsibility, stewardship, and hope in relation to the created world entrusted to our care.

During Advent, we reflected on Hope, Peace, Joy, and Love as realities defined and revealed in Jesus. Despite the practical limitations we faced as a church, this was a season marked by encouragement and a renewed attentiveness to His return.

From January through Lent, our journey through Hebrews has been especially significant this year, calling us to fix our eyes on Jesus, who is the same yesterday and today and forever. The One who has always been the help of His people has not changed, and the help He has given from the beginning of the world He still gives to anyone who calls out to Him. He gives real help, for real needs, in the present moment. In the midst of disruption and uncertainty, we have found our footing on the enduring stability of Jesus Christ – the Rock who does not shift, and who is able to sustain His people in every circumstance.

We’re grateful for all who have faithfully preached over the past year: Hannah, Liz, Indra, Laurence, Ken, Paul – and Ian Drury, Revd Vanessa Conant, Revd Tim Scott, and Revd Ola Franklin at our Good Friday Watch at the Cross – and for those who have led us in worship: Brian, Genevieve, Dane, Hannah, Liz, Laurence, Ken, Indra, William, and others. Through their service, week by week, we have been helped to hear God’s word and to respond together in prayer and praise.

We also give thanks for Liz Maragh and Ava Blake, who have continued to lead our children’s ministry on Sundays with great care and imagination. They have created a space in which our children are not only welcomed, but encouraged to grow in their knowledge and love of Jesus through the Scriptures.

There are so many people whose steady, generous service sustains the life of St Gabriel’s week by week. Jenny Gandy continues to give herself tirelessly to the practical life of the church – flowers, cleaning, sacristan duties – often through personal health challenges. We’re deeply grateful to her, and to Felicia, Margaret, and others who support the weekly cleaning with such faithfulness.

We’re especially thankful for Caroline Doig, who, week by week, supports the congregation’s singing with reverence, diligence, and care. We’re grateful to Genevieve Prayag, Michael Coppelov, and Sue Foxton for their enthusiastic willingness to contribute musically.

We're also very grateful to all those who contribute to the warm welcome offered after our Sunday services through refreshments – Len, Pat, Shaunella, Vicky, and others. This ministry of hospitality plays a vital role in the life of the church, creating space for conversation, friendship, and care. We especially want to acknowledge Len, who has continued to serve so faithfully in this area during a particularly difficult year, following the death of his dear mother, Tessa. Her funeral saw a remarkable gathering of people, reflecting a life that touched many, and she is much missed.

We give thanks for all who serve in countless unseen ways. Each act of service, whether visible or hidden, contributes to the shared life of the church and reflects the mercy and graciousness of Christ at work among us.

### **Wednesday Eucharist**

The Wednesday Eucharist had been a deeply valued and well-attended gathering. Due to the relocation of the nursery into the sanctuary, this service has been suspended since November.

Its absence has been felt by many, and we look forward to its resumption once the building work is complete and the space restored.

### **Prayer Meeting**

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 ten to fifteen of us gather each week to pray, sing, share food (thanks to Hannah, Dane, Sam and others), and reflect on Scripture. On the first Wednesday of each month, as we meet, we discuss the book of the Bible that we've been studying, asking any questions or just talking about our favourite verses. The group remains a source of great encouragement and deep fellowship.

**Brian Foxton**

### **Reading the Bible Together**

Meeting Jesus in the Scriptures is so important to us. 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.



As well as monthly/daily Bible studies (where we are reading through the Bible again) Andrew produced an immense collection of Lent Studies (7 thoughts for each day, for the whole 40 day period). The congregation are so thankful for his dedication and commitment to the work of the church, and our spiritual growth, so would like to formally thank him for his hard work.

**Brian Foxton**

### **Wednesday Hub**

The Wednesday Hub, led by Joyce Maragh, continues to be a vibrant and welcoming community, with over 30 regular members. Despite disruption to the building, the group has adapted creatively, meeting on alternate Saturdays. The year has included a range of well-loved gatherings and events, including a Black History Month celebration, games nights, and a coffee morning which raised funds for sickle cell research.

Joyce's leadership has been especially remarkable in a year that has included personal health challenges and the loss of Marlene Patterson – much loved and deeply missed. The Hub has also raised over £3,500 towards the repair of the church organ – an extraordinary achievement.

### **Small Groups**

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 a diverse range of topics, from Genesis through to specific subjects on living out the gospel in a practical way. We are currently looking at "Decisions" and how we can make these in a Christ-centred way. If you'd like to know more, do drop an email to [brian@thefoxtons.co.uk](mailto:brian@thefoxtons.co.uk).

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.

**Brian Foxton**

### **Pastoral Care**

Pastoral care at St Gabriel's continues to be expressed through the life of the congregation. Support is offered through meals, visits, phone calls, hospitality, and

prayer. Many have walked alongside one another through illness, bereavement, and personal challenges during the past year.

### **Food Bank**

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

**Brian Foxton**

### **Worth Unlimited**

Each Tuesday from 3–5pm, St Gabriel's partners with Worth Unlimited in a weekly Wood Street session based in and around Troubridge Square. Through their mobile youth provision, Worth engages children, young people, and families with activities, conversation, and support, building trusted relationships in the heart of the community. This regular presence has become something people notice and value – a visible and consistent expression of the church being there, among local residents, week by week.

We're grateful for the strength of this partnership and the care shown by the Worth team, and we look forward to Genevieve building on these connections, helping to create clearer pathways for children and families to encounter Jesus and become more connected with the life of the church.

### **Local School Visits**

Our connection with Woodside Primary Academy remains a valued and growing part of our life together. In the lead-up to Christmas, we hosted their visits in partnership with St Mary's, whose generosity in making their church building available enabled the sessions to take place this year. Children and staff engaged thoughtfully with the Christmas story, reflecting on its meaning within the Christian Faith. It was a privilege to spend this time with them, and we look forward to continuing to build on this relationship in the year ahead.

### **Community and Creativity**

Sue Foxton's creative vision has been a particular gift this year. Her Advent installation of over a thousand paper angels descending towards the Nativity captured something of the wonder and announcement of Christ's coming, drawing both the congregation and visitors into reflection and conversation. This was then

reimagined at Easter, with the angels gathered towards the Cross, alongside a beautifully crafted resurrection garden bearing witness to the empty tomb and the Risen LORD. These installations have not only enriched our worshipping life, but have also opened up new ways for people to encounter the story of Jesus visually and imaginatively. The installation was shared on social media, receiving over 1,000 likes, and this led to an open day in December, where people were able to come and view it.

Building on this, we're looking forward to St Gabriel's taking part in the E17 Art Trail in June, through an exhibition curated by Michael Coppelov. Under the working title *Rock, Paper, Scissors*, the exhibition will bring together contemporary artists working with materials such as paper and cardboard – materials often overlooked or associated with impermanence – set within the enduring space of the church building. The exhibition invites reflection on themes of value, fragility, and permanence, and offers a thoughtful point of connection between the life of the church and the wider community. Sue's installation will also form part of this, alongside work by nine artists including Michael. It's an exciting opportunity to open our doors and welcome others into the location, creating room for encounter, reflection, and conversation.

## **Church Building**

Plans to redevelop the toilets and the Family Centre welcome area remain part of our longer-term vision, although progress has been paused while we address the more urgent structural repairs to the halls. Once these works are complete, we intend to return to these improvements, alongside ongoing considerations around the roof and organ. Our hope is to see the building serve the life of the church more effectively – providing a space that is safe, accessible, and genuinely welcoming, and which supports the shared life of the LORD's people gathered in this place.

## **Conclusion**

This has been a demanding year in many respects. It's also been a year that has drawn us again to the centre of our life together – the LORD Jesus Christ.

Through changing circumstances, disrupted patterns, and unexpected challenges, we have continued to gather around Him, to hear His Word, and to trust His promises. And in doing so, we've been reminded that He doesn't change.

In a year marked by uncertainty, we've found that while the ground beneath us has shifted at times, yet Christ remains steady. In Him, we've found a sure footing – the enduring stability of the One who is the same yesterday, today, and forever. At the

same time, we've been called outward, to take this reality of Jesus into a world that is itself shifting and uncertain, sharing His hope and steadfast love wherever He sends us.

## 7. St Luke's Report - Bill McDermott

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St Luke's members continue to meet as St Luke's community. On Wednesday evenings, we meet at Rio's cafe in Hoe Street, to study the Bible and pray together. We have formed good relationships with the staff there, who have taken an interest in what we are doing. On the last Wednesday of every month, we meet for a meal. At this, we are often joined by a muslim woman, who Terry and Donna have been supporting while she sorts out residency in this country.

On Sunday mornings, we meet in the food court in the mall to catch up and pray, where we are often joined by two people who don't attend any church, although one is on the roll of St Luke's members. On Sunday evenings, we hold evening prayer in St Mary's.

In January, we held a prayer morning at St Peter's in the Forest, at which we had a short service of prayer, songs and the Iona communion, joined by David and Janie Beales. We talked about St Luke's as a missional community, how we fit into the parish and building local relationships. We made decisions on giving and when to hold community meetings. We thanked Janie and David for joining us again and for all their contributions, encouragement, friendship and support during our discernment process.

In addition to the people mentioned above, we have also been providing support to a fellow christian with significant caring responsibilities, providing advice on where to get help and some christian company, as he has found it difficult to attend church. Also a longstanding contact of ours has recently been robbed and we have provided him with a new phone.

Members of St Luke's are also involved in the Walthamstow Welcomes Cafe, Eco Church, Kindwell, Forest Churches Night Shelter and the Christian Kitchen.

If we can identify a calling, perhaps it is to those people who wouldn't normally go to church or who are unable to do so, following the example of the shepherd who left 99 sheep to track down the one that was missing. A recent piece of feedback we received said St Luke's is a "relaxed small church for ...people like myself who never had religious upbringing, who are exploring a church atmosphere, to bring people like myself into the church community"

## 8. St Mary's Report

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### Churchwarden's Report - Nevil Osborne

2025 was another amazing year at St. Mary's. The growth in congregations has far outstripped expectations and we have seen many new families, couples and individuals come into the church on Sundays. It has been such a blessing to be part of the team at St. Mary's and to have such great people here who are always trying to take the load rather than avoid it.

Often people ask me what is involved in being Church Warden and often my reply is along the lines of "I think I get off quite lightly"! One of the main responsibilities is buildings. In the Parish we employ Dan Copperwheat as Operations Manager and he shoulders much of this responsibility. When he is not at work, Vanessa is often on the case before Church Wardens even know about a problem – such as a break in (and we have had plenty) with all the accompanying insurance administration that is inevitably involved.

I have been very fortunate to have Natalie alongside me as she has an eye for detail and process that I don't have. Services undoubtedly run a lot smoother than they would have done if it was just down to me.

As Natalie commented last year, Church Wardens are part of a much bigger team (both volunteers and staff) who work week in, week out, to make church happen and to help everyone who comes into the building – whether for worship on a Sunday or for leisure during the week – know they are in a sacred and beautiful place where they can experience the love and peace of Jesus.

Although Church Wardens are not generally part of the obvious spiritual ministry (Natalie has a talent for preaching and so does that in addition to being a church warden) my passion and prayer is for God's kingdom to grow through St. Mary's. Being responsible for the Welcome Team, in my case at 10.30 a.m. on a Sunday, enables me and others to help our congregations be at ease about coming to a place where they can learn about Jesus and find God. The Welcome Teams have grown over the last year and so the rotas thankfully now place less of a burden on individuals. I would like here to express my thanks to all those who assist and serve in this way.

As I step down from the role of Church Warden this year, I am grateful and genuinely consider it a privilege to have been part of this team. It has been humbling to serve with Vanessa - she has an amazing ministry and deep insight into spiritual matters and the workings of the Church of England (the latter is something I have not really got to grips with!). I have learnt much, had my faith stretched and seen God at work.

Thank you to Vanessa, Natalie, Dan and the staff team for working so hard and for this opportunity to serve alongside you. I'm sure that Ollie Elgie who takes over from me will add much with his own skills and abilities.

### **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 another year of growth across our congregations. Our 9am congregation continues to grow steadily and our 10.30 service has seen many new families and individuals join us. It is a constant joy and privilege to welcome so many new people week-by-week. We are mindful that this means we must work hard at welcome and connection, ensuring that people can meet others and develop friendships. A larger cand we have particularly noticed that at both our Sunday morning services. We have also seen new members join Sunday teams - particularly our Music Team - all of which enriches and blesses our life together.

It has been a real joy to gather more regularly for worship on Sunday evenings. I am thankful for the Embers team and for those who prepared the Taize service in March for the beautiful services which are offering space for more people to come nad join us.

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.

In addition to Sunday morning worship, we also gather for Morning Prayer and for seasonal services throughout the year. This Christmas and Holy Week, we were again richly blessed by the ministry of our remarkable Musical Director, Jonathan Rathbone who leads with such skill, warmth and joy. 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 remains 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 - Jo Talbott**

Our children and young people meet in the Welcome Centre on the 1st, 2nd and 3rd Sundays of each month. They gather in two age groups: our Early Years group welcomes children aged 2 to 5 (preschool to the end of Reception), and our Primary group is for children aged 5 to 11 (Year 1 to Year 6).

Due to the growing number of children and parents worshipping with us each week, we have moved our younger children and their parents into the hall, allowing them space to play and learn together comfortably and safely. Our primary-aged children now enjoy using the lounge for their sessions. The team has worked hard to develop a curriculum and routines that help all our children and young people learn about God and spend time together in ways that best meet their needs, providing a welcoming and safe space in which to grow in their faith.

While both groups offer a relaxed and fun environment, they differ slightly in how they support children to explore their beliefs and learn about God. In the Early Years group, children share a short Bible story before taking time to play and explore the week's craft activity. Our primary-aged children spend time listening to and discussing a part of the Bible, followed by a short time of prayer, before ending the session with a craft activity and time to chat with their friends and leaders.

It has been a joy to see continued growth in children's ministry this year. Most weeks, we now welcome over 40 children, along with many parents, and our numbers continue to grow. To keep serving our children, young people and families in the ways that work best for them, we need more leaders and helpers to join our team. We are very thankful for those who have shown interest in serving this year, and for the hard work and dedication of our amazing junior leaders. We pray that more members of the St Mary's community will feel led to join the Children's Ministry team soon.

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



At St Mary's, we are passionate about providing children and young people with opportunities to share in the life of the church, express their faith, and serve others. Our All-Age service is a lovely example of this, as children and young people help guide us through the liturgy and lead the congregation in worship. It is always a blessing to be led by them, and we are thankful to Revd Jacintha Danaswamy for her leadership in this part of our congregational life.

### **Youth - Rev Jacintha Danaswamy**

St Mary's Youth Group, generally, gathers every fortnight on Sunday evenings in St Mary's Welcome Centre. Our wonderful young people meet to spend time together, play games, reflect on Scripture, pray together, eat snacks, and drink hot chocolate. It is a lovely mix of fun, learning, and growing in faith led brilliantly by our fantastic youth leaders. We want to thank Jen Damant, Jonnie Barrow, Thea Newton and Suzanne Borastan who have served so faithfully and wonderfully this year.

This year, our young people have been exploring a series of spiritual questions, which encourages them to reflect on their relationship with God, with each other, and the world. These questions create really interesting conversations when thinking about their faith- questions such as: How do I want God to help me in this season of my life? How can I be more supportive and present in my friendships? Do I practice gratitude for the blessings in my life? Do I have a sense of where God is leading me? How do we experience challenges in our lives? How can we support and encourage each other?

Our young people have also spent time this year reflecting on important themes and issues: the season of creation and how we care for our environment, what Jesus and the gospels tell us about the abuse of power, working for peace in places of war and conflict, and how we can celebrate marginalized voices in our church community. Each term ends with a fun social event, depending on the time of year- it might be pizza and games in our beautiful churchyard, or in winter it could be a trip to their favourite restaurant, which is often Nandos!

It is such a joy to see our young people deepen their relationship with God, some have grown up in church and others are new to faith, but they all have a wonderful energy and desire to understand who God is and learn more about what it means to live a Christian life. This term we welcome our Year 6 young people, we look forward to getting to know them better and to all the ways they will enrich the group.

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

As always, I am most grateful to all those who give of their time and talent to contribute to the musical content of worship at St Mary's. The pool of talent seems to grow by the week! We now have some 15 singers who can be called upon to help with sung worship on a Sunday morning and 10 instrumentalists, not to forget those who play on other occasions. We are indeed blessed with these wonderful people.

There is also good news on the organ front. Thanks to very generous donations by various members of the congregation (most notably Ron Hopson and Bob Gosling) it seems that the ambition of acquiring our own organ (like the one we have hired for the last 3 Christmases) is now almost a reality. The plan is 3-stage:

1. Buy the organ and place it where it was last Christmas and play it through the sound system.
2. When further funding is available, to plumb in its own speaker system which will be positioned behind the (now silent) organ pipes
3. With all the faculties in place, to remove the old console and place the new organ where the old console now is situated.

We are always busy, musically, at Christmas, and this year was no different. The STOW Orchestra played to full congregation – and the ticketing system seemed to match perfectly the number of seats we had available with the number of those wishing to attend. I think just a handful of people had to be turned away this year. The Candlelit Carol Service and the choir (numbering about 40 singers!) packed the church out again at the next weekend. This is a time of year we have a perfect opportunity to reach out to the community. To me, it is vital to offer something 'special' which helps draw outsiders into the building to begin with, but hopefully eventually to the faith.

Thanks to Fiona Fouhy for getting together a much-overdue Taizé service which we held one evening earlier this Lent. In fact it was so successful that we are held another on Good Friday, and I hope the Taizé Service becomes a regular fixture in our worship. Possibly even being part of regular Sunday morning services.

As always, I am delighted by the diversity of Christian music we have in St Mary's. And if you feel you would like to be more involved, please contact me or Jonnie Barrow. We'd love to hear from you.

## Embers Report - Matt Begg

Embers is our evening service of sung worship, reflection and prayer. It is a great space for people to seek God and to go deeper in their faith. This year we have continued much as we have before, but we have explored more styles of worship, and encouraged new leaders to take ownership of the service. The most common request I receive for Embers is to have it more often, so an increase in people willing to lead it is so helpful for making sure that we are able to run the service regularly, which has been a big weakness of mine previously.

Another member of the Embers team adds- “God feels present in the music, the communal singing, the choices in floristry, the candles, and how we connect with each other in a space that feels transformed from a regular service. There is something freeing about the way we are all brought together and given the time to interact with one another through music and sharing our prayers out loud for the world, and our own lives. Although I might not share my own prayers in that way, hearing and agreeing with those prayers gives me hope and makes me feel connected to my community.”

I’m very excited about the possibilities for Embers moving forwards, and as the church grows there are more musicians than ever who I would love to include. As we move into what I’m hoping will be a more regular routine, I look forward to many more evenings of creative worship.

## Vespers - Natalie Burwell, Churchwarden

Vespers is our contemplative service that meets on the first Wednesday of every month for 40 minutes of candlelit poetry, stillness, music and reflection. A typical Vespers sees 27 people gathering in our ancient church, and 12 or so staying for the quiet, simple Communion service afterwards. But the pool of people attending at least once has been increasingly broad and diverse—probably 60 in total. Perhaps this is a sign that so many of us value a dedicated space for quiet and reconnection with ourselves and with ultimate meaning.

This year the short book *The Love That Is God: An Invitation to Christian Faith* by Frederick Bauerschmidt inspired a series of reflections by Rev Vanessa and Natalie; and we always find inspiration in church seasons particularly, but also in the rhythms of the calendar year. For example, Vespers in the last week of Easter found us days away from Pentecost and looking ahead to June — LGBTQ+ Pride month — so we mused on everyday resurrections experienced by the people of God, in all our difference. Vespers is a good place to make fresh creative connections in our spiritual lives.

### **Pastoral Care at St Mary's - Natalie Burwell, Churchwarden**

The pastoral care team continues to stay in touch with each other so that we can spread a net of care as widely as possible across our church. Dionne Townsend, Donna Bart, Flavia Duddridge, and Lynne Rhodes — alongside churchwardens Nevil and Natalie, and clergy Jacintha and Vanessa — regularly pray for particular needs or concerns that we become aware of in our church community. The team visits people in hospital, care homes, and at home and offers practical and prayerful support as needed. If you have a pastoral need or concern, please speak to any member of the team.

### **Discipleship and the St Mary's Learning Community - Revd Vanessa Conant**

Discipleship - and our growing faith as followers of Jesus - is always at the heart of our life together. At St Mary's, we are always looking to offer a range of opportunities for people to learn and study together, recognising our different learning styles, different life pressures and different stages of faith.

In this last year, we have had more people enquire about joining a small group which has been a real joy. Even more wonderfully, we have had a number of people step forward to lead groups and we have been able to start two new small groups. We hope that more groups will follow to enable others to build friendships and learn together.

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 once again 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.

### **The 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:**

- Three opportunities to study the book, 'Discovering Christianity' by Rowan Williams.
- A 4-week course exploring 1700 years of the Nicene Creed and learning its meaning for today
- A one-day Craftivist Event with Sarah Corbett
- A one-off, Just Peace Event in collaboration with Christian Aid, helping us to consider events in Israel/Palestine and to pray and campaign
- Two opportunities to undertake the Pre-Marriage Course for those exploring the possibility of marriage or preparing to get married
- In the season of creation, we led 'Where your treasure is' by Operation Noah, a 5-week course exploring scripture, money and the climate crisis
- An advent book club reading, 'Listening to the Music of the Soul' by Bishop Guli Francis-Deqhani
- An introduction to Community Organising and Faith course, 'Listen and Lead' in collaboration with other local churches
- A Lent Book Club studying the book, 'Dancing at the Still Point' by Sr Gemma Simmonds, looking at retreat practices in Daily Life

### **Future plans**

- We are just beginning a new 4-week course, led by Rob Duddridge our Reader offering an Introduction to the Bible
- We are looking to offer courses Christian approaches to death and dying, shame and more.

### **Inclusive Church - Natalie Burwell, Churchwarden**

For the third year, and thanks to Rev Jacintha's alertness in signing us up just in time, St Mary's joined other inclusive churches in Waltham Forest to host a stall at Waltham Forest Pride. A July Saturday in Lloyd Park saw the Inclusive Church stall come to life as a busy, spirited hub of conversation, prayer, and creative activity for all ages. It was a wonderful chance for LGBTQIA+ members of our churches and our affirming friends to reflect God's welcome – the breadth and length and height and depth of Christ's love – to the LGBTQ+ community and beyond.

Then on the Sunday of Waltham Forest Pride weekend, St Mary's hosted our first ever Pride Eucharist. It was a beautiful service led by Rev Jacintha, with a sermon by Rev Vanessa and gorgeous music by Jonathan and Helen Rathbone. It was also an opportunity for a member of our own LGBTQ+ community (Natalie) to design liturgy

that drew on diverse, international LGBTQ+ voices alongside our own. Together we celebrated every step towards inclusion and belonging in the church, and lamented the pain the church has caused.

In February this year we had the great joy of welcoming Dr. Naomi Lawson Jacobs, Disability and Neurodiversity Researcher and Theologian, to preach at both services as part of our Inclusive Conversations series. Dr Naomi's powerful sermon on 'imperfect prophets' generated a lot of conversations about God, church and inclusion. The liturgy we designed for this service very much responded to themes in Naomi's work and to the lived experience of disabled people, and Naomi very generously participated in an interview with Vanessa to share even more insight and encouragement. We pray that we continue these conversations as a church and develop as a place of belonging.

### **Churchyards Report - Tim Hewitt, Head Gardener**

This year has been a very good one in the churchyards. We have once again seen a dedicated team of consistent volunteers who are increasingly skilled. We have welcomed several new volunteers too. It has been a pleasure to see confidence and knowledge grow and it is something that we massively benefit from.

Beds, borders, paths and woodland areas have been maintained to a better standard, with some exciting new areas planted. It is always our mission to increase biodiversity and garden for wildlife. To this end habitat piles, a new compost heap and path edging have been developed. Bees, butterflies, newts, toads, hoverflies and birds all thrive within the churchyards.

We have hosted some great educational events this year. From Ground Level talks and workshops to our Rooted in Community day, St Mary's is gaining a national reputation for innovative garden practice. We also seek to educate and train our volunteers, with visits to Kew, Wakehurst Place, Walworth and Eden gardens.

Our regular local visitors appreciate the space for rest, relaxation and contemplation. We often get compliments on our work. It has been very useful to have new QR code signage on our post trail around the churchyards too. It is also a pleasure to be able to share seed in our swap box, which is widely appreciated.

Overall, the churchyards are in a very good place.

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

It has been a great year in our spaces. Building on from the success of the previous year we almost doubled our income. God is so good and so generous!

The Welcome Centre continues to be both a blessing and a challenge to us. It provides a great, local, affordable space to host exercise and baby classes, a home for local choirs and an ideal venue for children's birthday parties.

We are also able to use our spaces to enable important ministry work aside from children's and youth work on a Sunday, such as hosting The Welcome Café - our paperwork support cafe, Foodcycle – a weekly community meal and Kindwell - a food bank. Did you know there are office spaces on the second floor of the building? We are currently receiving an income from Citizens Advice Waltham Forest, who consider us as their temporary home.

The Welcome Centre is a wonderful source of sustaining income for which we are grateful; it is however increasingly needing repair and maintenance which can be expensive and stressful.

In the main church space in the last year, we have had a range of events, some we have led, some in partnership with us and some where we have been hired as the venue. We are always excited when people return. We are the concert home for several local choirs and many of you will have enjoyed performing or listening to a concert from Forest Choir, Walthamstow Singers, Waltham Forest Community Choir or our annual Christmas treat from Norrsang.

Our partnership with the NHS to be a blood donation centre means that every month the space is transformed into a mobile hospital venue, where people have donated hundreds of pints of their blood. It is wonderful to be able to provide this important lifesaving service.

In terms of the arts, St Mary's enjoyed being a venue for The Stow Film Lounge's screening of Metropolis and we hope to have more exciting collaborations with them this year. We have been fortunate to work with the BBC on 2 live radio broadcasts last year, 'Gardeners' Question Time' and 'Any Questions'. It was fun to hear we were being broadcasted live across the nation from Walthamstow's oldest building!

Not to be left out, we also hosted the filming of a production for ITV called 'The Blame'. Look out for scenes in and around St Mary's when that series is shown later this year. Our Exhibition Space becomes a ballet school, and our church yard produces some important evidence to perhaps crack the case!

It has been a joy to be a place of welcome and hospitality, bringing people together to laugh, dance, hang out and have fun. Over the last year we have held many events including a salsa evening, a ceilidh, a quiz night and of course who can forget our Christmas Festival and those wonderful reindeer. We have welcomed thousands of people into our spaces, and we must thank many of you who have helped us to do that. It has been great, but it takes a lot of work behind the scenes.

Moving forward, we hope to grow in providing more corporate meeting spaces for local businesses, host more birthday parties and of course there will be more opportunities to serve on our festival teams this summer and Christmas. If you would like to get involved and join our events team, do get in touch with Louise at [events@stmaryswalthamstow.org](mailto:events@stmaryswalthamstow.org).

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

Crochet and knitting have several mental and physical health benefits, they help to calm the mind, reduce stress and anxiety, and the repetitive motion improves cognitive function and dexterity. Also, engaging with various patterns and stitches strengthens our brains, builds neural pathways, and develops fine motor skills that keeps our hands and fingers nimble. In our communities, craft groups foster creative expression and social connection.

St Mary's Crochet Group meets on Saturday mornings in St Mary's Exhibition Space, between 10am-12pm. Originally, it was set up to run during Lent and Advent as a creative and relational space for members of St Mary's and our local community to gather, chat, and share tips on crocheting and knitting. It has since become a weekly Saturday morning term-time gathering of fifteen to eighteen regular people, over all it engages with more than thirty people, and continues to grow. It is a wonderful group of people creating amazing pieces of work with wool, hooks, and needles- from the complete beginner to the most experienced, including those returning to crochet and knitting after many years. It has been really encouraging to see such a diverse group of people come on Saturday mornings- it is very much a multigenerational space, with people joining us from St Mary's congregation, those who come to the cafe, and people who have found Crochet Group through our website and come to St Mary's for the very first time. It is such a joy to gather each week and see not only a sharing of skills and talents, but a truly welcoming environment grow and friendships flourish. Several members of our group have attended services and other St Mary's events, including our Eco Church Team's brilliant 'Gentle Craftivism' event with award- winning activist and maker Sarah Corbett.



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

We have continued to provide 2 pedestal arrangements at the front of the church, 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, Easter and harvest festival we also make window decorations and swags for the pillars and balcony. On Mothering Sunday we again made 200 bunches of daffodils, all of which were distributed

## **Bells - Rebecca Sharples, Tower Captain**

This has been my first year serving as Tower Captain, and I am pleased to report that it has been a positive and encouraging period for our band of bell ringers. We have seen a number of successes that reflect both the enthusiasm within the group and our growing connection with the wider church community.

We welcomed four new starters during the year. Of these, two continue to ring with us and are making very good progress in their learning. Recruitment has been supported by several initiatives: we launched a dedicated bell ringing page on the church website, which directly led to one new learner joining us. In addition, an interview during a church service helped raise awareness of ringing and brought in two further learners.

It has also been a joy to welcome back two band members to regular practices after absences due to health issues. Both are regaining their strength and confidence quickly, and their return has been greatly valued by the band.

Our relationship with the church has continued to strengthen. We were pleased to support summer tower tours, helping to share the heritage and practice of bell ringing with visitors. We have rung successfully for several weddings this year, with more already planned for the coming year.

Not everything has gone entirely smoothly – we did break three stays during the year – but these incidents have been managed and have provided useful learning experiences.

Overall, it has been a rewarding first year, and I look forward to building on this progress in the year ahead during my second year in the post. If you would like to find out more, please email: [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. Rev Jacintha Danaswamy and I visit weekly to lead assembly alongside the school's worship council and it is a constant delight to be with the children.

We have also welcomed the children to church and enjoyed opportunities to take sessions of RE and to support the children in wider endeavours. We have valued working with the Worship and RE leads at St Mary's and give thanks for the leadership of Joe Pitchford, St Mary's Head of School.

St Mary's School has enjoyed another year of remarkable results, the second highest performing academy trust nationally and the first in London. Importantly, St Mary's has some of the best outcomes nationally for disadvantaged pupils and has been recognised by the Secretary of State for Education for this achievement.

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.

We are delighted to have been able to appoint Matt Begg as Schools' Worker. His role will develop our relationships with local schools, offering more opportunities for schools to visit church and responding to invitations to partner with schools particularly in RE and Spirituality. Matt brings particular experience in music and, as a professional musician, we have no doubt that he will offer creative and positive opportunities for connection.

## **EcoChurch - Mike Forbes**

During the year, work has been done in pursuing green objectives in improving our treatment of God's creation. Work in the Churchyard during the year has maintained the work of protecting and increasing its biodiversity.

We made some progress in advancing through the A Rocha Eco Church project and received a visit from Dr Mike Walker of St Mary's Church, Haughley, Suffolk, who spoke interestingly and effectively about pursuing a Gold Eco Church award from A Rocha. We continue to work to build a team who can help us work towards this goal.

There was a well-attended Craftivism workshop, on the theme of attending to God's Creation, on Saturday 7th June. We thought together about themes of creation care and the use of our money in the course, 'Where your Treasure is', written by Operation Noah.

God's Creation has been mentioned on a regular and frequent basis during the year in services and we have had special Creation-oriented services, a Climate Sunday Service at the end of the Season of Creation on Sunday 5<sup>th</sup> October, and the Taize Service of Lamentation and Hope services on Sunday 1st March.

Work is being done on a continuing basis to calculate the cost of our energy consumption and the quantity of kilowatts consumed in order to complete the Energy Footprint Tool for the year 2025. This task, now expected to be done by all churches, is a prerequisite for the application for any financial support for the decarbonisation of our fuel systems. 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 2025

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 2025  
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**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**

**Legal & administrative information  
For the year ended 31 December 2025**



|                           |  |  |  |
|---------------------------|--|--|--|
| <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 two churches.<br>St Gabriel's, Havant Road, Walthamstow, London E17 3JF<br>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   | (From 04 February 2025)  |
|                           | Associate Priest (Chair)   | Revd. Tim Scott  | (Until 03 February 2025)   |
|                           | Vice Chair   | Vacant   |  |
|                           | Team Vicar   | Revd. Andrew Stewart   |  |
|                           | Associate Priest   | Revd. Tim Scott  | (From 04 February 2025)  |
|                           | Curate   | Revd. Jacintha Danaswamy   | (From September 2025)  |
|                           | Readers  | Mr. Robert Duddridge   |  |
|                           | Churchwardens  | Ms. Natalie Burwell (St Mary's)<br>Mr. William Daley (St Gabriel's)<br>Mr. Oliver Elgie (St Mary's)<br>Mr. Brian Foxtan (St Gabriel's)<br>Mr. Laurence Jones (St Gabriel's)<br>Mr. Nevil Osborne (St Mary's) | (From 10 May 2026)<br>(From 11 May 2025)<br>(Until 11 May 2025)<br>(Until 10 May 2026) |
|                           | Deputy Churchwardens   | Mr. Tim Coles (St Luke's)<br>Miss. Donna Gwilliams (St Luke's)   | (Until 11 May 2025)<br>(Until 11 May 2025; Deanery Synod Rep)                          |
|                           | Deanery Synod Reps   | Mr. Ian Drury (St Mary's)<br>Mr. Mike Forbes (St Mary's)<br>Mrs. Isobel Gordon (St Mary's)<br>Miss. Donna Gwilliams (St Luke's)  | (until 10 May 2026)  |
|                           | Elected Members  | Mrs. Donna Bart (St Mary's)<br>Miss. Ava Blake (St Gabriel's)  |  |

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

**Legal & administrative information  
For the year ended 31 December 2025**



|   |   |                                       |
|---|---|---------------------------------------|
| <b>Members of the PCC<br/>(continued)</b> | Mr. Tim Coles (St Luke's)   | (From 11 May 2025 until 10 May 2026)  |
|   | Mrs. Jennifer Damant (St Mary's)  |                                       |
|   | Ms. Rachel Darnley-Smith (St Mary's)  | (From 10 May 2026)                    |
|   | Mrs. Liz Davies (St Mary's)   | (PCC Secretary until 10 May 2026)     |
|   | Mr. David Derbyshire (St Mary's)  | (From 10 May 2026)                    |
|   | Mr. Oliver Elgie (St Mary's)  | (until 10 May 2026)                   |
|   | Mr. Mike Forbes (St Mary's)   | (until 10 May 2026)                   |
|   | Mr. Martin Kearney (St Gabriel's)   | (PCC Treasurer until 01 January 2026) |
|   | Mr. William McDermott (St Gabriel's)  |                                       |
|   | Ms. Dane McFarlane (St Gabriel's)   |                                       |
|   | Mr Jonathan Le Marquand (St Mary's)   | (From 10 May 2026)                    |
|   | Miss Thea Newton (St Mary's)  | (From 10 May 2026)                    |
|   | Mr. Nevil Osborne (St Mary's)   | (From 10 May 2026)                    |
|   | Mrs. Lynne Rhodes (St Mary's)   |                                       |
|   | Miss. Johanna Talbot (St Mary's)  |                                       |
|   | Ms. Megan Wordsworth (St Mary's)  | (until 10 May 2026)                   |
| <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>                            | Barclays Bank<br>Leicester<br>LE87 2BB  |                                       |
|   | Central Board of Finance of the<br>Church of England<br>80 Cheapside<br>London EC2V 6DZ                                       |                                       |
|   | The Cooperative Bank<br>P.O. Box 250,<br>Delf House, Southway,<br>Skelmersdale WN8 6WT  |                                       |
| <b>Quinquennial Inspector</b>             | Alex Sherratt<br>Matthew Lloyd Architects LLP<br>The Hangar,<br>Hope House,<br>1B, 38 Kingsland Rd,<br>London E2 8DD          |                                       |
| <b>Independent examiner</b>               | John Helm ACA<br>Tandem Accounting Limited<br>17 Heathville Road<br>London N19 3AL  |                                       |

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WALTHAMSTOW



## Report of the Parochial Church Council For the year ended 31 December 2025

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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 2025. 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 2024. 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 2025 with an APCM being held in May.

During the year, the PCC received the following reports at each of the meetings: Safeguarding, Health and Safety and Finance.

Among other items discussed or noted were:

- **February:** Appointment of Clean for Good as professional cleaning company for the parish, discerning next steps for work on the estates, Update on St Luke's Discernment process.
- **March:** Proposal for next steps for Schools Work and in partnership with Worth Unlimited, St Mary's Quinquennial report, Walthamstow Welcomes Café next steps, new payroll company to take over Parish payroll, closure of the churchyard to further burials, CCTV and Fundraising and Donations Policies.
- **June:** Welcome to new members and election of officers, Safeguarding Policies and a wider conversation about safeguarding processes, staffing updates, new AV equipment for St Mary's.
- **September:** Safeguarding Presentation from the Parish Safeguarding Officer, Emma Clements. The PCC agreed the new proposed staffing structure: increased operations capacity following the departure of the Premises Manager and an expanded role for the Parish Administrator to include finance. Finance Update and Agreement to pay increased Parish Share in 2026, St Gabriel's involvement in the Diocesan Investment Programme leading to partnership with Cornerstone Church in Leyton.
- **November:** Environmental Health prosecution relating to St Gabriel's, emerging building problem at St Gabriel's and next steps, congregational updates, approval of the 2026 budget.

#### 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 2025, 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 2025

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

|   |   |
|---|---|
| Team Rector (St Mary's)                       | Revd. Vanessa Conant (restarted 04 February 2025) |
| Associate Priest (St Mary's) (SSM)            | Revd. Tim Scott (from 04 February 2025)           |
| Team Vicar (St Gabriel's) (SSM Part-time 0.5) | Revd. Andrew Stewart                              |
| Curate (St Gabriel's and St Mary's)           | Revd. Jacintha Danaswamy                          |

### 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        |

### Support Staff

|  |   |
|--|---|
| Operations Support (St Mary's) (0.5 fte)     | Mr. Harry Moore (from 07 January 2026)    |
| Events Administrator (0.5 fte)               | Ms. Louise Wallis                         |
| Marketing & Communications Officer (0.5 fte) | Mr. Cameron Conant                        |
| Parish Administrator (0.5 fte)               | Mrs. Josie Wilson (until 31 October 2025) |
| Parish Administrator (0.78 fte)              | Mrs. Josie Wilson (from 01 November 2025) |
| Site Services Officer (whole Parish)         | Mr. John Chambers (until 24 June 2025)    |

### 1.4 Church Membership & Attendance

This year, under "Church Representation Rules", the Electoral Roll was entirely revised for the 2025 APCM which now comprises of **338** members (2024: 363).

### 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.

### 1.6 Quinquennial Inspections

A quinquennial inspection for St Mary's was undertaken on 11<sup>th</sup> March 2025. This was the first inspection since the renovation works were completed. The report noted the good condition of the building, particularly of the roof. The report noted the need for ongoing repairs of the render and attention to rainwater disposal on the south aisle, low level damp to the north aisle needs to continue to be monitored and the parish needs to consider transition to net zero. The report also noted the need for increased tower safety, particularly where tower tours are undertaken to the roof.

The quinquennial inspection for St Gabriel's Church took place on 28<sup>th</sup> March 2024. 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.

**Report of the Parochial Church Council  
For the year ended 31 December 2025**

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## **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 2 principal congregations, other groups 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.

2025 has been a year of both consolidation and growth. In February, the Team Rector returned from a period of parental leave and the Parish was delighted that Rev Tim Scott – who led the team so ably during the period of leave – was able to remain at St Mary's as Associate Priest. In May, Tim was made Area Dean of Waltham Forest and the Parish is pleased and honoured to support him in this vital ministry. In this year, the Parish has focused on growth in terms of congregational development and harnessing assets.

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. 2025 saw several new opportunities for outreach through events and hires and a steady increase in congregational numbers.

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). Following the departure of Revd Alan Moss at the end of 2024, the Parish has spent 2025 discerning the most appropriate next steps to continue the work undertaken on the estates. Towards the end of the year, the Parish recruited a new Schools Worker to build on the connections made during the SDF funding period. The worker will begin work in 2026. Finding sustainable and lasting opportunities for mission on the parish estates remains a priority for the Parish.

We have continued to work closely with Worth Unlimited – particularly on Wood Street where Revd Andrew Stewart supports Worth to provide a weekly youth drop-in service. The Parish also works closely with local organisations including Forest Churches Emergency Night Shelter (FCENS), the Christian Kitchen, Walthamstow & Chingford Alms-houses, and Walthamstow Village Residents' Association (now known as V17). We have good relationships with local Police Safer Neighbourhood Ward Panels and our local councillors.

The Rector continues to serve as part of the governing body of the Federated Schools of St Mary's and St Saviour's.

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.

This summer, in place of the earlier Summer Festival, the Parish hosted an activity week for children, providing free activities in the final week of the summer holidays when other provision has stopped. We welcomed hundreds of people to crafts, fete games, retro games and a movie day and were able to make valuable connections across the community.

Our Christmas Festival gave another opportunity to welcome the community and offer St Mary's as a local hub. With choirs, stalls, a craft fayre, food trucks and a partnership with the Toy Library, the Festival gave us another opportunity to build important links with our community and local independent businesses.

Throughout 2025, St Luke's has been discerning a new path for ministry and in 2025 decided to become the St Luke's Community, a group which supported one another in mission and outreach. Members of the group serve in different ministries across the parish and beyond and meet regularly to support one another in prayer and Bible study.



**Report of the Parochial Church Council  
For the year ended 31 December 2025**

The Walthamstow Welcomes Cafe has continued to grow in impact and continues to expand its reach. In September, the Parish mourned the death of Sue Peacham who, together with her husband Tony, had founded the Welcomes Café. We give thanks for her courageous, compassionate and faithful leadership. The Café's strategy team has focused particularly on strengthening processes and policies, developing training opportunities and building the volunteer team. The café has worked closely with partners including Early Help and local social prescribing. A small group worked closely with a fundraiser to identify grant funding opportunities to support a paid member of staff to oversee the development of the cafe. Applications will be submitted in 2026.

The crochet and knitting social group which began in 2024 has gone from strength to strength and often reaches capacity with new people joining every week. The intergenerational group has become a wonderful way to welcome new people and to build community. In this last year, the crochet group was also involved in a partnership with EcoChurch, taking part in a craftivism workshop with Sarah Corbett.

At the end of the year, we were pleased to begin a new partnership with Kindwell, a FoodShare which collects surplus food from local businesses and distributes it to our community.

We have had an encouraging year in terms of events and hires. There have been several one-off hires, including filming for TV which have provided some much-needed financial stability. We were also privileged to host Gardeners' Question Time and Any Questions for Radio 4. We have a much greater occupancy of the Welcome Centre in particular which has meant much higher community use of the halls.

### **3. Achievements and Performance**

The Parish has continued to see congregational growth across the churches. We have seen particular growth in children and families' ministry and steady and continued growth in St Mary's 9am congregation. Participation in the St Mary's Learning Community (our ongoing programme of discipleship) has also steadily increased while St Gabriel's has seen consistent and growing attendance at its weekly Prayer Meeting.

The staff team has also seen some changes. In June, the Premises Manager, John Chambers, moved to Scotland and so ended his work with us in the Parish. His skill in building, plumbing and electrical work was greatly valued. At the end of the year, we recruited a new Operations Assistant to provide much needed support for the ever-expanding operations function of the church. This post begins in 2026. In 2025, our hugely experienced and able Treasurer, Martin Kearney, announced his forthcoming retirement from the role. Martin has been integral to Parish life and to our PCC for more than 20 years and we are indebted to him for his generous, dedicated and conscientious service. His retirement has prompted key discussions about how to manage the growing finance function in the parish. The PCC agreed to increase the Parish Administrator's role to include additional finance administration, and the Parish has retained the services of an outside book-keeping and payroll company to support a transition to new systems.

The café partnership with Ruttle and Rowe continues to go from strength to strength with an increase in footfall and customers throughout the week and dedicated management from the Ruttle and Rowe team. The Parish has also appreciated the partnership with Elizabeth Early Years (Wood Street Nursery) who support over 60 families from St Gabriel's. This partnership has been particularly important through some challenging months when, at the end of the year, it was discovered that St Gabriel's halls were in urgent need of repair and remedial works to make them safe. The relationship with the Nursery's management and wider staff team has been hugely important in managing a complex and evolving situation.

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 several volunteers moving onto full-time employment in gardening and horticulture. We have hosted several important events including a community gardening event called 'Rooted in Community' and 'Ground Level' – an event for those particularly interested in gardening for conservation and biodiversity. The Parish was particularly proud when Tim Hewitt, Head Gardener, featured on ITV's Alan Titchmarsh's gardening club, showcasing his pioneering work on the churchyards.

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



**Report of the Parochial Church Council  
For the year ended 31 December 2025**

We continued participation in actions and campaigns with TELCO (East London Citizens). The Parish has also worked closely with partners in Waltham Forest Citizens. In autumn 2025, leaders from St Mary's joined with other local churches in community organising training and our young people completed the School of Organising training. We have remained in close working partnership with the Centre for Theology and Community who have consistently supported faith-based community organising in the Parish. In St Mary's, a team has emerged to organise in partnership with Heatwave Toolkit, exploring accessible and affordable ways to reduce heating in homes during the increasingly hot summers the UK is experiencing and to tackle inequalities in heat management.

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. St Gabriel's began working closely with the Diocese of Chelmsford to identify new opportunities for mission and ministry in Wood Street with work undertaken to secure funding for future ministry.

#### **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 £120,231 during the year (2024: increased by £179,120). The balance sheet shows total net assets of £3,155,527 (2024: £3,035,296). Cash balances increased by £147,278 to £1,481,265 (2024: increased by £132,162 to £1,333,987).

Included in total funds are amounts totalling £246,933 (2024: £295,732) 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 2025 the church had net free reserves of £21,518 (2024: net free reserves of £40,604) as follows:

|  | <b>2025<br/>£</b> | <b>2024<br/>£</b> |
|--|-------------------|-------------------|
| <b>Total reserves</b>                  | <b>3,159,208</b>  | <b>3,035,732</b>  |
| Less: restricted funds                 | (246,933)         | (295,732)         |
| Less: tangible fixed assets            | (1,695,176)       | (1,689,153)       |
| Less: designated funds                 | (1,191,900)       | (1,010,243)       |
| <b>Free reserves</b>                   | <b>25,199</b>     | <b>40,604</b>     |
| <b>Free reserves requirement:</b>      |                   |                   |
| 4 month's budgeted routine expenditure | <b>102,976</b>    | <b>173,417</b>    |



**Report of the Parochial Church Council  
For the year ended 31 December 2025**

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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, especially building a new network of small groups and exploring possibilities for more regular evening worship;
- Developing schools work with a new schools' worker in place;
- Delivering new programmes of mission and ministry in Wood Street through the Diocesan Investment Programme and a partnership with Cornerstone Church;
- Continuing to deal with essential repairs to St Gabriel's Church & Family Centre following on from the Quinquennial inspection and particularly to make urgent repairs to the roof and walls of the church halls;
- 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
- Ongoing work to build more sustainable funding and finance models for mission and ministry, including grant funding and applications to Church of England programmes.

**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 xxxx 2026 and signed on its behalf by:

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

**08 May 2026**

## **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 2025, 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  
08 May 2026



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



**Statement of Financial Activities  
For the year ended 31 December 2025**

|                                    |      | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ |
|------------------------------------|------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
|                                    | Note |                                    |                                  |                    |                                    |                                  |                    |
| <b>Income from:</b>                | 2    |                                    |                                  |                    |                                    |                                  |                    |
| Donations and legacies             |      | 422,997                            | 31,142                           | 454,139            | 251,555                            | 326,448                          | 578,003            |
| Charitable activities              |      | 8,070                              | -                                | 8,070              | 6,161                              | -                                | 6,161              |
| Other trading activities           |      | 146,252                            | 100                              | 146,352            | 102,198                            | -                                | 102,198            |
| Investments                        |      | 35,195                             | -                                | 35,195             | 36,599                             | -                                | 36,599             |
| Other                              |      | 4,721                              | -                                | 4,721              | 5,682                              | 1,352                            | 7,034              |
| <b>Total Income</b>                |      | <b>617,235</b>                     | <b>31,242</b>                    | <b>648,477</b>     | <b>402,195</b>                     | <b>327,800</b>                   | <b>729,995</b>     |
| <b>Expenditure on:</b>             |      |                                    |                                  |                    |                                    |                                  |                    |
| Raising funds                      | 3    | 4,828                              | -                                | 4,828              | 7,999                              | 2,069                            | 10,068             |
| Charitable activities              | 4    | 457,344                            | 62,393                           | 519,737            | 396,810                            | 143,997                          | 540,807            |
| <b>Total Expenditure</b>           |      | <b>462,172</b>                     | <b>62,393</b>                    | <b>524,565</b>     | <b>404,809</b>                     | <b>146,066</b>                   | <b>550,875</b>     |
| Net gains/(losses) on investments  |      | -                                  | -                                | -                  | -                                  | -                                | -                  |
| <b>Net (expenditure)/income</b>    |      | <b>155,063</b>                     | <b>(31,151)</b>                  | <b>123,912</b>     | <b>(2,614)</b>                     | <b>181,734</b>                   | <b>179,120</b>     |
| Transfers between funds            |      | 17,648                             | (17,648)                         | -                  | 29,054                             | (29,054)                         | -                  |
| <b>Net movement in funds</b>       |      | <b>172,711</b>                     | <b>(48,799)</b>                  | <b>123,912</b>     | <b>26,440</b>                      | <b>152,680</b>                   | <b>179,120</b>     |
| <b>Total funds brought 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>   |
| <b>Total funds carried forward</b> |      | <b>2,912,275</b>                   | <b>246,933</b>                   | <b>3,159,208</b>   | <b>2,739,564</b>                   | <b>295,732</b>                   | <b>3,035,296</b>   |

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



**Balance Sheet  
As at 31 December 2025**

|  | Note | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|--|------|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Fixed Assets</b>  |      |                                    |                                  |                    |                    |
| Tangible Assets  | 5    | 1,695,176                          | -                                | 1,695,176          | 1,689,153          |
|  |      | 1,695,176                          | 0                                | 1,695,176          | 1,689,153          |
| <b>Current Assets</b>                                      |      |                                    |                                  |                    |                    |
| Debtors  | 6    | 2,912                              | -                                | 2,912              | 25,785             |
| Cash At Bank and In Hand                                   |      | 1,238,013                          | 246,933                          | 1,484,946          | 1,333,987          |
|  |      | 1,240,925                          | 246,933                          | 1,487,858          | 1,359,772          |
| <b>Creditors - Amounts Falling Due<br/>Within One Year</b> | 7    | 23,826                             | -                                | 23,826             | 13,629             |
| <b>Net Current Assets</b>                                  |      | 1,217,099                          | 246,933                          | 1,464,032          | 1,346,143          |
| <b>Net Assets</b>  |      | <b>2,912,275</b>                   | <b>246,933</b>                   | <b>3,159,208</b>   | <b>3,035,296</b>   |
| <b>Represented By:</b>                                     |      |                                    |                                  |                    |                    |
| Unrestricted Income Funds                                  | 8    | 2,912,275                          | -                                | 2,912,275          | 2,739,564          |
| Restricted Funds   | 9    | -                                  | 246,933                          | 246,933            | 295,732            |
| <b>Total Funds</b>   |      | <b>2,912,275</b>                   | <b>246,933</b>                   | <b>3,159,208</b>   | <b>3,035,296</b>   |

The financial statements were approved by the PCC via email on 07 May 2025 and signed on its behalf by:

**Martin Kearney  
Treasurer**

**08 May 2026**



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



**Statement of Cash Flows  
As at 31 December 2025**

|  | Note | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|--|------|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Net cash flows from operating activities</b>                    | 10   | 182,211                            | (48,799)                         | 133,412            | 133,876            |
| <b>Cash flows from investing activities:</b>                       |      |                                    |                                  |                    |                    |
| Dividends, interest and rents from investments                     |      | 35,195                             | -                                | 35,195             | 36,599             |
| Purchase of property, plant and equipment                          |      | (17,648)                           | -                                | (17,648)           | (38,313)           |
| <b>Net cash used in investing activities</b>                       |      | <b>17,547</b>                      | <b>0</b>                         | <b>17,547</b>      | <b>(1,714)</b>     |
| <b>Change in cash and cash equivalents in the reporting period</b> |      | <b>199,758</b>                     | <b>(48,799)</b>                  | <b>150,959</b>     | <b>132,162</b>     |
| <b>Cash and cash equivalents brought forward</b>                   |      | <b>1,038,255</b>                   | <b>295,732</b>                   | <b>1,333,987</b>   | <b>1,201,825</b>   |
| <b>Cash and cash equivalents carried forward</b>                   |      | <b>1,238,013</b>                   | <b>246,933</b>                   | <b>1,484,946</b>   | <b>1,333,987</b>   |



**Notes to the Financial Statements  
For the year ended 31 December 2025**

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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. Grant's 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 2025**

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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 2025**

**2. Income**

|                           | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Donations & legacies      |                                    |                                  |                    |                    |
| Offerings and donations   | 205,029                            | 6,651                            | 211,680            | 207,659            |
| Income tax reclaimed      | 36,140                             | 1,355                            | 37,495             | 36,660             |
| Legacies                  | 177,037                            | -                                | 177,037            | -                  |
| Grants                    | 4,791                              | 23,136                           | 27,927             | 333,684            |
|                           | 422,997                            | 31,142                           | 454,139            | 578,003            |
| Charitable activities     |                                    |                                  |                    |                    |
| Fee income (net)          | 8,070                              | -                                | 8,070              | 6,161              |
| Other trading activities  |                                    |                                  |                    |                    |
| Lettings income           | 143,138                            | 100                              | 143,238            | 98,338             |
| Market stall (net income) | -                                  | -                                | -                  | 26                 |
| Fundraising               | 3,114                              | -                                | 3,114              | 3,834              |
|                           | 146,252                            | 100                              | 146,352            | 102,198            |
| Investments               |                                    |                                  |                    |                    |
| Bank Interest             | 35,195                             | -                                | 35,195             | 36,599             |
| Other                     | 4,721                              | -                                | 4,721              | 7,034              |
|                           | <b>617,235</b>                     | <b>31,242</b>                    | <b>648,477</b>     | <b>729,995</b>     |

London Borough of Waltham Forest granted £nil (2024: 6,310) and the Listed Places of Worship Grant Scheme granted £4,791 (2024: £12,679).

**3. Expenditure on Raising Funds**

|                             | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-----------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Costs of fundraising events | 4,828                              | -                                | 4,828              | 10,068             |
|                             | <b>4,828</b>                       | <b>0</b>                         | <b>4,828</b>       | <b>10,068</b>      |

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



**Notes to the Financial Statements  
For the year ended 31 December 2025**

**4. Expenditure – Charitable Activities**

|  | <b>Unrestricted<br/>Funds<br/>2025<br/>£</b> | <b>Restricted<br/>Funds<br/>2025<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|--|--|--|-----------------------------|-----------------------------|
| Parish Share & Clergy Expenses             |  |  |                             |                             |
| Parish Share                               | 84,912                                       | -  | 84,912                      | 84,150                      |
| Clergy expenses                            | 4,512  | -  | 4,512                       | 848                         |
|  | <b>89,424</b>                                | <b>0</b>                                   | <b>89,424</b>               | <b>84,998</b>               |
| Church Life & Outreach                     |  |  |                             |                             |
| Staff costs (including salaries)           | 83,501                                       | -  | 83,501                      | 79,186                      |
| Magazine & publicity                       | 2,649  | -  | 2,649                       | 4,473                       |
| Services/Music                             | 9,717  | 270  | 9,987                       | 11,379                      |
| Outreach/events                            | 3,219  | 1,065                                      | 4,284                       | 5,617                       |
| Education & training                       | -  | -  | -                           | 728                         |
| Travel                                     | -  | -  | -                           | 509                         |
| Catering & hospitality                     | 2,846  | 504  | 3,350                       | 2,216                       |
| Gifts and grants (see note 3b below)       | 3,373  | 3,783                                      | 7,156                       | 10,003                      |
| Other                                      | 3,124  | -  | 3,124                       | 1,305                       |
|  | <b>108,429</b>                               | <b>5,622</b>                               | <b>114,051</b>              | <b>115,416</b>              |
| Provision of Office & Support              |  |  |                             |                             |
| Staff costs                                | 21,166                                       | -  | 21,166                      | 19,242                      |
| Printing, stationery & consumables         | 5,054  | 64   | 5,118                       | 3,758                       |
| Telephone, internet, website               | 5,029  | 92   | 5,121                       | 4,151                       |
| Hardware & software                        | 1,977  | 371  | 2,348                       | 3,000                       |
| Bad debt                                   | 1,027  | -  | 1,027                       | 277                         |
| Subscriptions and memberships              | 6,489  | -  | 6,489                       | 3,480                       |
| Legal & professional                       | 17,378                                       | 1,200                                      | 18,578                      | 7,850                       |
| Accountancy & payroll                      | 1,025  | -  | 1,025                       | -                           |
|  | <b>59,145</b>                                | <b>1,727</b>                               | <b>60,872</b>               | <b>41,758</b>               |
| Provision of Building and Facilities       |  |  |                             |                             |
| House running expenses                     | 300  | -  | 300                         | 1,433                       |
| Church & hall: heat, light & water         | 48,972                                       | -  | 48,972                      | 34,781                      |
| Church & hall: insurance                   | 11,549                                       | -  | 11,549                      | 9,316                       |
| Staff costs                                | 27,965                                       | 10,551                                     | 38,516                      | 55,644                      |
| Depreciation                               | 11,625                                       | -  | 11,625                      | 8,815                       |
| Maintenance & cleaning (incl. staff costs) | 97,432                                       | 43,875                                     | 141,307                     | 146,375                     |
|  | <b>197,843</b>                               | <b>54,426</b>                              | <b>252,269</b>              | <b>256,364</b>              |
| Major Projects                             |  |  |                             |                             |
| St Mary's Church Alterations               | 3  | 618  | 621                         | 39,511                      |
|  | <b>3</b>                                     | <b>618</b>                                 | <b>621</b>                  | <b>39,511</b>               |
| Governance                                 |  |  |                             |                             |
| Independent examination                    | 2,500  | -  | 2,500                       | 2,760                       |
|  | <b>2,500</b>                                 | <b>0</b>                                   | <b>2,500</b>                | <b>2,760</b>                |
|  | <b>457,344</b>                               | <b>62,393</b>                              | <b>519,737</b>              | <b>540,807</b>              |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

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

**4a. Staff Costs**

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

|   | <b>2025</b>    | <b>2024</b>    |
|---|----------------|----------------|
|   | <b>£</b>       | <b>£</b>       |
| Gross salaries  | 133,823        | 142,352        |
| Employer's National Insurance                             | 13,494         | 11,047         |
| Employer's Annual Allowance                               | (10,500)       | (5,000)        |
| Pension contributions                                     | 3,298          | 4,104          |
|   | <b>140,115</b> | <b>152,503</b> |
| Of which: gross salaries paid to Key Management Personnel | <b>0</b>       | <b>0</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 (2025: nil) received emoluments in excess of £60,000 during the year.

The expenses of nil (2025: 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<br/>Funds<br/>2025<br/>£</b> | <b>Restricted<br/>Funds<br/>2025<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|--|--|--|-----------------------------|-----------------------------|
| Gifts to organisations                         | 2,445  | 1,871                                      | 4,316                       | 6,040                       |
| Gifts to individuals (including those in need) | 927  | 1,913                                      | 2,840                       | 3,963                       |
|  | <b>3,372</b>                                 | <b>3,784</b>                               | <b>7,156</b>                | <b>10,003</b>               |

Organisations supported include Christian Kitchen, Forest Churches Emergency Night Shelter, Worth Unlimited, Waltham Forest Youth for Christ, Univida, The Spitalfields Crypt Trust and Christian Aid Trust.

**Notes to the Financial Statements  
For the year ended 31 December 2025**

**5. Tangible Fixed Assets**

|                       | Freehold<br>land &<br>buildings<br>2025<br>£ | Equipment<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-----------------------|--|------------------------|--------------------|--------------------|
| <b>Cost</b>           |  |                        |                    |                    |
| At 1 January          | 1,656,126                                    | 52,344                 | 1,708,470          | 1,670,157          |
| Additions             | -  | 17,648                 | 17,648             | 38,313             |
| Disposals             | -  | -                      | -                  | -                  |
| At 31 December        | 1,656,126                                    | 69,992                 | 1,726,118          | 1,708,470          |
| <b>Depreciation</b>   |  |                        |                    |                    |
| At 1 January          | -  | 19,317                 | 19,317             | 10,503             |
| Charge for Year       | -  | 11,625                 | 11,625             | 8,814              |
| At 31 December        | 0  | 30,942                 | 30,942             | 19,317             |
| <b>Net Book Value</b> |  |                        |                    |                    |
| At 31 December        | 1,656,126                                    | 39,050                 | 1,695,176          | 1,689,153          |

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

| Property                               | Property type   | Ownership | Valuation<br>£   |
|--|-----------------|-----------|------------------|
| 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**

|                      | 2025<br>£    | 2024<br>£     |
|----------------------|--------------|---------------|
| Lettings receivables | 950          | 3,832         |
| Prepayments          | 509          | -             |
| Gift Aid receivables | 1,452        | 21,953        |
|                      | <b>2,911</b> | <b>25,785</b> |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

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

|                 | <b>2025</b>   | <b>2024</b>   |
|-----------------|---------------|---------------|
|                 | <b>£</b>      | <b>£</b>      |
| Trade creditors | 19,968        | 5,089         |
| Accruals        | 2,500         | 8,480         |
| Other creditors | 1,358         | 60            |
|                 | <b>23,826</b> | <b>13,629</b> |

**8. Unrestricted Funds**

**8a. Current Year**

|   | <b>At 1<br/>January<br/>2025<br/>£</b> | <b>Income<br/>£</b> | <b>Expenditure<br/>£</b> | <b>Gains/<br/>(losses)<br/>£</b> | <b>Transfers<br/>£</b> | <b>At 31<br/>December<br/>2025<br/>£</b> |
|---|--|---------------------|--------------------------|----------------------------------|------------------------|--|
| General fund                                    | 1,729,321                              | 434,479             | (458,073)                | -                                | 14,648                 | 1,720,375                                |
| Designated Funds:                               |  |                     |                          |                                  |                        |  |
| St Mary's Building Project<br>(Matched Funding) | 573,766                                | -                   | -                        | -                                | -                      | 573,766                                  |
| Vicarage Redecoration Upkeep                    | 4,345                                  | -                   | (300)                    | -                                | 3,000                  | 7,045                                    |
| Church Commissioners Funds                      | 119,216                                | -                   | -                        | -                                | -                      | 119,216                                  |
| St Mary's Soft Play                             | 5,707                                  | 2,598               | (678)                    | -                                | -                      | 7,627                                    |
| St Luke's Church Hall Proceeds                  | 307,209                                | -                   | -                        | -                                | -                      | 307,209                                  |
| Area Dean's Administrator                       | 0                                      | 3,120               | (3,120)                  | -                                | -                      | 0  |
| John Chamberlain Bequest                        | 0                                      | 177,037             | -                        | -                                | -                      | 177,037                                  |
|   | <b>1,010,243</b>                       | <b>182,755</b>      | <b>(4,098)</b>           | <b>0</b>                         | <b>3,000</b>           | <b>1,191,900</b>                         |
|   | <b>2,739,564</b>                       | <b>617,234</b>      | <b>(462,171)</b>         | <b>0</b>                         | <b>17,648</b>          | <b>2,912,275</b>                         |

The transfer from Restricted St Mary's HLF Fund to unrestricted general fund was to recognise the purchase of new AV equipment. The transfer from Unrestricted general Fund to Vicarage Redecoration Upkeep was to recognise the PCC's commitment to redecorating the vicarage.



Notes to the Financial Statements  
For the year ended 31 December 2025

8. Unrestricted Funds (continued)

| 8b. Prior Year                                  | At 1<br>January<br>2024<br>£ | Income<br>£    | Expenditure<br>£ | Gains/<br>(losses)<br>£ | Transfers<br>£ | At 31<br>December<br>2024<br>£ |
|---|------------------------------|----------------|------------------|-------------------------|----------------|--------------------------------|
| General fund                                    | 1,709,395                    | 380,068        | (386,196)        | -                       | 26,054         | 1,729,321                      |
| Designated Funds:                               |                              |                |                  |                         |                |                                |
| St Mary's Building Project<br>(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>               |

The transfer from Unrestricted general Fund to Vicarage Redecoration Upkeep was to recognise the PCC's commitment to redecorating the vicarage.



**Notes to the Financial Statements  
For the year ended 31 December 2025**

**8. Unrestricted Funds (continued)**

Descriptions of the designated funds are as follows:

|   |                       |  |
|---|-----------------------|--|
| <b>Area Dean Administrator</b>            | Parish of Walthamstow | This Fund is used to ensure that any expenses incurred for the Waltham Forest Area Dean's PA's work is reimbursed by the Archdeacon of West Ham's office who have agreed to cover the PA's costs.  |
| <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>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>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>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>St Mary's Refreshments Fund</b>        | St Mary               | Donations given towards the provision of refreshments after Sunday Services at St Mary's.  |
| <b>John Chamberlain's Bequest</b>         | St Mary               | The fund is a bequest from John Chamberlain's Estate given towards the general work of St Mary's Church and the stipulation was that it is not restricted.   |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

**9. Restricted Funds**

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

|   | At 1<br>January<br>2025<br>£ | Income<br>£   | Expenditure<br>£ | Gains/<br>(losses)<br>£ | Transfers<br>£  | At 31<br>December<br>2025<br>£ |
|---|------------------------------|---------------|------------------|-------------------------|-----------------|--------------------------------|
| <b>Parish of Walthamstow</b>            |                              |               |                  |                         |                 |                                |
| Harvest Appeal                          | 12                           | -             | (12)             | -                       | -               | 0                              |
| Joel Plummer Memorial Fund (income)     | 1,868                        | -             | -                | -                       | -               | 1,868                          |
| <b>St Gabriel</b>                       |                              |               |                  |                         |                 |                                |
| Organ Repair fund                       | 2,059                        | 1,240         | -                | -                       | -               | 3,299                          |
| Flowers                                 | 0                            | 112           | -                | -                       | -               | 112                            |
| <b>St Luke</b>                          |                              |               |                  |                         |                 |                                |
| Children & Young People                 | 1,205                        | 150           | -                | -                       | -               | 1,355                          |
| Homeless & unemployed ministry          | 5,073                        | -             | -                | -                       | -               | 5,073                          |
| <b>St Mary</b>                          |                              |               |                  |                         |                 |                                |
| AV Equipment                            | 10                           | -             | -                | -                       | (10)            | 0                              |
| Bells Fund                              | 15,675                       | 373           | (146)            | -                       | -               | 15,902                         |
| Building Fund                           | 29,781                       | -             | (2,276)          | -                       | -               | 27,505                         |
| CCTV                                    | 0                            | 2,000         | (2,000)          | -                       | -               | 0                              |
| Children's Society                      | 0                            | 533           | -                | -                       | -               | 533                            |
| Christian Aid                           | 0                            | 1,871         | (1,871)          | -                       | -               | 0                              |
| Christine Walker Bequest                | 2,000                        | -             | -                | -                       | -               | 2,000                          |
| Churchyard Gardening Project            | 10,452                       | 100           | (10,552)         | -                       | -               | 0                              |
| Forest Churches Emergency Night Shelter | 0                            | 1,040         | -                | -                       | -               | 1,040                          |
| HLF Project                             | 190,966                      | -             | (41,265)         | -                       | (17,638)        | 132,063                        |
| Jaden Moodie Foundation                 | 182                          | -             | -                | -                       | -               | 182                            |
| Prayer House (Fraser Road)              | 9,154                        | -             | -                | -                       | -               | 9,154                          |
| Rector's Discretionary Fund             | 7,829                        | 450           | (1,900)          | -                       | -               | 6,379                          |
| School Worker                           | 0                            | 21,136        | -                | -                       | -               | 21,136                         |
| Ukrainian ESOL Lessons                  | 817                          | -             | -                | -                       | -               | 817                            |
| Welcome Café                            | 2,902                        | 250           | (689)            | -                       | -               | 2,463                          |
| Year 6 Bibles                           | 43                           | 287           | (330)            | -                       | -               | 0                              |
| Youth Fund                              | 15,704                       | 1,700         | (1,352)          | -                       | -               | 16,052                         |
| <b>Total</b>                            | <b>295,732</b>               | <b>31,242</b> | <b>(62,393)</b>  | <b>0</b>                | <b>(17,648)</b> | <b>246,933</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 2025**

**9. Restricted Funds (continued)**

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

|   | At 1<br>January<br>2024<br>£ | Income<br>£    | Expenditure<br>£ | Gains/<br>(losses)<br>£ | Transfers<br>£  | At 31<br>December<br>2024<br>£ |
|---|------------------------------|----------------|------------------|-------------------------|-----------------|--------------------------------|
| <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<br>(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 2025**

**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>Support Fund</b>                        | St Gabriel's          | Funds collected for assistance towards the vicar's utility expenses.   |
| <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 2025 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 2024.  |
| <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>Churchyard Gardening Project Fund</b>   | St Mary's             | Funds granted to support the work of the St Mary's Churchyard Community Gardener.  |



## **9. Restricted Funds (continued)**

|   |           |  |
|---|-----------|--|
| <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>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>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 2024. 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>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>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. |
| <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   |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

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

|   | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Net income for the reporting period (as per the statement of financial activities)</b> | 172,711                            | (48,799)                         | 133,412            | 179,120            |
| <b>Adjustments for:</b>   |                                    |                                  |                    |                    |
| Depreciation charges  | 11,625                             | -                                | 11,625             | 8,814              |
| Interest from investments   | (35,195)                           | -                                | (35,195)           | (36,599)           |
| (Increase)/decrease in debtors  | 22,873                             | -                                | 22,873             | (19,242)           |
| Increase/(decrease) in creditors  | 10,197                             | -                                | 10,197             | 1,783              |
| <b>Net cash provided by operating activities</b>  | <b>182,211</b>                     | <b>(48,799)</b>                  | <b>133,412</b>     | <b>133,876</b>     |

**11. Operating Lease Commitments**

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

|   | 2025<br>£   | 2024<br>£    |
|---|-------------|--------------|
| Not later than one year                           | 1,044       | 1,099        |
| Later than one year and not later than five years | 0           | -            |
|   | <b>1044</b> | <b>1,099</b> |

**12. Related Party Transactions**

The aggregate unrestricted donations made by members of the PCC during the year was £10,290 (2024: £38,215). There were no other related party transactions.

Cameron Conant, the husband of Vanessa Conant (the vicar), received the sum of £17,343 (2024: £16,356) for the provision of digital communication services to the Charity.

There were no other related party transactions.

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

Diocese of Chelmsford

Charity Registration Number: 1132391

Report & Accounts  
31 December 2025

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 2025  
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**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF WALTHAMSTOW**

**Legal & administrative information  
For the year ended 31 December 2025**



|                           |  |  |  |
|---------------------------|--|--|--|
| <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 two churches.<br>St Gabriel's, Havant Road, Walthamstow, London E17 3JF<br>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   | (From 04 February 2025)  |
|                           | Associate Priest (Chair)   | Revd. Tim Scott  | (Until 03 February 2025)   |
|                           | Vice Chair   | Vacant   |  |
|                           | Team Vicar   | Revd. Andrew Stewart   |  |
|                           | Associate Priest   | Revd. Tim Scott  | (From 04 February 2025)  |
|                           | Curate   | Revd. Jacintha Danaswamy   | (From September 2025)  |
|                           | Readers  | Mr. Robert Duddridge   |  |
|                           | Churchwardens  | Ms. Natalie Burwell (St Mary's)<br>Mr. William Daley (St Gabriel's)<br>Mr. Oliver Elgie (St Mary's)<br>Mr. Brian Foxtan (St Gabriel's)<br>Mr. Laurence Jones (St Gabriel's)<br>Mr. Nevil Osborne (St Mary's) | (From 10 May 2026)<br>(From 11 May 2025)<br>(Until 11 May 2025)<br>(Until 10 May 2026) |
|                           | Deputy Churchwardens   | Mr. Tim Coles (St Luke's)<br>Miss. Donna Gwilliams (St Luke's)   | (Until 11 May 2025)<br>(Until 11 May 2025; Deanery Synod Rep)                          |
|                           | Deanery Synod Reps   | Mr. Ian Drury (St Mary's)<br>Mr. Mike Forbes (St Mary's)<br>Mrs. Isobel Gordon (St Mary's)<br>Miss. Donna Gwilliams (St Luke's)  | (until 10 May 2026)  |
|                           | Elected Members  | Mrs. Donna Bart (St Mary's)<br>Miss. Ava Blake (St Gabriel's)  |  |

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

**Legal & administrative information  
For the year ended 31 December 2025**



|   |   |                                       |
|---|---|---------------------------------------|
| <b>Members of the PCC<br/>(continued)</b> | Mr. Tim Coles (St Luke's)   | (From 11 May 2025 until 10 May 2026)  |
|   | Mrs. Jennifer Damant (St Mary's)  |                                       |
|   | Ms. Rachel Darnley-Smith (St Mary's)  | (From 10 May 2026)                    |
|   | Mrs. Liz Davies (St Mary's)   | (PCC Secretary until 10 May 2026)     |
|   | Mr. David Derbyshire (St Mary's)  | (From 10 May 2026)                    |
|   | Mr. Oliver Elgie (St Mary's)  | (until 10 May 2026)                   |
|   | Mr. Mike Forbes (St Mary's)   | (until 10 May 2026)                   |
|   | Mr. Martin Kearney (St Gabriel's)   | (PCC Treasurer until 01 January 2026) |
|   | Mr. William McDermott (St Gabriel's)  |                                       |
|   | Ms. Dane McFarlane (St Gabriel's)   |                                       |
|   | Mr Jonathan Le Marquand (St Mary's)   | (From 10 May 2026)                    |
|   | Miss Thea Newton (St Mary's)  | (From 10 May 2026)                    |
|   | Mr. Nevil Osborne (St Mary's)   | (From 10 May 2026)                    |
|   | Mrs. Lynne Rhodes (St Mary's)   |                                       |
|   | Miss. Johanna Talbot (St Mary's)  |                                       |
|   | Ms. Megan Wordsworth (St Mary's)  | (until 10 May 2026)                   |
| <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>                            | Barclays Bank<br>Leicester<br>LE87 2BB  |                                       |
|   | Central Board of Finance of the<br>Church of England<br>80 Cheapside<br>London EC2V 6DZ                                       |                                       |
|   | The Cooperative Bank<br>P.O. Box 250,<br>Delf House, Southway,<br>Skelmersdale WN8 6WT  |                                       |
| <b>Quinquennial Inspector</b>             | Alex Sherratt<br>Matthew Lloyd Architects LLP<br>The Hangar,<br>Hope House,<br>1B, 38 Kingsland Rd,<br>London E2 8DD          |                                       |
| <b>Independent examiner</b>               | John Helm ACA<br>Tandem Accounting Limited<br>17 Heathville Road<br>London N19 3AL  |                                       |

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WALTHAMSTOW



## Report of the Parochial Church Council For the year ended 31 December 2025

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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 2025. 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 2024. 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 2025 with an APCM being held in May.

During the year, the PCC received the following reports at each of the meetings: Safeguarding, Health and Safety and Finance.

Among other items discussed or noted were:

- **February:** Appointment of Clean for Good as professional cleaning company for the parish, discerning next steps for work on the estates, Update on St Luke's Discernment process.
- **March:** Proposal for next steps for Schools Work and in partnership with Worth Unlimited, St Mary's Quinquennial report, Walthamstow Welcomes Café next steps, new payroll company to take over Parish payroll, closure of the churchyard to further burials, CCTV and Fundraising and Donations Policies.
- **June:** Welcome to new members and election of officers, Safeguarding Policies and a wider conversation about safeguarding processes, staffing updates, new AV equipment for St Mary's.
- **September:** Safeguarding Presentation from the Parish Safeguarding Officer, Emma Clements. The PCC agreed the new proposed staffing structure: increased operations capacity following the departure of the Premises Manager and an expanded role for the Parish Administrator to include finance. Finance Update and Agreement to pay increased Parish Share in 2026, St Gabriel's involvement in the Diocesan Investment Programme leading to partnership with Cornerstone Church in Leyton.
- **November:** Environmental Health prosecution relating to St Gabriel's, emerging building problem at St Gabriel's and next steps, congregational updates, approval of the 2026 budget.

#### 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 2025, 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 2025

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

|   |   |
|---|---|
| Team Rector (St Mary's)                       | Revd. Vanessa Conant (restarted 04 February 2025) |
| Associate Priest (St Mary's) (SSM)            | Revd. Tim Scott (from 04 February 2025)           |
| Team Vicar (St Gabriel's) (SSM Part-time 0.5) | Revd. Andrew Stewart                              |
| Curate (St Gabriel's and St Mary's)           | Revd. Jacintha Danaswamy                          |

### 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        |

### Support Staff

|  |   |
|--|---|
| Operations Support (St Mary's) (0.5 fte)     | Mr. Harry Moore (from 07 January 2026)    |
| Events Administrator (0.5 fte)               | Ms. Louise Wallis                         |
| Marketing & Communications Officer (0.5 fte) | Mr. Cameron Conant                        |
| Parish Administrator (0.5 fte)               | Mrs. Josie Wilson (until 31 October 2025) |
| Parish Administrator (0.78 fte)              | Mrs. Josie Wilson (from 01 November 2025) |
| Site Services Officer (whole Parish)         | Mr. John Chambers (until 24 June 2025)    |

### 1.4 Church Membership & Attendance

This year, under "Church Representation Rules", the Electoral Roll was entirely revised for the 2025 APCM which now comprises of **338** members (2024: 363).

### 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.

### 1.6 Quinquennial Inspections

A quinquennial inspection for St Mary's was undertaken on 11<sup>th</sup> March 2025. This was the first inspection since the renovation works were completed. The report noted the good condition of the building, particularly of the roof. The report noted the need for ongoing repairs of the render and attention to rainwater disposal on the south aisle, low level damp to the north aisle needs to continue to be monitored and the parish needs to consider transition to net zero. The report also noted the need for increased tower safety, particularly where tower tours are undertaken to the roof.

The quinquennial inspection for St Gabriel's Church took place on 28<sup>th</sup> March 2024. 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.

**Report of the Parochial Church Council  
For the year ended 31 December 2025**

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## **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 2 principal congregations, other groups 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.

2025 has been a year of both consolidation and growth. In February, the Team Rector returned from a period of parental leave and the Parish was delighted that Rev Tim Scott – who led the team so ably during the period of leave – was able to remain at St Mary's as Associate Priest. In May, Tim was made Area Dean of Waltham Forest and the Parish is pleased and honoured to support him in this vital ministry. In this year, the Parish has focused on growth in terms of congregational development and harnessing assets.

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. 2025 saw several new opportunities for outreach through events and hires and a steady increase in congregational numbers.

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). Following the departure of Revd Alan Moss at the end of 2024, the Parish has spent 2025 discerning the most appropriate next steps to continue the work undertaken on the estates. Towards the end of the year, the Parish recruited a new Schools Worker to build on the connections made during the SDF funding period. The worker will begin work in 2026. Finding sustainable and lasting opportunities for mission on the parish estates remains a priority for the Parish.

We have continued to work closely with Worth Unlimited – particularly on Wood Street where Revd Andrew Stewart supports Worth to provide a weekly youth drop-in service. The Parish also works closely with local organisations including Forest Churches Emergency Night Shelter (FCENS), the Christian Kitchen, Walthamstow & Chingford Alms-houses, and Walthamstow Village Residents' Association (now known as V17). We have good relationships with local Police Safer Neighbourhood Ward Panels and our local councillors.

The Rector continues to serve as part of the governing body of the Federated Schools of St Mary's and St Saviour's.

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.

This summer, in place of the earlier Summer Festival, the Parish hosted an activity week for children, providing free activities in the final week of the summer holidays when other provision has stopped. We welcomed hundreds of people to crafts, fete games, retro games and a movie day and were able to make valuable connections across the community.

Our Christmas Festival gave another opportunity to welcome the community and offer St Mary's as a local hub. With choirs, stalls, a craft fayre, food trucks and a partnership with the Toy Library, the Festival gave us another opportunity to build important links with our community and local independent businesses.

Throughout 2025, St Luke's has been discerning a new path for ministry and in 2025 decided to become the St Luke's Community, a group which supported one another in mission and outreach. Members of the group serve in different ministries across the parish and beyond and meet regularly to support one another in prayer and Bible study.



**Report of the Parochial Church Council  
For the year ended 31 December 2025**

The Walthamstow Welcomes Cafe has continued to grow in impact and continues to expand its reach. In September, the Parish mourned the death of Sue Peacham who, together with her husband Tony, had founded the Welcomes Café. We give thanks for her courageous, compassionate and faithful leadership. The Café's strategy team has focused particularly on strengthening processes and policies, developing training opportunities and building the volunteer team. The café has worked closely with partners including Early Help and local social prescribing. A small group worked closely with a fundraiser to identify grant funding opportunities to support a paid member of staff to oversee the development of the cafe. Applications will be submitted in 2026.

The crochet and knitting social group which began in 2024 has gone from strength to strength and often reaches capacity with new people joining every week. The intergenerational group has become a wonderful way to welcome new people and to build community. In this last year, the crochet group was also involved in a partnership with EcoChurch, taking part in a craftivism workshop with Sarah Corbett.

At the end of the year, we were pleased to begin a new partnership with Kindwell, a FoodShare which collects surplus food from local businesses and distributes it to our community.

We have had an encouraging year in terms of events and hires. There have been several one-off hires, including filming for TV which have provided some much-needed financial stability. We were also privileged to host Gardeners' Question Time and Any Questions for Radio 4. We have a much greater occupancy of the Welcome Centre in particular which has meant much higher community use of the halls.

### **3. Achievements and Performance**

The Parish has continued to see congregational growth across the churches. We have seen particular growth in children and families' ministry and steady and continued growth in St Mary's 9am congregation. Participation in the St Mary's Learning Community (our ongoing programme of discipleship) has also steadily increased while St Gabriel's has seen consistent and growing attendance at its weekly Prayer Meeting.

The staff team has also seen some changes. In June, the Premises Manager, John Chambers, moved to Scotland and so ended his work with us in the Parish. His skill in building, plumbing and electrical work was greatly valued. At the end of the year, we recruited a new Operations Assistant to provide much needed support for the ever-expanding operations function of the church. This post begins in 2026. In 2025, our hugely experienced and able Treasurer, Martin Kearney, announced his forthcoming retirement from the role. Martin has been integral to Parish life and to our PCC for more than 20 years and we are indebted to him for his generous, dedicated and conscientious service. His retirement has prompted key discussions about how to manage the growing finance function in the parish. The PCC agreed to increase the Parish Administrator's role to include additional finance administration, and the Parish has retained the services of an outside book-keeping and payroll company to support a transition to new systems.

The café partnership with Ruttle and Rowe continues to go from strength to strength with an increase in footfall and customers throughout the week and dedicated management from the Ruttle and Rowe team. The Parish has also appreciated the partnership with Elizabeth Early Years (Wood Street Nursery) who support over 60 families from St Gabriel's. This partnership has been particularly important through some challenging months when, at the end of the year, it was discovered that St Gabriel's halls were in urgent need of repair and remedial works to make them safe. The relationship with the Nursery's management and wider staff team has been hugely important in managing a complex and evolving situation.

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 several volunteers moving onto full-time employment in gardening and horticulture. We have hosted several important events including a community gardening event called 'Rooted in Community' and 'Ground Level' – an event for those particularly interested in gardening for conservation and biodiversity. The Parish was particularly proud when Tim Hewitt, Head Gardener, featured on ITV's Alan Titchmarsh's gardening club, showcasing his pioneering work on the churchyards.



**Report of the Parochial Church Council  
For the year ended 31 December 2025**

We continued participation in actions and campaigns with TELCO (East London Citizens). The Parish has also worked closely with partners in Waltham Forest Citizens. In autumn 2025, leaders from St Mary's joined with other local churches in community organising training and our young people completed the School of Organising training. We have remained in close working partnership with the Centre for Theology and Community who have consistently supported faith-based community organising in the Parish. In St Mary's, a team has emerged to organise in partnership with Heatwave Toolkit, exploring accessible and affordable ways to reduce heating in homes during the increasingly hot summers the UK is experiencing and to tackle inequalities in heat management.

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. St Gabriel's began working closely with the Diocese of Chelmsford to identify new opportunities for mission and ministry in Wood Street with work undertaken to secure funding for future ministry.

#### **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 £120,231 during the year (2024: increased by £179,120). The balance sheet shows total net assets of £3,155,527 (2024: £3,035,296). Cash balances increased by £147,278 to £1,481,265 (2024: increased by £132,162 to £1,333,987).

Included in total funds are amounts totalling £246,933 (2024: £295,732) 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 2025 the church had net free reserves of £21,518 (2024: net free reserves of £40,604) as follows:

|  | <b>2025<br/>£</b> | <b>2024<br/>£</b> |
|--|-------------------|-------------------|
| <b>Total reserves</b>                  | <b>3,159,208</b>  | <b>3,035,732</b>  |
| Less: restricted funds                 | (246,933)         | (295,732)         |
| Less: tangible fixed assets            | (1,695,176)       | (1,689,153)       |
| Less: designated funds                 | (1,191,900)       | (1,010,243)       |
| <b>Free reserves</b>                   | <b>25,199</b>     | <b>40,604</b>     |
| <b>Free reserves requirement:</b>      |                   |                   |
| 4 month's budgeted routine expenditure | <b>102,976</b>    | <b>173,417</b>    |





**Report of the Parochial Church Council  
For the year ended 31 December 2025**

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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, especially building a new network of small groups and exploring possibilities for more regular evening worship;
- Developing schools work with a new schools' worker in place;
- Delivering new programmes of mission and ministry in Wood Street through the Diocesan Investment Programme and a partnership with Cornerstone Church;
- Continuing to deal with essential repairs to St Gabriel's Church & Family Centre following on from the Quinquennial inspection and particularly to make urgent repairs to the roof and walls of the church halls;
- 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
- Ongoing work to build more sustainable funding and finance models for mission and ministry, including grant funding and applications to Church of England programmes.

**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 xxxx 2026 and signed on its behalf by:

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

**08 May 2026**

## **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 2025, 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  
08 May 2026

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



**Statement of Financial Activities  
For the year ended 31 December 2025**

|                                    |      | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ |
|------------------------------------|------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
|                                    | Note |                                    |                                  |                    |                                    |                                  |                    |
| <b>Income from:</b>                | 2    |                                    |                                  |                    |                                    |                                  |                    |
| Donations and legacies             |      | 422,997                            | 31,142                           | 454,139            | 251,555                            | 326,448                          | 578,003            |
| Charitable activities              |      | 8,070                              | -                                | 8,070              | 6,161                              | -                                | 6,161              |
| Other trading activities           |      | 146,252                            | 100                              | 146,352            | 102,198                            | -                                | 102,198            |
| Investments                        |      | 35,195                             | -                                | 35,195             | 36,599                             | -                                | 36,599             |
| Other                              |      | 4,721                              | -                                | 4,721              | 5,682                              | 1,352                            | 7,034              |
| <b>Total Income</b>                |      | <b>617,235</b>                     | <b>31,242</b>                    | <b>648,477</b>     | <b>402,195</b>                     | <b>327,800</b>                   | <b>729,995</b>     |
| <b>Expenditure on:</b>             |      |                                    |                                  |                    |                                    |                                  |                    |
| Raising funds                      | 3    | 4,828                              | -                                | 4,828              | 7,999                              | 2,069                            | 10,068             |
| Charitable activities              | 4    | 457,344                            | 62,393                           | 519,737            | 396,810                            | 143,997                          | 540,807            |
| <b>Total Expenditure</b>           |      | <b>462,172</b>                     | <b>62,393</b>                    | <b>524,565</b>     | <b>404,809</b>                     | <b>146,066</b>                   | <b>550,875</b>     |
| Net gains/(losses) on investments  |      | -                                  | -                                | -                  | -                                  | -                                | -                  |
| <b>Net (expenditure)/income</b>    |      | <b>155,063</b>                     | <b>(31,151)</b>                  | <b>123,912</b>     | <b>(2,614)</b>                     | <b>181,734</b>                   | <b>179,120</b>     |
| Transfers between funds            |      | 17,648                             | (17,648)                         | -                  | 29,054                             | (29,054)                         | -                  |
| <b>Net movement in funds</b>       |      | <b>172,711</b>                     | <b>(48,799)</b>                  | <b>123,912</b>     | <b>26,440</b>                      | <b>152,680</b>                   | <b>179,120</b>     |
| <b>Total funds brought 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>   |
| <b>Total funds carried forward</b> |      | <b>2,912,275</b>                   | <b>246,933</b>                   | <b>3,159,208</b>   | <b>2,739,564</b>                   | <b>295,732</b>                   | <b>3,035,296</b>   |

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



**Balance Sheet  
As at 31 December 2025**

|  | Note | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|--|------|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Fixed Assets</b>  |      |                                    |                                  |                    |                    |
| Tangible Assets  | 5    | 1,695,176                          | -                                | 1,695,176          | 1,689,153          |
|  |      | 1,695,176                          | 0                                | 1,695,176          | 1,689,153          |
| <b>Current Assets</b>                                      |      |                                    |                                  |                    |                    |
| Debtors  | 6    | 2,912                              | -                                | 2,912              | 25,785             |
| Cash At Bank and In Hand                                   |      | 1,238,013                          | 246,933                          | 1,484,946          | 1,333,987          |
|  |      | 1,240,925                          | 246,933                          | 1,487,858          | 1,359,772          |
| <b>Creditors - Amounts Falling Due<br/>Within One Year</b> | 7    | 23,826                             | -                                | 23,826             | 13,629             |
| <b>Net Current Assets</b>                                  |      | 1,217,099                          | 246,933                          | 1,464,032          | 1,346,143          |
| <b>Net Assets</b>  |      | <b>2,912,275</b>                   | <b>246,933</b>                   | <b>3,159,208</b>   | <b>3,035,296</b>   |
| <b>Represented By:</b>                                     |      |                                    |                                  |                    |                    |
| Unrestricted Income Funds                                  | 8    | 2,912,275                          | -                                | 2,912,275          | 2,739,564          |
| Restricted Funds   | 9    | -                                  | 246,933                          | 246,933            | 295,732            |
| <b>Total Funds</b>   |      | <b>2,912,275</b>                   | <b>246,933</b>                   | <b>3,159,208</b>   | <b>3,035,296</b>   |

The financial statements were approved by the PCC via email on 07 May 2025 and signed on its behalf by:

**Martin Kearney  
Treasurer**

**08 May 2026**

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



**Statement of Cash Flows  
As at 31 December 2025**

|  | Note | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|--|------|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Net cash flows from operating activities</b>                    | 10   | 182,211                            | (48,799)                         | 133,412            | 133,876            |
| <b>Cash flows from investing activities:</b>                       |      |                                    |                                  |                    |                    |
| Dividends, interest and rents from investments                     |      | 35,195                             | -                                | 35,195             | 36,599             |
| Purchase of property, plant and equipment                          |      | (17,648)                           | -                                | (17,648)           | (38,313)           |
| <b>Net cash used in investing activities</b>                       |      | <b>17,547</b>                      | <b>0</b>                         | <b>17,547</b>      | <b>(1,714)</b>     |
| <b>Change in cash and cash equivalents in the reporting period</b> |      | <b>199,758</b>                     | <b>(48,799)</b>                  | <b>150,959</b>     | <b>132,162</b>     |
| <b>Cash and cash equivalents brought forward</b>                   |      | <b>1,038,255</b>                   | <b>295,732</b>                   | <b>1,333,987</b>   | <b>1,201,825</b>   |
| <b>Cash and cash equivalents carried forward</b>                   |      | <b>1,238,013</b>                   | <b>246,933</b>                   | <b>1,484,946</b>   | <b>1,333,987</b>   |



**Notes to the Financial Statements  
For the year ended 31 December 2025**

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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. Grant's 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 2025**

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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 2025**

**2. Income**

|                           | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Donations & legacies      |                                    |                                  |                    |                    |
| Offerings and donations   | 205,029                            | 6,651                            | 211,680            | 207,659            |
| Income tax reclaimed      | 36,140                             | 1,355                            | 37,495             | 36,660             |
| Legacies                  | 177,037                            | -                                | 177,037            | -                  |
| Grants                    | 4,791                              | 23,136                           | 27,927             | 333,684            |
|                           | 422,997                            | 31,142                           | 454,139            | 578,003            |
| Charitable activities     |                                    |                                  |                    |                    |
| Fee income (net)          | 8,070                              | -                                | 8,070              | 6,161              |
| Other trading activities  |                                    |                                  |                    |                    |
| Lettings income           | 143,138                            | 100                              | 143,238            | 98,338             |
| Market stall (net income) | -                                  | -                                | -                  | 26                 |
| Fundraising               | 3,114                              | -                                | 3,114              | 3,834              |
|                           | 146,252                            | 100                              | 146,352            | 102,198            |
| Investments               |                                    |                                  |                    |                    |
| Bank Interest             | 35,195                             | -                                | 35,195             | 36,599             |
| Other                     | 4,721                              | -                                | 4,721              | 7,034              |
|                           | <b>617,235</b>                     | <b>31,242</b>                    | <b>648,477</b>     | <b>729,995</b>     |

London Borough of Waltham Forest granted £nil (2024: 6,310) and the Listed Places of Worship Grant Scheme granted £4,791 (2024: £12,679).

**3. Expenditure on Raising Funds**

|                             | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-----------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| Costs of fundraising events | 4,828                              | -                                | 4,828              | 10,068             |
|                             | <b>4,828</b>                       | <b>0</b>                         | <b>4,828</b>       | <b>10,068</b>      |



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



**Notes to the Financial Statements  
For the year ended 31 December 2025**

**4. Expenditure – Charitable Activities**

|  | <b>Unrestricted<br/>Funds<br/>2025<br/>£</b> | <b>Restricted<br/>Funds<br/>2025<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|--|--|--|-----------------------------|-----------------------------|
| Parish Share & Clergy Expenses             |  |  |                             |                             |
| Parish Share                               | 84,912                                       | -  | 84,912                      | 84,150                      |
| Clergy expenses                            | 4,512  | -  | 4,512                       | 848                         |
|  | <b>89,424</b>                                | <b>0</b>                                   | <b>89,424</b>               | <b>84,998</b>               |
| Church Life & Outreach                     |  |  |                             |                             |
| Staff costs (including salaries)           | 83,501                                       | -  | 83,501                      | 79,186                      |
| Magazine & publicity                       | 2,649  | -  | 2,649                       | 4,473                       |
| Services/Music                             | 9,717  | 270  | 9,987                       | 11,379                      |
| Outreach/events                            | 3,219  | 1,065                                      | 4,284                       | 5,617                       |
| Education & training                       | -  | -  | -                           | 728                         |
| Travel                                     | -  | -  | -                           | 509                         |
| Catering & hospitality                     | 2,846  | 504  | 3,350                       | 2,216                       |
| Gifts and grants (see note 3b below)       | 3,373  | 3,783                                      | 7,156                       | 10,003                      |
| Other                                      | 3,124  | -  | 3,124                       | 1,305                       |
|  | <b>108,429</b>                               | <b>5,622</b>                               | <b>114,051</b>              | <b>115,416</b>              |
| Provision of Office & Support              |  |  |                             |                             |
| Staff costs                                | 21,166                                       | -  | 21,166                      | 19,242                      |
| Printing, stationery & consumables         | 5,054  | 64   | 5,118                       | 3,758                       |
| Telephone, internet, website               | 5,029  | 92   | 5,121                       | 4,151                       |
| Hardware & software                        | 1,977  | 371  | 2,348                       | 3,000                       |
| Bad debt                                   | 1,027  | -  | 1,027                       | 277                         |
| Subscriptions and memberships              | 6,489  | -  | 6,489                       | 3,480                       |
| Legal & professional                       | 17,378                                       | 1,200                                      | 18,578                      | 7,850                       |
| Accountancy & payroll                      | 1,025  | -  | 1,025                       | -                           |
|  | <b>59,145</b>                                | <b>1,727</b>                               | <b>60,872</b>               | <b>41,758</b>               |
| Provision of Building and Facilities       |  |  |                             |                             |
| House running expenses                     | 300  | -  | 300                         | 1,433                       |
| Church & hall: heat, light & water         | 48,972                                       | -  | 48,972                      | 34,781                      |
| Church & hall: insurance                   | 11,549                                       | -  | 11,549                      | 9,316                       |
| Staff costs                                | 27,965                                       | 10,551                                     | 38,516                      | 55,644                      |
| Depreciation                               | 11,625                                       | -  | 11,625                      | 8,815                       |
| Maintenance & cleaning (incl. staff costs) | 97,432                                       | 43,875                                     | 141,307                     | 146,375                     |
|  | <b>197,843</b>                               | <b>54,426</b>                              | <b>252,269</b>              | <b>256,364</b>              |
| Major Projects                             |  |  |                             |                             |
| St Mary's Church Alterations               | 3  | 618  | 621                         | 39,511                      |
|  | <b>3</b>                                     | <b>618</b>                                 | <b>621</b>                  | <b>39,511</b>               |
| Governance                                 |  |  |                             |                             |
| Independent examination                    | 2,500  | -  | 2,500                       | 2,760                       |
|  | <b>2,500</b>                                 | <b>0</b>                                   | <b>2,500</b>                | <b>2,760</b>                |
|  | <b>457,344</b>                               | <b>62,393</b>                              | <b>519,737</b>              | <b>540,807</b>              |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

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

**4a. Staff Costs**

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

|   | <b>2025</b>    | <b>2024</b>    |
|---|----------------|----------------|
|   | <b>£</b>       | <b>£</b>       |
| Gross salaries  | 133,823        | 142,352        |
| Employer's National Insurance                             | 13,494         | 11,047         |
| Employer's Annual Allowance                               | (10,500)       | (5,000)        |
| Pension contributions                                     | 3,298          | 4,104          |
|   | <b>140,115</b> | <b>152,503</b> |
| Of which: gross salaries paid to Key Management Personnel | <b>0</b>       | <b>0</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 (2025: nil) received emoluments in excess of £60,000 during the year.

The expenses of nil (2025: 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<br/>Funds<br/>2025<br/>£</b> | <b>Restricted<br/>Funds<br/>2025<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|--|--|--|-----------------------------|-----------------------------|
| Gifts to organisations                         | 2,445  | 1,871                                      | 4,316                       | 6,040                       |
| Gifts to individuals (including those in need) | 927  | 1,913                                      | 2,840                       | 3,963                       |
|  | <b>3,372</b>                                 | <b>3,784</b>                               | <b>7,156</b>                | <b>10,003</b>               |

Organisations supported include Christian Kitchen, Forest Churches Emergency Night Shelter, Worth Unlimited, Waltham Forest Youth for Christ, Univida, The Spitalfields Crypt Trust and Christian Aid Trust.

**Notes to the Financial Statements  
For the year ended 31 December 2025**

**5. Tangible Fixed Assets**

|                       | Freehold<br>land &<br>buildings<br>2025<br>£ | Equipment<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-----------------------|--|------------------------|--------------------|--------------------|
| <b>Cost</b>           |  |                        |                    |                    |
| At 1 January          | 1,656,126                                    | 52,344                 | 1,708,470          | 1,670,157          |
| Additions             | -  | 17,648                 | 17,648             | 38,313             |
| Disposals             | -  | -                      | -                  | -                  |
| At 31 December        | 1,656,126                                    | 69,992                 | 1,726,118          | 1,708,470          |
| <b>Depreciation</b>   |  |                        |                    |                    |
| At 1 January          | -  | 19,317                 | 19,317             | 10,503             |
| Charge for Year       | -  | 11,625                 | 11,625             | 8,814              |
| At 31 December        | 0  | 30,942                 | 30,942             | 19,317             |
| <b>Net Book Value</b> |  |                        |                    |                    |
| At 31 December        | 1,656,126                                    | 39,050                 | 1,695,176          | 1,689,153          |

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

| Property                               | Property type   | Ownership | Valuation<br>£   |
|--|-----------------|-----------|------------------|
| 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**

|                      | 2025<br>£    | 2024<br>£     |
|----------------------|--------------|---------------|
| Lettings receivables | 950          | 3,832         |
| Prepayments          | 509          | -             |
| Gift Aid receivables | 1,452        | 21,953        |
|                      | <b>2,911</b> | <b>25,785</b> |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

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

|                 | <b>2025</b>   | <b>2024</b>   |
|-----------------|---------------|---------------|
|                 | <b>£</b>      | <b>£</b>      |
| Trade creditors | 19,968        | 5,089         |
| Accruals        | 2,500         | 8,480         |
| Other creditors | 1,358         | 60            |
|                 | <b>23,826</b> | <b>13,629</b> |

**8. Unrestricted Funds**

**8a. Current Year**

|   | <b>At 1<br/>January<br/>2025<br/>£</b> | <b>Income<br/>£</b> | <b>Expenditure<br/>£</b> | <b>Gains/<br/>(losses)<br/>£</b> | <b>Transfers<br/>£</b> | <b>At 31<br/>December<br/>2025<br/>£</b> |
|---|--|---------------------|--------------------------|----------------------------------|------------------------|--|
| General fund                                    | 1,729,321                              | 434,479             | (458,073)                | -                                | 14,648                 | 1,720,375                                |
| Designated Funds:                               |  |                     |                          |                                  |                        |  |
| St Mary's Building Project<br>(Matched Funding) | 573,766                                | -                   | -                        | -                                | -                      | 573,766                                  |
| Vicarage Redecoration Upkeep                    | 4,345                                  | -                   | (300)                    | -                                | 3,000                  | 7,045                                    |
| Church Commissioners Funds                      | 119,216                                | -                   | -                        | -                                | -                      | 119,216                                  |
| St Mary's Soft Play                             | 5,707                                  | 2,598               | (678)                    | -                                | -                      | 7,627                                    |
| St Luke's Church Hall Proceeds                  | 307,209                                | -                   | -                        | -                                | -                      | 307,209                                  |
| Area Dean's Administrator                       | 0                                      | 3,120               | (3,120)                  | -                                | -                      | 0  |
| John Chamberlain Bequest                        | 0                                      | 177,037             | -                        | -                                | -                      | 177,037                                  |
|   | <b>1,010,243</b>                       | <b>182,755</b>      | <b>(4,098)</b>           | <b>0</b>                         | <b>3,000</b>           | <b>1,191,900</b>                         |
|   | <b>2,739,564</b>                       | <b>617,234</b>      | <b>(462,171)</b>         | <b>0</b>                         | <b>17,648</b>          | <b>2,912,275</b>                         |

The transfer from Restricted St Mary's HLF Fund to unrestricted general fund was to recognise the purchase of new AV equipment. The transfer from Unrestricted general Fund to Vicarage Redecoration Upkeep was to recognise the PCC's commitment to redecorating the vicarage.

Notes to the Financial Statements  
For the year ended 31 December 2025

8. Unrestricted Funds (continued)

| 8b. Prior Year                                  | At 1<br>January<br>2024<br>£ | Income<br>£    | Expenditure<br>£ | Gains/<br>(losses)<br>£ | Transfers<br>£ | At 31<br>December<br>2024<br>£ |
|---|------------------------------|----------------|------------------|-------------------------|----------------|--------------------------------|
| General fund                                    | 1,709,395                    | 380,068        | (386,196)        | -                       | 26,054         | 1,729,321                      |
| Designated Funds:                               |                              |                |                  |                         |                |                                |
| St Mary's Building Project<br>(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>               |

The transfer from Unrestricted general Fund to Vicarage Redecoration Upkeep was to recognise the PCC's commitment to redecorating the vicarage.



**Notes to the Financial Statements  
For the year ended 31 December 2025**

**8. Unrestricted Funds (continued)**

Descriptions of the designated funds are as follows:

|   |                       |  |
|---|-----------------------|--|
| <b>Area Dean Administrator</b>            | Parish of Walthamstow | This Fund is used to ensure that any expenses incurred for the Waltham Forest Area Dean's PA's work is reimbursed by the Archdeacon of West Ham's office who have agreed to cover the PA's costs.  |
| <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>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>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>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>St Mary's Refreshments Fund</b>        | St Mary               | Donations given towards the provision of refreshments after Sunday Services at St Mary's.  |
| <b>John Chamberlain's Bequest</b>         | St Mary               | The fund is a bequest from John Chamberlain's Estate given towards the general work of St Mary's Church and the stipulation was that it is not restricted.   |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

**9. Restricted Funds**

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

|   | At 1<br>January<br>2025<br>£ | Income<br>£   | Expenditure<br>£ | Gains/<br>(losses)<br>£ | Transfers<br>£  | At 31<br>December<br>2025<br>£ |
|---|------------------------------|---------------|------------------|-------------------------|-----------------|--------------------------------|
| <b>Parish of Walthamstow</b>            |                              |               |                  |                         |                 |                                |
| Harvest Appeal                          | 12                           | -             | (12)             | -                       | -               | 0                              |
| Joel Plummer Memorial Fund (income)     | 1,868                        | -             | -                | -                       | -               | 1,868                          |
| <b>St Gabriel</b>                       |                              |               |                  |                         |                 |                                |
| Organ Repair fund                       | 2,059                        | 1,240         | -                | -                       | -               | 3,299                          |
| Flowers                                 | 0                            | 112           | -                | -                       | -               | 112                            |
| <b>St Luke</b>                          |                              |               |                  |                         |                 |                                |
| Children & Young People                 | 1,205                        | 150           | -                | -                       | -               | 1,355                          |
| Homeless & unemployed ministry          | 5,073                        | -             | -                | -                       | -               | 5,073                          |
| <b>St Mary</b>                          |                              |               |                  |                         |                 |                                |
| AV Equipment                            | 10                           | -             | -                | -                       | (10)            | 0                              |
| Bells Fund                              | 15,675                       | 373           | (146)            | -                       | -               | 15,902                         |
| Building Fund                           | 29,781                       | -             | (2,276)          | -                       | -               | 27,505                         |
| CCTV                                    | 0                            | 2,000         | (2,000)          | -                       | -               | 0                              |
| Children's Society                      | 0                            | 533           | -                | -                       | -               | 533                            |
| Christian Aid                           | 0                            | 1,871         | (1,871)          | -                       | -               | 0                              |
| Christine Walker Bequest                | 2,000                        | -             | -                | -                       | -               | 2,000                          |
| Churchyard Gardening Project            | 10,452                       | 100           | (10,552)         | -                       | -               | 0                              |
| Forest Churches Emergency Night Shelter | 0                            | 1,040         | -                | -                       | -               | 1,040                          |
| HLF Project                             | 190,966                      | -             | (41,265)         | -                       | (17,638)        | 132,063                        |
| Jaden Moodie Foundation                 | 182                          | -             | -                | -                       | -               | 182                            |
| Prayer House (Fraser Road)              | 9,154                        | -             | -                | -                       | -               | 9,154                          |
| Rector's Discretionary Fund             | 7,829                        | 450           | (1,900)          | -                       | -               | 6,379                          |
| School Worker                           | 0                            | 21,136        | -                | -                       | -               | 21,136                         |
| Ukrainian ESOL Lessons                  | 817                          | -             | -                | -                       | -               | 817                            |
| Welcome Café                            | 2,902                        | 250           | (689)            | -                       | -               | 2,463                          |
| Year 6 Bibles                           | 43                           | 287           | (330)            | -                       | -               | 0                              |
| Youth Fund                              | 15,704                       | 1,700         | (1,352)          | -                       | -               | 16,052                         |
| <b>Total</b>                            | <b>295,732</b>               | <b>31,242</b> | <b>(62,393)</b>  | <b>0</b>                | <b>(17,648)</b> | <b>246,933</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 2025**

**9. Restricted Funds (continued)**

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

|   | At 1<br>January<br>2024<br>£ | Income<br>£    | Expenditure<br>£ | Gains/<br>(losses)<br>£ | Transfers<br>£  | At 31<br>December<br>2024<br>£ |
|---|------------------------------|----------------|------------------|-------------------------|-----------------|--------------------------------|
| <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<br>(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 2025**

**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>Support Fund</b>                        | St Gabriel's          | Funds collected for assistance towards the vicar's utility expenses.   |
| <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 2025 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 2024.  |
| <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>Churchyard Gardening Project Fund</b>   | St Mary's             | Funds granted to support the work of the St Mary's Churchyard Community Gardener.  |



**Notes to the Financial Statements  
For the year ended 31 December 2025**

**9. Restricted Funds (continued)**

|   |           |  |
|---|-----------|--|
| <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>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>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 2024. 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>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>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. |
| <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   |

**Notes to the Financial Statements  
For the year ended 31 December 2025**

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

|   | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Net income for the reporting period (as per the statement of financial activities)</b> | 172,711                            | (48,799)                         | 133,412            | 179,120            |
| <b>Adjustments for:</b>   |                                    |                                  |                    |                    |
| Depreciation charges  | 11,625                             | -                                | 11,625             | 8,814              |
| Interest from investments   | (35,195)                           | -                                | (35,195)           | (36,599)           |
| (Increase)/decrease in debtors  | 22,873                             | -                                | 22,873             | (19,242)           |
| Increase/(decrease) in creditors  | 10,197                             | -                                | 10,197             | 1,783              |
| <b>Net cash provided by operating activities</b>  | <b>182,211</b>                     | <b>(48,799)</b>                  | <b>133,412</b>     | <b>133,876</b>     |

**11. Operating Lease Commitments**

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

|   | 2025<br>£   | 2024<br>£    |
|---|-------------|--------------|
| Not later than one year                           | 1,044       | 1,099        |
| Later than one year and not later than five years | 0           | -            |
|   | <b>1044</b> | <b>1,099</b> |

**12. Related Party Transactions**

The aggregate unrestricted donations made by members of the PCC during the year was £10,290 (2024: £38,215). There were no other related party transactions.

Cameron Conant, the husband of Vanessa Conant (the vicar), received the sum of £17,343 (2024: £16,356) for the provision of digital communication services to the Charity.

There were no other related party transactions.