

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPMINSTER

England & Wales · Charity number 1132839

Details

Other names PCC OF UPMINSTER, ST. LAURENCE'S PCC, UPMINSTER

Status Registered

Legal form Other

Registered 2009-11-20

Register [View on the Charity Commission register](#)

Contact

Address 2 Tawny Avenue
Upminster
RM14 2EN

Phone 01708536370

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Website www.upminsterparish.co.uk

Activities

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

Activities: Provides regular public worship open to all. The church is open every day for personal prayer and contemplation. Pastoral care is provided in the parish including visiting the sick and bereaved. Teaching of Christianity through sermons, courses and small groups. Support of charities in the UK and overseas.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£385,446	£345,859	-	-
2024-12-31	£588,941	£337,515	£604,054	4
2023-12-31	£250,477	£374,787	-	-
2022-12-31	£209,025	£222,335	-	-
2021-12-31	£143,335	£197,935	-	-

Trustees

Name	Role	Appointed
Rev Susannah Mary Brasier	Chair	2015-04-26
Anthony James Bloomfield		2024-04-10
CHERYL HALE		2020-03-15
CHRISTOPHER JOHN RICHARD MOWAT		2023-04-01
COLIN JARVIS		2026-04-26
DEBORAH MARY MASTERSON		
JEAN KEEN		2020-07-01
JULIET MASTERSON		2025-04-01
John Leaback		2024-04-28
KERRY COURSE		2025-04-01
LINDA LOCKWOOD		2024-04-28
MICHAEL MASTERSON		2025-04-01
NANCY MOWAT		2026-04-26
NICHOLAS THOMSON		2022-04-03
NIGEL LOCKWOOD		2018-04-15
Pauline Smith		2024-04-28
REBECCA PERCHARD		2022-03-03

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPMINSTER

England & Wales - Charity number 1132839

Accounts

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



(REGISTERED WITH THE CHARITY COMMISSION 1132839)

PARISH CHURCH OF ST. LAURENCE



**RECTORS REPORT AND ANNUAL FINANCIAL
STATEMENTS**

YEAR ENDED 31 DECEMBER 2025

Incumbent:

Reverend Susannah M Brasier
The Rectory
4 Gridiron Place
Upminster
RM14 2BE

Principal bankers:

National Westminster Bank plc
120-122 High Street
Hornchurch
Essex
RM14 2BE

Independent examiner:

Ben Clayton, Chartered Accountant

TRUSTEES' REPORT TO THE MEMBERS OF THE ECCLESIASTICAL PARISH OF UPMINSTER ST LAURENCE

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

The Parochial Church Council (PCC) of Upminster has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the fabric of the parish church and other owned property.

PCC Membership

Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year 2025 the following served as members of the PCC:

Incumbent: The Revd Susannah Brasier
Assistant Curate: The Revd Catherine Towner (retired in March 2025)
Deanery Synod Reps: Clive Edwards (Clive also Vice-Chair)
Churchwarden: Jean Keen
Churchwarden: Cheryl Hale

Elected members

Tony Bloomfield (Treasurer)
Kerry Course (from April 2025)
Colin Jarvis (from April 2025)
John Leaback
Linda Lockwood
Nigel Lockwood
Juliet Masterson (from April 2025)
Michael Masterson (from April 2025)
Christopher Mowat
Rebecca Perchard
Pauline Smith
Nicholas Thomson
Deborah Masterson (Co-opted)

In Attendance

Beryl Speed (Hon. Secretary)
The Revd Neil Barrett (until June 2025)

Additional Officers

James Helby (Assistant Treasurer)
Akosua Boachie (Parish Safeguarding Officer)

Management & Task Groups

The PCC operates through the Standing Committee, Central Management & Finance Group (CM&FG), and several task groups.

Standing Committee

The only committee required by law consisting of the Rector, Churchwardens, PCC Secretary, Treasurer, Vice-Chair and another PCC member (currently Chris Mowat). It has the power to transact the business of

the PCC between meetings subject to directions given by Council. It may approve routine expenditure up to a

limit of £500 – greater only in the case of very urgent work.

Central Management & Finance Group (CM&FG)

The CM&FG consists of the Standing Committee, leaders of some Project Task Groups and other members of the PCC whom the PCC wishes to attend. It oversees the routine tasks undertaken by each group and ensures that all extraordinary matters, or matters requiring PCC approval, are brought to the attention of the PCC. The CM&FG liaises with the Standing Committee regarding business requiring the attention of the PCC – namely, all matters which are part of the PCC's legal responsibilities under state and Canon Law, matters which are extraordinary or involve substantial change, and matters involving expenditure above £500. The CM&FG may make recommendations to the PCC but these are not binding on the PCC.

PCC Task Groups

Project Task Groups are set up for specific projects as and when the Incumbent and/or the PCC believe there is a need. The PCC may delegate matters to CM&FG and/or Task Groups where legally allowed to do so and when deemed appropriate by the members of the PCC.

Members may be co-opted by PCC or CM&FG. Current Task Groups include:

Buildings Management Group (BMG) – to oversee the church, churchyard, Parish Office/Guild Hut and 6 Gaynes Park Road

Website/Electronic Communications/IT – to oversee website, office equipment, software, wi-fi and all associated matters

Adventurers' Leaders – to oversee provision for children and young people

Personnel – to consider the church's responsibilities as an employer

Church Building Improvements Fundraising - To fund raise for the proposed extension to the church building

The Halls Committee was disbanded during 2025 due to low membership, so Halls matters now fall fully under the remit of Standing Committee/CM&FG/PCC as appropriate.

Electoral Roll: At 31st December 2025, there were 122 people on the electoral roll. Our estimated 'worshipping community' is rather broader than reflected by the electoral roll.

Rector's review of the Year

The worship of St Laurence remains central to its mission and ministry. During 2025 we benefited from the ministry of Deborah Masterson, our Pastoral Assistant, Juliet Masterson, our Authorised Local Preacher, and the Revd Neil Barrett. Neil left to continue his ministry in Warley and Great Warley in June 2025. Our servers, musicians, readers, intercessors, flower arrangers, sidespeople and many others have also contributed much to our worship through the year. Alan Butcher stood down as our Sacristan after many years of faithful service, and we are grateful to Michael Masterson for taking on this role.

During 2025, most services were held in person, but Sunday Evening services continued on Zoom for the most part, although we continue to hold occasional Evensongs sung by the choir and other evening services for festivals etc.

The church was open every day and continues to be appreciated by those who come to visit – especially those seeking a place of peace at a difficult time.

One of the major developments of 2025 was the establishment of 'Building Faith', a new informal 8am service for primary school aged children and their parents in the Main Hall. This has been well received and has attracted significant numbers of people. Many thanks to all those who have volunteered to help to run it and to the clergy who have assisted with running the 8am Mass in parallel.

A significant setback in the year was the failure of our church boilers in January and the difficulty in securing permission for their replacement, but we were eventually able to install new boilers in June 2025. Many thanks to Chris Mowat for his work on this and to all who patiently endured the difficult months without heating.

New windows were installed in the Main Hall – thanks to Nick Thomson for leading this project, and once again to those who left legacies which enabled this to happen. We have also done significant works in our parish house in Gaynes Park Road.

We also made further progress towards the realisation of the first phase of our Building Improvements Project, and we hope to be able to apply for the faculty imminently – possibly before the APCM. Our Quinquennial Inspection revealed that no major repairs are required, thanks to work done after the last QI, but there are some more minor matters to be addressed.

We held 3 weddings in 2025 and a number of baptisms, funerals, memorial services and burials of ashes. We held regular Parade Services, welcomed children on a good number of school and uniformed group visits to church, together with members of the local U3A – many thanks to all who helped with these visits and to Maria Courtier for leading those for adults.

Footsteps, a monthly service for pre-school children, continues, as does Adventurers' (Sunday School). We prepared children for First Communion and one adult for Baptism and Confirmation. Many thanks to those who make all these initiatives possible. We have also continued to enjoy a warm relationship with St Laurence Pre-School, to have representation on the Representative Religious Body set up by the Coopers' Company and Coborn School, and to be the sponsoring body for the 2nd Upminster (St Laurence) Scout Group.

We continue to take the welfare of children and vulnerable adults seriously. Thanks go to Akosua Boachie as our Parish Safeguarding Representative and Michelle Barkwith who is administering training requirements.

Pastoral care also remains key to the life and purpose of the church. Regular visiting and Home Communion have continued, as well as services in care homes for Christmas and Easter.

We held Lent and Advent study groups which were appreciated by those involved. Our Eastertide and Christmas services were well attended.

The PCC met at various points during the year. Jean Keen and Cheryl Hale continued to provide invaluable service as Churchwardens, and Clive Edwards continued to offer valuable support as Vice-Chair of the PCC.

We continue to be very grateful to Tony Bloomfield, assisted by James Helby, for his considerable and conscientious work as PCC Treasurer. We remain in a strong financial position as we have been blessed with a number of very generous legacies received in recent years. We continue to meet our Quota obligations in full and our unrestricted general funds of £205,123 more than meet the requirements of our reserves policy in covering three months of expenses (approx. £60,000). The PCC has a policy of allocating unrestricted legacies between supporting our day-to-day activities, making specific investments in the church and halls facilities and supporting our fund-raising efforts to improve the church facilities.

The accounts show a total income of £385,446 and expenditure of £345,859 (restricted and unrestricted funds plus the Restoration Appeal Fund) giving a surplus of £39,587. We received £155,282 from legacies in 2025 (£28,232 with restrictions on use) and the PCC is focussed on ensuring we use these gifts wisely. In our General Fund, there was a surplus of £28,157. We received another legacy of £120,000 and thanks to the generous gifts we have been receiving in the last two years we have been able to invest in upgrading our Halls facilities (£29,963 in 2025), installing a new sound system in the church and renovating our domestic property as we search for a new Associate Priest. Income from Halls remains a key source of income as well as a fantastic community resource. Occupancy

remains high and income was £92,945 in 2025. Planned Giving and service collections remains consistent and this source of income remains essential for us to meet our daily running costs. We continued to raise money for our Building Improvement Project and raised a further £8,410 in 2025. We are now preparing to submit a faculty and incurred initial expenditure on the designs and drawings for this work, as well as costs in closing the works done for the 2020 Quinquennial inspection. The PCC agreed to boost our funds for the Building Improvement Project by allocating £120,000 of legacies to this fund, whilst maintaining sufficient reserves in our unrestricted general funds.

Restricted funds showed a gain of £21,147, largely due to the receipt of a legacy. The value of our investments increased by £13,963 and they continued to pay good income.

Nigel Lockwood continues to oversee our IT and communications and has been progressing a number of important projects. A particular highlight of 2025 was the upgrade to the church's sound system which has hugely improved the output.

In addition, as Director of Music, Nigel, together with the choir, continues to provide us with a wide range of beautiful music in worship.

Fundraising for the Building Improvements Project continued with regular fundraising initiatives throughout the year, including a lovely meal at Top Meadow, an excellent quiz, a very enjoyable BBQ and a very convivial cards/cake/raffle event.

The SLUGS (St Laurence Upminster Gardening Squad) continued to work extremely hard to keep the churchyard in order and to provide a pleasant and relaxing space for the community to visit.

We need more people to provide input into our 'Care of Creation' work but continue to seek to use eco-friendly and fairly traded materials wherever possible. We also now have a 15-year plan to seek to make our premises more energy efficient and have already achieved a number of points listed on that.

It was a great joy to hold celebratory meals for Quinquagesima Sunday, the Patronal Festival and Harvest.

'Charity of the Month' continues and we also continued to collect for the Harold Hill Foodbank. Although we no longer have a Children's Society Committee, we still held a successful Christingle service.

Members of the congregation also provided many and various kinds of support to others in the local community throughout the year.

Our relationships with other churches in the Deanery and Churches Together continue to be important and it was good to be part of the Good Friday walk and service, the United Service and also Christmas carol singing.

Joanne Chapman stood down after many years of valued service as Parish Administrator and was replaced by Verity Helby. Becky Perchard continues as Halls Bookings Secretary – many thanks to them all for all they have done.

Our parish magazine, *Gridiron*, was produced bi-monthly; we thank Arlette Wiggins, Joanne Chapman and our regular contributors for their efforts. *Gridiron* remains an important tool in connecting with the wider parish as well as with the church community.

With sadness we marked the departure of a number of valued church members – some who have passed to greater glory and others who have moved away. Our Patron, William Holden, died in January 2025. We are grateful for his many years of support for St Laurence and look forward in due course to his son, Simon, taking up the Patronage.

I would like to thank everyone who has been part of the life of this church during this year, helping us to express and encounter, in a wide range of ways, God's love for us and God's call to us to love our neighbour.

The Revd Susannah Brasier, Rector and Chair of the PCC


**PCC of Upminster
Balance Sheet at 31 December 2025**

All numbers in £

	Note	Year ended 31 December	
		2025	2024
Fixed Assets			
Tangible fixed assets	5	3,197	3,197
Current Assets			
Charity & endowment trusts	10	96,907	90,965
Debtors and prepayments	7	14,329	14,173
Short term deposits		417,556	508,406
Cash at bank and in hand		153,423	18,554
		<u>585,308</u>	<u>541,133</u>
Liabilities : Amounts falling due within one year	8	<u>26,314</u>	<u>31,241</u>
Net Current Assets		558,994	509,892
Less - Liabilities : Amounts falling due after after one year		-	-
<u>NET ASSETS</u>		<u>659,098</u>	<u>604,054</u>
<u>FUNDS</u>			
Unrestricted - General		266,589	356,571
Unrestricted - Halls Capital Reserve	9	58,594	38,594
Unrestricted - Property reserve	9	7,682	21,049
Total Unrestricted		332,865	416,214
Restricted		97,185	68,659
St Laurence Church Restoration Appeal Fund		229,048	119,181
		<u>659,098</u>	<u>604,054</u>

Approved by the Parochial Church Council and signed on its behalf on

S. M. Barr
Chairman


Member

The notes on pages 7 to 15 form part of these accounts

PCC of Upminster
Statement of Financial Activities for the year ended 31st December 2025

<i>All numbers in £</i>		Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds 2025	2024
	Note					
INCOMING RESOURCES						
Incoming resources from donors	2a	78,031	3,861	4,726	86,618	83,423
Other voluntary incoming resources	2b	122,000	28,232	9,134	159,366	300,266
Income from church halls and other	2c	93,886	-	-	93,886	94,739
Other incoming resources	2d	21,595	967	808	23,370	96,005
Income from Investments	2e	15,736	2,097	4,373	22,206	14,508
TOTAL INCOMING RESOURCES		331,248	35,157	19,041	385,446	588,941
RESOURCES USED						
Grants	3a	-	3,861	-	3,861	4,033
Activities directly relating to the work of the Church	3b	267,459	10,149	28,758	306,366	316,860
Fundraising and publicity	3c	30	-	-	30	30
Church management and administration	3d	35,602	-	-	35,602	16,592
TOTAL RESOURCES USED		303,091	14,010	28,758	345,859	337,515
NET INCOMING (OUTGOING) RESOURCES		28,157	21,147	(9,717)	39,587	251,426
Balances B/F 1st January 2025		416,214	68,659	119,181	604,054	350,360
		444,371	89,806	109,464	643,641	601,786
Other recognised gains:						
Intra-fund transfers		(120,584)	1,000	119,584	-	-
Consolidation of funds			1,764		1,764	-
Gains/(losses) on charity funds	10	9,078	4,615	-	13,693	2,268
Balances C/F 31st December 2025		332,865	97,185	229,048	659,098	604,054
Represented by:-						
General funds		205,123	61,744	-	266,867	334,265
Halls Capital Reserve	9	58,594	-	-	58,594	38,594
Property reserve	9	7,682	-	-	7,682	21,049
Charity/endowment funds	10	61,466	35,441	-	96,907	90,965
Restoration Appeal Fund	12	-	-	229,048	229,048	119,181
		332,865	97,185	229,048	659,098	604,054

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2025

1.Accounting Policies

The Parochial Church Council of the Ecclesiastical Parish of Upminster is a registered charity, number 1132839.

The financial statements have been prepared in accordance with Church Accounting Regulations (2006) in accordance with applicable accounting standards and the current FRS102 Charities Statement of Recommended Practice 2019. However, as a smaller charity as defined by FRS102 (income less than £500,000) reliefs have been applied, notably no cash flow statement is provided.

The financial statements have been prepared under the historical cost convention except for investment assets 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 their affiliation to another body nor those that are informal gatherings of Church members.

Funds

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

Funds designated for a particular purpose by the PCC are also unrestricted. The Restoration Appeal Fund is separately disclosed and is a material designated fund.

Restricted funds comprise endowments and legacies and the income generated on these investments which is to be only expended on the restricted purpose as specified by the donor.

Incoming Resources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement of the amount due.

Income from Halls is recognised in the period for which the rental services were paid for.

Income for rental of our property at 6 Gaynes Park Road is recognised in the period for which the rental service is paid for.

Income tax recoverable on Gift Aid donations is recognised when the underlying income is received.

All other income is accounted for when received.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2025 (cont)

Resources used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan quota is accounted for when paid.

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by section 10 of the Charities Act 2011. No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Equipment used within the church premises is written off as expenditure when purchased.

Property held by the PCC is accounted for at historic cost.

Current assets

Amounts owing to and collectable by the PCC are shown as debtors.

Short term deposits include cash held on deposit either with the COIF Church of England funds or at the NatWest bank, authorised and regulated by FCA and PRA.

Charity and endowment trusts are held at the market value at the balance sheet date as provided by the Fund Managers.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2025 (cont)

All numbers in £

2. Incoming resources	Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds	2024
2a Incoming resources from donors					
Planned Giving:					
Covenants, gift aid & small donations	49,921		1,310	51,231	53,777
Tax recovered/recoverable	13,797		703	14,500	14,094
Uncovenanted	3,900			3,900	4,630
Other collections	3,229			3,229	4,790
Charity collections		3,861		3,861	4,033
Sundry donations & for special purposes	7,184		2,713	9,897	2,099
	78,031	3,861	4,726	86,618	83,423
2b Other voluntary incoming resources					
Legacy	122,000	28,232	5,000	155,232	292,848
Fund Raising			4,134	4,134	7,418
	122,000	28,232	9,134	159,366	300,266
2c Income from ancillary activities					
Magazine and book stall	941			941	947
Church hall income	92,945			92,945	93,792
	93,886	-	-	93,886	94,739
2d Other incoming resources					
Fees to PCC	8,442	318		8,760	5,474
Churchyard maintenance		649		649	466
Rental income	4,685			4,685	21,000
Insurance recovery				-	35,507
VAT recovered under LPW scheme	6,620		808	7,428	32,866
Other income	1,848			1,848	692
	21,595	967	808	23,370	96,005
2e Income from investments					
Deposit interest and income from trusts	15,736	2,097	4,373	22,206	14,508
	15,736	2,097	4,373	22,206	14,508
Total incoming resources	331,248	35,157	19,041	385,446	588,941

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2025 (cont)

All numbers in £

3. Resources used	Unrestr Funds	Restr Funds	Restoration App Fund	Total Funds	2024
3a Charitable Giving					
Church overseas: missionary societies		175		175	313
Church overseas: other		800		800	444
Home charities - other		2,886		2,886	3,276
Home charities - church				-	-
	-	3,861	-	3,861	4,033
3b Activities directly relating to the work of the Church					
Diocesan quota	101,663			101,663	96,890
Clergy and support staff expenses	1,174			1,174	1,071
Fees for weddings and funerals	4,240			4,240	2,581
Church running expenses	36,049	1,040		37,089	21,051
Church maintenance	33,777			33,777	12,765
QI repairs and professional fees			4,849	4,849	67,573
Building Improvement project professional fees			22,725	22,725	-
Organ maintenance			1,184	1,184	323
Education	115	941		1,056	566
Upkeep of churchyard	1,709	8,168		9,877	5,037
Salaries and honoraria	17,107			17,107	15,795
Church halls costs	41,615			41,615	44,062
Church halls improvements	29,963			29,963	49,004
Other	47			47	142
	267,459	10,149	28,758	306,366	316,860
3c Fund raising and publicity					
School prizes	30			30	30
	30	-	-	30	30
3d Church management and administration					
Stationery, postage, sundries	16,287			16,287	10,753
Rental property costs	19,315			19,315	5,839
	35,602	-	-	35,602	16,592
Total resources used	303,091	14,010	28,758	345,859	337,515

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2025 (cont)

All numbers in £

	2025	2024
4. Staff costs		
Salaries and honoraria	22,107	20,449

During the year remuneration was paid to a Director of Music, Halls Secretary and the Administrative Assistant to the Rector. The remuneration paid to the Halls Booking Secretary is included in the Halls Expenditure. Of the above, the Director of Music and Halls Secretary are Trustees. No person was paid £40,000 or more.

5. Fixed assets for use by the PCC

Tangible fixed assets	Freehold Land	
	and Buildings	Total
6 Gaynes Park Road Upminster at cost	3,197	3,197
	<u>3,197</u>	<u>3,197</u>

Depreciation is not provided on the freehold buildings and no impairment has been recognised.

6. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Restoration App Fund
Fixed assets	3,197	-	-
Current assets	294,516	61,744	229,048
Current liabilities	(26,314)	-	-
Charity/endowment funds	61,466	35,441	-
Fund balance	<u>332,865</u>	<u>97,185</u>	<u>229,048</u>

7. Debtors	2025	2024
Gift Aid recoverable from HMRC	14,329	14,173
	<u>14,329</u>	<u>14,173</u>

Gift Aid receivable is due from HMRC for the year from 1 January 2025.

	2025	2024
8. Liabilities : amounts falling due within one year		
Accruals	11,225	19,697
Halls income received in advance	15,089	11,544
	<u>26,314</u>	<u>31,241</u>

Accruals reflect expenses related to 2025 and settled in January 2026.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2025 (cont)

All numbers in £

9. Property Reserve and Halls Capital Reserve - not restricted

The PCC have agreed to set aside funds for major repairs to PCC property and to maintain the Halls.

	2025	2024
Property Reserve		
Opening balance	21,049	26,252
Property maintenance expense	(13,367)	(5,203)
Closing balance	<u>7,682</u>	<u>21,049</u>
Halls Capital Reserve	2025	2024
Opening balance	38,594	42,000
Allocation of income to Halls Capital Reserve	20,000	20,000
Improvement works to Halls	-	(23,406)
Closing balance	<u>58,594</u>	<u>38,594</u>

The improvement works to the Halls in 2025 of £29,963 were funded from legacies rather than the Halls Capital Reserve at the discretion of the PCC.

10. Charity & Endowment Trusts

The restricted funds include the following charities;

- a) Frith (charity registration 262008) created in 1610 to provide bread for the poor of the parish. The PCC received £41 of income from this Trust in 2025. The balance of this trust at 31 December was £1,394 and was invested in the COIF Charities Investment Fund. The PCC intend to close this trust and distribute the balance (£2,639 including accumulated income at 31 December 2025) to a local charity in line with the objectives of the trust.
- b) Boyce (charity registration 310907) created in 1869 to advance youth membership of the choir. The PCC received £51 of income from this Trust in 2025. The balance of this trust at 31 December was £1,739 and was invested in the COIF Charities Investment Fund. The PCC still intend to close this trust but the funds will be combined with the Choir Association fund to create a restricted fund dedicated to the Choir. The Choir Association funds of £1,764 were transferred into the PCC in March 2025.

The restricted funds also include the following endowment trusts;

- c) Miss G.K. Wright (deceased), a perpetual endowment for the upkeep of the churchyard. The PCC received £205 of income from this Trust in 2025. However the trust was liquidated in 2025 to fund significant work to the trees in the churchyard and was subsequently closed. The closure arose as the annual income was insufficient to cover the costs for which it was intended.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2025 (cont)

All numbers in £

- d) Ms Rona England Bequest, created by a legacy in 1994 for educational purposes. The PCC received £2,004 of income from this Trust in 2025 and incurred expenses of £941. The balance of this trust at 31 December was £32,308 and was invested in the M&G Charifund.

The unrestricted funds include the following endowment:

- e) Miss C F Whitehead Trust, created by a legacy in 1961 and available for use at the discretion of the PCC. The PCC received £3,565 of income from this Trust in 2025. The balance of this trust at 31 December was £61,466 and was invested in the M&G Charifund.

Fund Values

	<u>2025</u>	<u>2024</u>
Frith Fund Value at 31/12	1,394	1,464
Boyce Fund Value at 31/12	1,739	1,826
Wright Fund Value - closed in 2025	-	7,751
England Bequest Value at 31/12	32,308	27,536
Restricted Funds	35,441	38,577
Whitehead Trust Value at 31/12	61,466	52,388
Charity & endowment trusts	96,907	90,965
Unrealised gain/(loss) for the year (ex Wright)	13,693	2,268

11. Financial Commitments.

There are no significant financial commitments for the coming year as at 31 December 2025.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2025 (cont)

All numbers in £

12. St. Laurence Church Restoration Appeal Fund

The St Laurence Church Restoration Appeal Fund includes funds for the repairs and maintenance of the church fabric, repairs and maintenance of the organ, tower and bells. As the PCC looks to improve the facilities of the building under the Building Improvement Project, funds from fund raising activities and donations go to this fund, along with any related expenses.

Income and Expenditure	2025	2024
Repairs & Maintenance fund		
Fund Raising	4,134	7,418
Donations and other income	9,099	8,550
VAT recovery	808	32,575
Legacy	5,000	
Insurance claim	-	35,507
Expenditure	(27,574)	(67,573)
	(8,533)	16,477
Transfer from General Fund	120,000	-
Bequest for Organ fund		
Income	-	78
Expenditure	(1,184)	(323)
	(1,184)	(245)

There was no income or expenditure in the other Restoration Appeal funds.

	31 December	
Balances by fund	2025	2024
Repairs & Maintenance fund	175,666	64,199
Bells & Tower fund	199	199
Bequest for Church Fabric	44,001	44,001
Bequest for Organ	9,598	10,782
	229,464	119,181

Expenditure in 2025 included the residual cost of the 2020 Quinquennial works of £5,389 and architect's fees for the Building Improvement Project of £22,185.

The Repairs and Maintenance Fund include £41,948 raised for the Building Improvement project, net of expenses. £8,410 was raised or donated in 2025 with related architect's fees of £22,185.

The PCC has been in receipt of various unrestricted legacies in the last few years, and it was decided that £120,000 from these legacies be allocated to the Restoration Appeal Fund.

PCC of Upminster

Independent Examiners Report to the PCC

I report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 6 to 15.

Respective responsibilities of the PCC and the Examiner

The charity's trustees 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.

It is my responsibility to

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

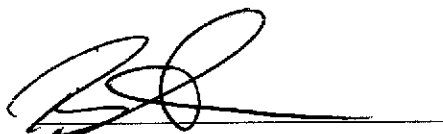
Basis of Independent Examiners Statement.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; or to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Ben Clayton,

Upminster
Essex

17/4/26
Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPMINSTER

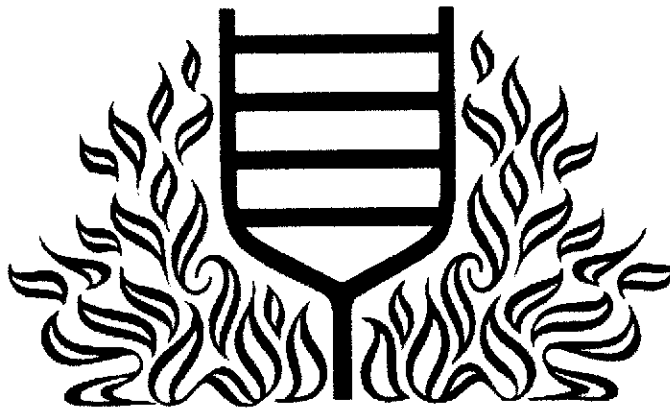
England & Wales - Charity number 1132839

Accounts

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

(REGISTERED WITH THE CHARITY COMMISSION 1132839)

PARISH CHURCH OF ST. LAURENCE



**RECTORS REPORT AND ANNUAL FINANCIAL
STATEMENTS**

YEAR ENDED 31 DECEMBER 2024

Incumbent:

Reverend Susannah M Brasier
The Rectory
4 Gridiron Place
Upminster
RM14 2BE

Principal bankers:

National Westminster Bank plc
120-122 High Street
Hornchurch
Essex
RM14 2BE

Independent examiner:

Akosua Boachie, Chartered Certified Accountant

RECTOR'S REPORT 2024

The Parochial Church Council (PCC) of Upminster has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the fabric of the parish church and other owned property.

PCC Membership

Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year 2024 the following served as members of the PCC:

Incumbent: The Revd Susannah Brasier

Assistant Curate: The Revd Catherine Towner (on sick leave from June 2024)

Deanery Synod Reps: Penny Edwards (until Oct 2024)
Clive Edwards (Clive also Vice-Chair)

Churchwarden: Jean Keen

Churchwarden: Cheryl Hale

Elected members

Tony Bloomfield (from April 2024)

Pauline Drewett (until April 2024)

Doreen Hagan (until April 2024)

Colin Jarvis (until April 2024)

John Leaback (from April 2024)

Linda Lockwood (from April 2024)

Nigel Lockwood

Michael Masterson (until April 2024)

Christopher Mowat

Rebecca Perchard

Pauline Smith (from April 2024)

Nicholas Thomson

Deborah Masterson (Co-opted)

In Attendance

Tony Bloomfield (Treasurer) (elected as PCC member April 2024)

Beryl Speed (Hon. Secretary)

The Revd Neil Barrett (from February 2024)

Additional Officers

James Helby (Assistant Treasurer)

Akosua Boachie (Parish Safeguarding Officer)

Management & Task Groups

The PCC operates through the Standing Committee, Central Management & Finance Group (CM&FG), and several task groups, including Buildings Committee and Halls Committee.

Standing Committee

The only committee required by law consisting of the Rector, Churchwardens, PCC Secretary, Treasurer, Vice-Chair and another PCC member (currently Chris Mowat). It has the power to transact the business of the PCC between meetings subject to directions given by Council. It may approve routine expenditure up to a limit of £500 – greater only in the case of very urgent work.

Central Management & Finance Group (CM&FG)

The CM&FG consists of the Standing Committee, Project Leaders of the Project Task Groups and other members of the PCC whom the PCC wishes to attend. It oversees the routine tasks undertaken by each group and ensures that all extraordinary matters, or matters requiring PCC approval, are brought to the attention of the PCC. The CM&FG liaises with the Standing Committee regarding business requiring the attention of the PCC – namely, all matters which are part of the PCC's legal responsibilities under state and Canon Law, matters which are extraordinary or involve substantial change, and matters involving expenditure above £500. The CM&FG may make

recommendations to the PCC but these are not binding on the PCC.

PCC Task Groups

Project Task Groups are set up for specific projects as and when the Incumbent and/or the PCC believe there is a need. The PCC may delegate matters to CM&FG and/or Task Groups where legally allowed to do so and when deemed appropriate by the members of the PCC.

Members may be co-opted by PCC or CM&FG. Current Task Groups include:

Buildings Management Group (BMG) – to oversee the church, churchyard, Parish Office/Guild Hut and 6 Gaynes Park Road

Halls Committee – to oversee the Church Halls

Website/Electronic Communications/IT – to oversee website, office equipment, software, wi-fi and all associated matters

Adventurers' Leaders – to oversee provision for children and young people

Personnel – to consider the church's responsibilities as an employer

Church Building Improvements Fundraising - To fund raise for the proposed extension to the church building

Electoral Roll: At 31st December 2024, there were 130 people on the electoral roll. Our estimated 'worshipping community' is rather broader than reflected by the electoral roll.

Review of the Year

The worship of St Laurence remains central to its mission and ministry. During 2024 we benefited from the ministry of the Revd Catherine Towner as Assistant Curate, Deborah Masterson, our Pastoral Assistant, Juliet Masterson, our Authorised Local Preacher, and the Revd Neil Barrett, who joined us for a curacy placement which, happily for us, was then extended. We also enjoyed having Carly Lucas, an ordinand from St Luke's, Cranham, here on placement for several months. Our Sacristan, servers, musicians, readers, intercessors, flower arrangers, sidespeople and many others have also contributed much to our worship through the year.

During 2024, most services were held in person but Sunday Evening services continued on Zoom for the most part, although we also enjoyed the return of occasional Evensongs sung by the choir.

The church was open every day and continues to be appreciated by those who come to visit – especially those seeking a place of peace at a difficult time.

We saw the completion of the final parts of the repair project which included Quinquennial Repairs and other matters that needed addressing. Enormous thanks must go to Chris Mowat for all his time and energy in managing this, and to Margaret Reading and Peter Chambers whose legacies helped to fund this.

We also completed significant repairs to the Minor, Derham and Hurford Halls, and are very grateful for the legacy of Melvyn Gallagher which enabled this to happen.

We also made significant progress towards the realisation of the first phase of our Building Improvements Project, and we hope that this will proceed to the stage of seeking a faculty shortly.

We did not host any weddings in 2024 but held a number of baptisms and funerals. We held regular Parade Services, welcomed children on a good number of school and uniformed group visits to church, and participated in Heritage Open Days/Ride and Stride in September.

Footsteps, a monthly service for pre-school children, continues, as does Adventurers' (Sunday School). We prepared children for First Communion and one adult for Baptism and Confirmation. Many thanks to those who make all these initiatives possible. We have also continued to enjoy a warm relationship with St Laurence Pre-School, to have representation on the Representative Religious Body set up by the Coopers' Company and Coborn School, and to be the sponsoring body for the 2nd Upminster (St Laurence) Scout Group. The latter celebrated its centenary in 2024 and held a Family Camp at Thriftwood to celebrate, where the Rector enjoyed trying out the Cresta Run!

We continue to take the welfare of children and vulnerable adults seriously. Thanks go to Akosua Boachie as our Parish Safeguarding Representative and Michelle Barkwith who is administering training requirements.

Pastoral care also remains key to the life and purpose of the church. Regular visiting and Home Communion have continued, as well as services in care homes for Christmas and Easter.

We held Lent and Advent study groups which were appreciated by those involved. Our Eastertide and Christmas services were well attended.

The PCC met at various points during the year. Jean Keen and Cheryl Hale continued to provide invaluable service as Churchwardens, and Clive Edwards continued to offer valuable support as Vice-Chair of the PCC.

We continue to be very grateful to Tony Bloomfield, assisted by James Helby, for his

considerable and conscientious work as PCC Treasurer. The accounts show a total income of £588,941 and expenditure of £335,515 (restricted and unrestricted funds plus the Restoration Appeal Fund) giving a surplus of £251,426. We have been blessed with a number of generous legacies in 2024 totalling £292,848 and the PCC are focussed on ensuring we use these gifts wisely. The QI repairs that commenced in 2023 were completed with a further £58,882 spent in 2024. We were able to claim VAT back under the Listed Places of Worship Grant Scheme, and insurance covered the costs of repairing storm damage. We continued to raise money for our Building Improvement Project and raised a further £13,244 in 2024. In our General Fund, there was a surplus of £234,539 largely reflecting the receipt of the legacies. Income from Halls remains a key source of income as well as a fantastic community resource. Occupancy is high and income reached £93,792 in 2024. However we need to invest in the Halls to keep them in the condition our users expect and we spent over £49,000 in 2024 on major refurbishment works. Planned Giving continues to dwindle and we need to rely on regular collection and donation income as well to meet the running costs of the Church. We continue to meet our Quota obligations in full.

Restricted funds showed a gain of £1,426. The value of our investments increased by £2,268 and they continued to pay good income.

Nigel Lockwood continues to oversee our IT and communications and has been progressing a number of important projects including our handling of data, increasing of website security and plans for replacing the sound system in church.

In addition, we are delighted that Nigel is no longer our 'Acting' Director of Music but our new permanent Director of Music, who with the choir continues provide us with a wide range of beautiful music in worship.

Fundraising for the Building Improvements Project continued with regular fundraising initiatives throughout the year, including a lovely meal at Top Meadow, an excellent quiz, a wonderful Mediterranean Evening and another very successful Autumn Fayre.

The SLUGS (St Laurence Upminster Gardening Squad) continued to work extremely hard to keep the churchyard in order and to provide a pleasant and relaxing space for the community to visit. We progressed some of our efforts to be more intentional and effective in our 'Care of Creation', including adoption of more eco-friendly materials in parish life, and wider use of Fairtrade products.

It was a great joy to hold celebratory meals for Quinquagesima Sunday, the Patronal Festival and Harvest.

'Charity of the Month' continues and we also continued to collect for the Harold Hill Foodbank. Although we no longer have a Children's Society Committee we still held a successful Christingle service.

Members of the congregation also provided many and various kinds of support to others in the local community throughout the year.

Our relationships with other churches in the Deanery and Churches Together continue to be important and it was good to be part of the Good Friday walk and service, and to host the annual United Service

Joanne Chapman continued as Parish Administrator, and Becky Perchard as Halls Bookings Secretary – many thanks to them for all they have done.

Our parish magazine, *Gridiron*, was produced bi-monthly; we thank Arlette Wiggins, Joanne Chapman and our regular contributors for their efforts. *Gridiron* remains an important tool in connecting with the wider parish as well as with the church community.

I would like to thank everyone who has been part of the life of this church during this year, helping us to express and encounter, in a wide range of ways, God's love for us and God's call to us to love our neighbour.

The Revd Susannah Brasier, Rector and Chair of the PCC

**PCC of Upminster
Balance Sheet at 31 December 2024**

All numbers in £

	Note	Year ended 31 December	
		2024	2023
Fixed Assets			
Tangible fixed assets	5	3,197	3,197
Current Assets			
Charity & endowment trusts	10	90,965	88,697
Debtors and prepayments	7	14,173	15,175
Short term deposits		508,406	245,440
Cash at bank and in hand		18,554	20,651
		<u>541,133</u>	<u>281,266</u>
Liabilities : Amounts falling due within one year	8	<u>31,241</u>	<u>22,800</u>
Net Current Assets		509,892	258,466
Less - Liabilities : Amounts falling due after after one year		-	-
<u>NET ASSETS</u>		<u>604,054</u>	<u>350,360</u>
<u>FUNDS</u>			
Unrestricted - General		358,763	112,903
Unrestricted - Halls Capital Reserve	9	36,402	42,000
Unrestricted - Property reserve	9	21,049	26,252
Total Unrestricted		416,214	181,155
Restricted		68,659	66,256
St Laurence Church Restoration Appeal Fund		119,181	102,949
		<u>604,054</u>	<u>350,360</u>

Approved by the Parochial Church Council and signed on its behalf on 12th June 2025

S. M. Dronier

Chairman

Paul Keen

Member

PCC of Upminster

Statement of Financial Activities for the year ended 31st December 2024

<i>All numbers in £</i>		Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds 2024	2023
	Note					
INCOMING RESOURCES						
Incoming resources from donors	2a	75,335	4,033	4,055	83,423	90,647
Other voluntary incoming resources	2b	292,848	-	7,418	300,266	27,576
Income from church halls and other	2c	94,739	-	-	94,739	85,607
Other incoming resources	2d	27,457	466	68,082	96,005	32,540
Income from Investments	2e	7,864	2,071	4,573	14,508	14,107
TOTAL INCOMING RESOURCES		498,243	6,570	84,128	588,941	250,477
RESOURCES USED						
Grants	3a	-	4,033	-	4,033	4,485
Activities directly relating to the work of the Church	3b	248,398	566	67,896	316,860	357,842
Fundraising and publicity	3c	30	-	-	30	66
Church management and administration	3d	16,087	505	-	16,592	12,394
TOTAL RESOURCES USED		264,515	5,104	67,896	337,515	374,787
NET INCOMING (OUTGOING) RESOURCES		233,728	1,466	16,232	251,426	(124,310)
Balances B/F 1st January 2024		181,155	66,256	102,949	350,360	476,426
		414,883	67,722	119,181	601,786	352,116
Other recognised gains:						
Intra-fund transfers		-	-	-	-	-
Gains/(losses) on charity funds	10	1,331	937	-	2,268	(1,756)
Balances C/F 31st December 2024		416,214	68,659	119,181	604,054	350,360
Represented by:-						
General funds		306,375	30,082	-	336,457	90,462
Halls Capital Reserve	9	36,402	-	-	36,402	42,000
Property reserve	9	21,049	-	-	21,049	26,252
Charity/endowment funds	10	52,388	38,577	-	90,965	88,697
Restoration Appeal Fund	12	-	-	119,181	119,181	102,949
		416,214	68,659	119,181	604,054	350,360

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2024

1.Accounting Policies

The Parochial Church Council of the Ecclesiastical Parish of Upminster is a registered charity, number 1132839.

The financial statements have been prepared in accordance with Church Accounting Regulations (2006) in accordance with applicable accounting standards and the current FRS102 Charities Statement of Recommended Practice 2019. However, as a smaller charity as defined by FRS102 (income less than £500,000) reliefs have been applied, notably no cash flow statement is provided. The income for 2024 has exceeded this threshold due to a number of one-off items each of which is identified in the accounts but is not expected to recur hence no change in the basis of preparation.

The financial statements have been prepared under the historical cost convention except for investment assets 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 their affiliation to another body nor those that are informal gatherings of Church members.

Funds

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

Funds designated for a particular purpose by the PCC are also unrestricted. The Restoration Appeal Fund is separately disclosed and is a material designated fund.

Restricted funds comprise endowments and legacies and the income generated on these investments which is to be only expended on the restricted purpose as specified by the donor.

Incoming Resources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement of the amount due.

Income from Halls is recognised in the period for which the rental services were paid for.

Income for rental of our property at 6 Gaynes Park Road is recognised in the period for which the rental service is paid for.

Income tax recoverable on Gift Aid donations is recognised when the underlying income is received.

All other income is accounted for when received.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2024 (cont)

Resources used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan quota is accounted for when paid.

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by section 10 of the Charities Act 2011. No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Equipment used within the church premises is written off as expenditure when purchased.

Property held by the PCC is accounted for at historic cost.

Current assets

Amounts owing to and collectable by the PCC are shown as debtors.

Short term deposits include cash held on deposit either with the COIF Church of England funds or at the NatWest bank, authorised and regulated by FCA and PRA.

Charity and endowment trusts are held at the market value at the balance sheet date as provided by the Fund Managers.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2024 (cont)

All numbers in £

2. Incoming resources	Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds	2023
2a Incoming resources from donors					
Planned Giving:					
Covenants, gift aid & small donations	52,577	-	1,200	53,777	54,997
Tax recovered/recoverable	13,373	-	721	14,094	14,667
Uncovenanted	4,630	-	-	4,630	4,850
Other collections	2,656	-	2,134	4,790	6,218
Charity collections	-	4,033	-	4,033	4,485
Sundry donations & for special purposes	2,099	-	-	2,099	5,430
	75,335	4,033	4,055	83,423	90,647
2b Other voluntary incoming resources					
Legacy	292,848	-	-	292,848	6,000
Fund Raising	-	-	7,418	7,418	6,576
Grants received	-	-	-	-	15,000
	292,848	-	7,418	300,266	27,576
2c Income from ancillary activities					
Magazine and book stall	947	-	-	947	889
Church hall income	93,792	-	-	93,792	84,718
	94,739	-	-	94,739	85,607
2d Other incoming resources					
Fees to PCC	5,474	-	-	5,474	8,906
Churchyard maintenance	-	466	-	466	439
Rental income	21,000	-	-	21,000	21,000
Insurance recovery	-	-	35,507	35,507	-
VAT recovered under LPW scheme	291	-	32,575	32,866	1,322
Other income	692	-	-	692	873
	27,457	466	68,082	96,005	32,540
2e Income from investments					
Deposit interest and income from trusts	7,864	2,071	4,573	14,508	14,107
	7,864	2,071	4,573	14,508	14,107
Total incoming resources	498,243	6,570	84,128	588,941	250,477

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2023 (cont)

All numbers in £

3. Resources used	Unrestr Funds	Restr Funds	Restoration App Fund	Total Funds	2022
3a Charitable Giving					
Church overseas: missionary societies	-	313	-	313	574
Church overseas: other	-	444	-	444	-
Home charities - other	-	3,276	-	3,276	3,911
Home charities - church	-	-	-	-	-
	-	4,033	-	4,033	4,485
3b Activities directly relating to the work of the Church					
Diocesan quota	96,890	-	-	96,890	91,460
Clergy and support staff expenses	1,071	-	-	1,071	885
Fees for weddings and funerals	2,581	-	-	2,581	4,853
Church running expenses	21,051	-	-	21,051	23,269
Church maintenance	12,765	-	-	12,765	13,289
QI repairs and professional fees	-	-	67,573	67,573	152,836
Organ maintenance	-	-	323	323	966
Education	-	566	-	566	589
Upkeep of churchyard	5,037	-	-	5,037	4,337
Salaries and honoraria	15,795	-	-	15,795	15,124
Church halls costs	44,062	-	-	44,062	41,466
Church halls improvements	49,004	-	-	49,004	8,596
Other	142	-	-	142	172
	248,398	566	67,896	316,860	357,842
3c Fund raising and publicity					
Publicity for church and fund raising events	-	-	-	-	36
School prizes	30	-	-	30	30
	30	-	-	30	66
3d Church management and administration					
Stationery, postage, sundries	10,248	505	-	10,753	11,945
Rental property costs	5,839	-	-	5,839	449
	16,087	505	-	16,592	12,394
Total resources used	264,515	5,104	67,896	337,515	374,787

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2024 (cont)

All numbers in £

	2024	2023
4. Staff costs		
Salaries and honoraria	20,449	19,490

During the year remuneration was paid to a Director of Music, Halls Secretary and the Administrative Assistant to the Rector. The remuneration paid to the Halls Booking Secretary is included in the Halls Expenditure. No person earned £40,000 or more.

5. Fixed assets for use by the PCC

Tangible fixed assets	Freehold Land and Buildings	Total
6 Gaynes Park Road Upminster at cost	3,197	3,197
	<u>3,197</u>	<u>3,197</u>

Depreciation is not provided on the freehold buildings and no impairment has been recognised.

6. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Restoration App Fund
Fixed assets	3,197	-	-
Current assets	391,870	30,082	119,181
Current liabilities	(31,241)	-	-
Charity/endowment funds	52,388	38,577	-
Fund balance	<u>416,214</u>	<u>68,659</u>	<u>119,181</u>

7. Debtors

	2024	2023
Gift Aid recoverable from HMRC	14,173	15,136
Other debtors	-	39
	<u>14,173</u>	<u>15,175</u>

Gift Aid receivable is due from HMRC for the year from 1 January 2024.

	2024	2023
8. Liabilities : amounts falling due within one year		
Accruals	19,697	12,038
Halls income received in advance	11,544	10,762
	<u>31,241</u>	<u>22,800</u>

Accruals reflect expenses related to 2024 and settled in January and February 2025.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2024 (cont)

All numbers in £

9. Property Reserve and Halls Capital Reserve - not restricted

The PCC have agreed to set aside funds for major repairs to PCC property and to maintain the Halls.

	2024	2023
Property Reserve		
Opening balance	26,252	72,100
Transfer to Halls Capital Reserve	-	(30,000)
Property maintenance expense	(5,203)	(15,848)
Closing balance	<u>21,049</u>	<u>26,252</u>
Halls Capital Reserve		
Opening balance	42,000	-
Transfer from Property Reserve	-	30,000
Allocation of income to Halls Capital Reserve	20,000	12,000
Improvement works to Halls	(25,598)	-
Closing balance	<u>36,402</u>	<u>42,000</u>

10. Charity & Endowment Trusts

The restricted funds include the following charities;

- a) Frith (charity registration 262008) created in 1610 to provide bread for the poor of the parish. The PCC received £40 of income from this Trust in 2024. The balance of this trust at 31 December was £1,464 and was invested in the COIF Charities Investment Fund. The PCC intend to close this trust and distribute the balance (£2,668 including accumulated income at 31 December 2024) to a local charity in line with the objectives of the trust.
- b) Boyce (charity registration 310907) created in 1869 to advance youth membership of the choir. The PCC received £50 of income from this Trust in 2024. The balance of this trust at 31 December was £1,826 and was invested in the COIF Charities Investment Fund. The PCC intend to combine the balance of the trust (£3,323) with other funds designated for the Choir from 1 Jan 2025.

The restricted funds also include the following endowment trusts;

- c) Miss G.K. Wright (deceased), a perpetual endowment for the upkeep of the churchyard. The PCC received £466 of income from this Trust in 2024. The balance of this trust at 31 December was £7,751 and was invested in the M&G Charifund (£7,230) and the M&G Charibond (£521).
- d) Ms Rona England Bequest, created by a legacy in 1994 for educational purposes. The PCC received £1,981 of income from this Trust in 2024 and incurred expenses of £1,071. The balance of this trust at 31 December was £27,536 and was invested in the M&G Charifund.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2024 (cont)

All numbers in £

The unrestricted funds include the following endowment:

- e) Miss C F Whitehead Trust, created by a legacy in 1961 and available for use at the discretion of the PCC. The PCC received £3,429 of income from this Trust in 2024. The balance of this trust at 31 December was £52,388 and was invested in the M&G Charifund.

Fund Values

	<u>2024</u>	<u>2023</u>
Frith Fund Value at 31/12	1,464	1,432
Boyce Fund Value at 31/12	1,826	1,786
Wright Fund Value at 31/12	7,751	7,586
England Bequest Value at 31/12	<u>27,536</u>	<u>26,836</u>
Restricted Funds	38,577	37,640
Whitehead Trust Value at 31/12	52,388	51,057
Charity & endowment trusts	<u>90,965</u>	<u>88,697</u>
Unrealised gain/(loss) for the year	2,268	(1,756)

11. Financial Commitments.

There are no significant financial commitments for the coming year at 31 December 2024.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2024 (cont)

All numbers in £

12. St. Laurence Church Restoration Appeal Fund

The St Laurence Church Restoration Appeal includes funds for the repairs and maintenance of the church fabric, repairs and maintenance of the organ, tower and bells, and a historic bequest for repairs and maintenance of the church and the organ.

Income and Expenditure	<u>2024</u>	<u>2023</u>
Repairs & Maintenance fund		
Fund Raising	7,418	6,576
Donations and other income	8,550	12,063
Grants received	-	15,000
VAT recovery	32,575	727
Insurance claim	35,507	-
Expenditure	<u>(67,573)</u>	<u>(63,462)</u>
	16,477	(29,096)
Transfer from General Fund	-	14,364
Bequest for Church fabric fund		
Income	-	-
Expenditure	<u>-</u>	<u>(89,374)</u>
	-	(89,374)
Bequest for Organ fund		
Income	78	120
Expenditure	<u>(323)</u>	<u>(966)</u>
	(245)	(846)

There was no income or expenditure in the other Restoration Appeal funds.

Balances by fund	31 December	
	<u>2024</u>	<u>2023</u>
Repairs & Maintenance fund	64,199	47,722
Bells & Tower fund	199	199
Bequest for Church Fabric	44,001	44,001
Bequest for Organ	<u>10,782</u>	<u>11,027</u>
	<u>119,181</u>	<u>102,949</u>

In 2024 the cost of the Quinquennial Inspection repairs was £58,882 (2023 £153,802).

A refund of VAT under the LPW Grant scheme of £32,575 was received. Income of £35,507 was received from an insurance claim due to storm damage to the weathervane and spire.

Repairs & Maintenance Fund includes £55,723 raised for the Building Improvement Project. Funds raised in 2024 were £13,244 and costs incurred were £8,686.

PCC of Upminster

Independent Examiners Report to the PCC

I report on the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 6 to 15.

Respective responsibilities of the PCC and the Examiner

The charity's trustees 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.

It is my responsibility to

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

Basis of Independent Examiners Statement.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

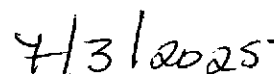
Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; or to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Akosua Boachie, FCCA
Boundary Road
Upminster
Essex



Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPMINSTER

England & Wales - Charity number 1132839

Accounts

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

(REGISTERED WITH THE CHARITY COMMISSION 1132839)

PARISH CHURCH OF ST. LAURENCE



**RECTORS REPORT AND ANNUAL FINANCIAL
STATEMENTS**

YEAR ENDED 31 DECEMBER 2023

Incumbent:

Reverend Susannah M Brasier
The Rectory
4 Gridiron Place
Upminster
RM14 2BE

Principal bankers:

National Westminster Bank plc
120-122 High Street
Hornchurch
Essex
RM14 2BE

Independent examiner:

Akosua Boachie, Chartered Certified Accountant

RECTOR'S REPORT 2023

The Parochial Church Council (PCC) of Upminster has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the fabric of the parish church and other owned property.

PCC Membership

Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year 2023 the following served as members of the PCC:

Incumbent: The Revd Susannah Brasier

Assistant Curate: The Revd Catherine Towner (from date of licensing in January 2023)

Deanery Synod Reps: Penny & Clive Edwards (Clive also Vice-Chair)

Churchwarden: Jean Keen

Churchwarden: Cheryl Hale

Elected members

Pauline Drewett

Christine Foot (until April 2023)

Doreen Hagan

Lance Jackson (until his death in October 2023)

Colin Jarvis

Nigel Lockwood

Michael Masterson

Christopher Mowat (from April 2023)

Rebecca Perchard

Nicholas Thomson

Deborah Masterson (Co-opted)

In Attendance

Tony Bloomfield (Treasurer)

Beryl Speed (Hon. Secretary)

Additional Officers

James Helby (Assistant Treasurer)

Tony Edge (Halls Manager - until May 2023)

Katie Bowman (Parish Safeguarding Officer)

Management & Task Groups

The PCC operates through the Standing Committee, Central Management & Finance Group (CM&FG), which incorporates the Buildings Management Group (BMG) and the Halls Management Group (HMG). There are also Project Task Groups, set up according to need.

Standing Committee

The only committee required by law consisting of the Rector, Churchwardens, PCC Secretary, Treasurer and Vice-Chair. It has the power to transact the business of the PCC between meetings subject to directions given by Council. It may approve routine expenditure up to a limit of £500 – greater only in the case of very urgent work.

Central Management & Finance Group (CM&FG)

The CM&FG consists of the Standing Committee, Project Leaders of the Project Task Groups and other members of the PCC whom the PCC wishes to attend. It oversees the routine tasks undertaken by each group and ensures that all extraordinary matters, or matters requiring PCC approval, are brought to the attention of the PCC. The CM&FG liaises with the Standing Committee regarding business requiring the attention of the PCC – namely, all matters which are part of the PCC's legal responsibilities under state and Canon Law, matters which are extraordinary or involve substantial change, and matters involving expenditure above £500. The CM&FG may make recommendations to the PCC but these are not binding on the PCC.

PCC Task Groups

Project Task Groups are set up for specific projects as and when the Incumbent and/or the PCC believe there is a need. The PCC may delegate matters to CM&FG and/or Task Groups where legally allowed to do so and when deemed appropriate by the members of the PCC.

Members may be co-opted by PCC or CM&FG. Current Task Groups include:

Buildings Management Group (BMG) – to oversee the church, churchyard, Parish Office/Guild Hut and 6 Gaynes Park Road

Halls Committee – to oversee the Church Halls

Website/Electronic Communications/IT – to oversee website, office equipment, software, wi-fi and all associated matters

Adventurers' Leaders – to oversee provision for children and young people

Personnel – to consider the church's responsibilities as an employer

Church Building Improvements Fundraising - To fund raise for the proposed extension to the church building

Electoral Roll: At 31st December 2022, there were 129 people on the electoral roll. Our estimated 'worshipping community' is rather broader than reflected by the electoral roll.

Review of the Year

The worship of St Laurence remains central to its mission and ministry. We were grateful for the ministry of the Revd Catherine Towner as she settled in as Assistant Curate, and we have also continued to appreciate Deborah Masterson, our

Pastoral Assistant. In the autumn the PCC supported Juliet Masterson's sense of vocation to become an Authorised Local Preacher and she was commissioned in early 2024. Our Sacristan, servers, musicians, readers, intercessors, flower arrangers, sidespeople and many others have also contributed much to our worship through the year.

During 2023, most services were held in person but Sunday Evening services continued on Zoom for the most part, although we also enjoyed the return of occasional Evensongs sung by the choir.

The church was open every day and continues to be appreciated by those who come to visit – especially those seeking a place of peace at a difficult time.

The major happening of 2023 was the undertaking of our Quinquennial Repairs and progression of associated repairs including damage to the weathervane from Storm Eunice. These ran into 2024 but at the time of writing we hope that they are mostly complete except for the return of the weathervane which is an ongoing matter. Enormous thanks must go to Chris Mowat who has willingly and ably managed the whole undertaking on behalf of the PCC and given much time and energy to doing so.

We were grateful to the Friends of Essex Churches Trust for a grant towards the QI repairs and it was a pleasure to host their AGM and Gepp Lecture in May.

Numbers of baptisms, weddings and funerals were steady and we also saw other kinds of 'life-event' services such as renewal of marriage vows and thanksgiving after civil marriage. We held regular Parade Services and also welcomed children on a good number of school and uniformed group visits to church.

Footsteps, a monthly service for pre-school children, continues, as does Adventurers' (Sunday

School). We prepared children for First Communion and two adults for Confirmation. Many thanks to those who make all these initiatives possible. We have also continued to enjoy a warm relationship with St Laurence Pre-School, and to have representation on the Representative Religious Body set up by the Coopers' Company and Coborn School.

We continue to take the welfare of children and vulnerable adults seriously. Thanks go to Katie Bowman who continued to provide invaluable service as Parish Safeguarding Officer up until she stepped down on 31st December 2023.

Pastoral care also remains key to the life and purpose of the church. Regular visiting and Home Communions have continued.

We held a Lent discussion group and several one-off prayer/fellowship events organised by Revd Catherine – involving prayer stations, art and Ignatian prayer. Revd Catherine also organised a visit for young people to Westminster Abbey to look at 'Art and Faith'.

The PCC met at various points during the year. Jean Keen and Cheryl Hale continued to provide invaluable service as Churchwardens. Colin Jarvis has provided important help and back-up as an 'Assistant Churchwarden' – a role in which Colin continued after the APCM - and Clive Edwards continued to offer valuable support as Vice-Chair of the PCC.

We continue to be very grateful to Tony Bloomfield, assisted by James Helby, for his considerable and conscientious work as PCC Treasurer. The accounts show a total income of £250,477 and expenditure of £374,787 (restricted and unrestricted funds plus the Restoration Appeal Fund) giving a deficit of £124,310. We have spent £152,836 on Quinquennial repairs from our Restoration Appeal Fund. This was supported by a £15,000 grant and funding from a historic legacy,

and we will look to claim VAT back in 2024. We continued raising money for our Building Improvement Project and raised a further £12,091 in 2023. In our General Fund, there was a deficit of £5,400. Income from Halls remains a key source of income and has fully recovered to pre-2020 levels. However, we continue to need to invest to keep the Halls in a condition appropriate for hiring out and we spent a further £8,596 on maintenance in 2023. Planned Giving remains a key source of income but is not growing – however we are seeing good income from other sources of income including using contactless channels. We also incurred considerable expense in 2023 on upgrading electrical services in the Church and the Halls. We continue to meet our Quota obligations in full.

Restricted funds showed a gain of £406. The value of our investments decreased by £1,756 but they continued to pay good income.

Nigel Lockwood continues to oversee our IT and electronic communications and has been progressing a number of important projects especially around contactless giving and our handling of data. In addition, as Acting Director of Music Nigel has also done a great deal to develop the choir and to provide us with a wide range of beautiful music in worship. Efforts have been made to re-instate children's participation in the choir and we hope this will grow in time.

Fundraising for the Building Improvements Project continued with regular fundraising initiatives throughout the year, including a very successful Autumn Fayre.

The SLUGS (St Laurence Upminster Gardening Squad) continued to work extremely hard to keep the churchyard in order and to provide a pleasant and relaxing space for the community to visit.

We have increased our efforts to be more intentional and effective in our 'Care of Creation'. Revd Catherine has facilitated a group of this name whose members seek to support gradual changes across all aspects of parish life and to move us nearer towards gaining our Bronze Eco-Award for churches.

It was a great joy to hold celebratory meals for the Coronation, Patronal Festival and Harvest.

'Charity of the Month' continues and we also continued to collect for the Harold Hill Foodbank and to fundraise for The Children's Society – particular thanks must go to Penny Edwards, her family and the Children's Society Committee for their work. The Children's Society Committee disbanded at the end of 2023 due to a variety of factors but we are grateful to all who have been part of it over the years and we hope support for The Children's Society from St Laurence can continue in other forms.

Members of the congregation also provided many and various kinds of support to others in the local community throughout the year.

Our relationships with other churches in the Deanery and Churches Together continue to be important and it was good to hold the joint Good

Friday march and service and to be part of other Churches Together events.

Joanne Chapman continued as Parish Administrator. During the year the difficult decision to make the post of Publicity Officer redundant was taken, but we thank James Allen for all that he did in this role.

Tony Edge stepped down from being Halls' Manager after many years of faithful service for which the parish is very grateful. At present Halls matters are being dealt with by the Halls Committee.

Our parish magazine, *Gridiron*, was produced bi-monthly; we thank Arlette Wiggins, Joanne Chapman and our regular contributors for their efforts. *Gridiron* remains an important tool in connecting with the wider parish as well as with the church community.

I would like to thank everyone who has been part of the life of this church during this year, helping us to express and encounter, in a wide range of ways, God's love for us and God's call to us to love our neighbour.

The Revd Susannah Brasier, Rector and Chair of the PCC

PCC of Upminster
Balance Sheet at 31 December 2023

All numbers in £

	Note	Year ended 31 December	
		2023	2022
Fixed Assets			
Tangible fixed assets	5	3,197	3,197
Current Assets			
Charity & endowment trusts	10	88,697	90,453
Debtors and prepayments	7	15,175	16,421
Short term deposits		245,440	333,084
Cash at bank and in hand		20,651	46,187
		<u>281,266</u>	<u>395,692</u>
Liabilities : Amounts falling due within one year	8	<u>22,800</u>	<u>12,916</u>
Net Current Assets		258,466	382,776
Less - Liabilities : Amounts falling due after after one year		-	-
<u>NET ASSETS</u>		<u>350,360</u>	<u>476,426</u>
<u>FUNDS</u>			
Unrestricted - General		112,903	130,048
Unrestricted - Halls Capital Reserve	9	42,000	-
Unrestricted - Property reserve	9	26,252	72,100
Total Unrestricted		181,155	202,148
Restricted		66,256	66,377
St Laurence Church Restoration Appeal Fund		102,949	207,901
		<u>350,360</u>	<u>476,426</u>

Approved by the Parochial Church Council and signed on its behalf on



Chairman



Member

The notes on pages 7 to 14 form part of these accounts

PCC of Upminster

Statement of Financial Activities for the year ended 31st December 2023

<i>All numbers in £</i>		Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds 2023	2022
	Note					
INCOMING RESOURCES						
Incoming resources from donors	2a	76,674	4,485	9,488	90,647	89,178
Other voluntary incoming resources	2b	5,000	1,000	21,576	27,576	15,556
Income from ancillary activities	2c	85,607	-	-	85,607	85,178
Other incoming resources	2d	31,374	439	727	32,540	12,208
Income from Investments	2e	9,467	1,945	2,695	14,107	6,905
TOTAL INCOMING RESOURCES		208,122	7,869	34,486	250,477	209,025
RESOURCES USED						
Grants	3a	-	4,485	-	4,485	10,238
Activities directly relating to the work of the Church	3b	201,886	2,154	153,802	357,842	195,892
Fundraising and publicity	3c	-	66	-	66	30
Church management and administration	3d	11,636	758	-	12,394	16,175
TOTAL RESOURCES USED		213,522	7,463	153,802	374,787	222,335
NET INCOMING (OUTGOING) RESOURCES						
		(5,400)	406	(119,316)	(124,310)	(13,310)
Balances B/F 1st January 2023		202,148	66,377	207,901	476,426	495,317
		196,748	66,783	88,585	352,116	482,007
Other recognised gains:						
Intra-fund transfers		(14,364)	-	14,364	-	-
Gains/(losses) on charity funds	10	(1,229)	(527)	-	(1,756)	(5,581)
Balances C/F 31st December 2023		181,155	66,256	102,949	350,360	476,426
Represented by:-						
General funds		61,846	28,616	-	90,462	105,972
Halls Capital Reserve	9	42,000	-	-	42,000	-
Property reserve	9	26,252	-	-	26,252	72,100
Charity/endowment funds	10	51,057	37,640	-	88,697	90,453
Restoration Appeal Fund	11	-	-	102,949	102,949	207,901
		181,155	66,256	102,949	350,360	476,426

1.Accounting Policies

The Parochial Church Council of the Ecclesiastical Parish of Upminster is a registered charity, number 1132839.

The financial statements have been prepared in accordance with Church Accounting Regulations (2006) in accordance with applicable accounting standards and the current FRS102 Charities Statement of Recommended Practice 2019. However, as a smaller charity as defined by FRS102 (income less than £500,000) reliefs have been applied, notably no cash flow statement is provided.

The financial statements have been prepared under the historical cost convention except for investment assets 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 their affiliation to another body nor those that are informal gatherings of Church members.

Funds

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

Funds designated for a particular purpose by the PCC are also unrestricted. The Restoration Appeal Fund is separately disclosed and is a material designated fund.

Restricted funds comprise endowments and legacies and the income generated on these investments which is to be only expended on the restricted purpose as specified by the donor.

Incoming Resources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement of the amount due.

Income from Halls is recognised in the period for which the rental services were paid for.

Income for rental of our property at 6 Gaynes Park Road is recognised in the period for which the rental service is paid for.

Income tax recoverable on Gift Aid donations is recognised when the underlying income is received.

All other income is accounted for when received.

Resources used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan quota is accounted for when paid.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2023 (cont)

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by section 10 of the Charities Act 2011. No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Equipment used within the church premises is written off as expenditure when purchased.

Property held by the PCC is accounted for at historic cost.

Current assets

Amounts owing to and collectable by the PCC are shown as debtors.

Short term deposits include cash held on deposit either with the COIF Church of England funds or at the NatWest bank, authorised and regulated by FCA and PRA.

Charity and endowment trusts are held at the market value at the balance sheet date as provided by the Fund Managers.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2023 (cont)

All numbers in £

2. Incoming resources	Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds	2022
2a Incoming resources from donors					
Planned Giving:					
Covenants, gift aid & small donation	53,797	-	1,200	54,997	54,241
Tax recovered/recoverable	13,432	-	1,235	14,667	15,050
Uncovenanted	4,850	-	-	4,850	4,255
Other collections	3,559	-	2,779	6,338	6,432
Charity collections	-	4,485	-	4,485	5,238
Sundry donations & for special purpose	1,036	-	4,274	5,310	3,962
	<u>76,674</u>	<u>4,485</u>	<u>9,488</u>	<u>90,647</u>	<u>89,178</u>
2b Other voluntary incoming resources					
Legacy	5,000	1,000	-	6,000	14,470
Fund Raising	-	-	6,576	6,576	1,086
Grants received	-	-	15,000	15,000	-
	<u>5,000</u>	<u>1,000</u>	<u>21,576</u>	<u>27,576</u>	<u>15,556</u>
2c Income from ancillary activities					
Magazine and book stall	889	-	-	889	1,201
Church hall income	84,718	-	-	84,718	83,977
	<u>85,607</u>	<u>-</u>	<u>-</u>	<u>85,607</u>	<u>85,178</u>
2d Other incoming resources					
Fees to PCC	8,906	-	-	8,906	10,116
Churchyard maintenance	-	439	-	439	-
Rental income	21,000	-	-	21,000	1,173
Other income	1,468	-	727	2,195	919
	<u>31,374</u>	<u>439</u>	<u>727</u>	<u>32,540</u>	<u>12,208</u>
2e Income from investments					
Deposit interest and income from trusts	9,467	1,945	2,695	14,107	6,905
	<u>9,467</u>	<u>1,945</u>	<u>2,695</u>	<u>14,107</u>	<u>6,905</u>
Total incoming resources	208,122	7,869	34,486	250,477	209,025

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2023 (cont)

All numbers in £

3. Resources used	Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds	2022
3a Charitable Giving					
Church overseas: missionary societies	-	574	-	574	385
Church overseas: other	-	-	-	-	-
Home charities - other	-	3,911	-	3,911	4,853
Home charities - church	-	-	-	-	-
Education	-	-	-	-	5,000
	-	4,485	-	4,485	10,238
3b Activities directly relating to the work of the Church					
Diocesan quota	91,460	-	-	91,460	89,678
Clergy and support staff expenses	885	-	-	885	688
Fees for weddings and funerals	4,853	-	-	4,853	6,264
Church running expenses	23,251	18	-	23,269	19,702
Church maintenance	13,289	-	-	13,289	7,575
QI Repairs & professional fees	-	-	152,836	152,836	11,276
Organ maintenance	-	-	966	966	839
Education	-	589	-	589	292
Upkeep of churchyard	2,790	1,547	-	4,337	1,321
Salaries and honoraria	15,124	-	-	15,124	18,578
Church halls costs	41,466	-	-	41,466	32,183
Church halls improvements	8,596	-	-	8,596	6,496
Donations	-	-	-	-	1,000
Other	172	-	-	172	-
	201,886	2,154	153,802	357,842	195,892
3c Fund raising and publicity					
Publicity for church and fund raising events	-	36	-	36	-
School prizes	-	30	-	30	30
	-	66	-	66	30
3d Church management and administration					
Stationery, postage, sundries	11,187	758	-	11,945	9,063
Rental property costs	449	-	-	449	7,112
	11,636	758	-	12,394	16,175
Total resources used	213,522	7,463	153,802	374,787	222,335

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2023 (cont)

All numbers in £

	2023	2022
4. Staff costs		
Salaries and honoraria	19,490	22,555

During the year remuneration was paid to a Director of Music, his Assistant, Halls Secretary and the Administrative Assistant to the Rector. The remuneration paid to the Halls Booking Secretary is included in the Halls Expenditure. No person earned £40,000 or more.

5. Fixed assets for use by the PCC

Tangible fixed assets	Freehold Land and Buildings	Total
6 Gaynes Park Road Upminster at cost	3,197	3,197
	<u>3,197</u>	<u>3,197</u>

Depreciation is not provided on the freehold buildings and no impairment has been recognised.

6. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Restoration App Fund
Fixed assets	3,197	-	-
Current assets	149,701	28,616	102,949
Current liabilities	(22,800)	-	-
Charity/endowment funds	51,057	37,640	-
Fund balance	<u>181,155</u>	<u>66,256</u>	<u>102,949</u>

7. Debtors

	2023	2022
Gift Aid recoverable from HMRC	15,136	15,041
Other debtors	39	1,380
	<u>15,175</u>	<u>16,421</u>

Gift Aid receivable is due from HMRC for the year from 1 January 2023.

	2023	2022
8. Liabilities : amounts falling due within one year		
Accruals	12,038	11,514
Halls income received in advance	10,762	1,402
	<u>22,800</u>	<u>12,916</u>

Accruals reflect expenses related to 2023 and settled after the balance sheet - the entire balance was settled in January and February 2024.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2023 (cont)

All numbers in £

9. Property Reserve and Halls Capital Reserve - not restricted

The PCC have agreed to set aside funds for major repairs to PCC property.

	2023	2022
Property Reserve		
Opening balance	72,100	72,100
Transfer to Halls Capital Reserve	(30,000)	-
Property maintenance expense	(15,848)	-
Closing balance	<u>26,252</u>	<u>72,100</u>

The PCC have agreed in 2023 to set aside some of the above reserve and a portion of ongoing income to a Halls Capital Reserve, to fund future works on the Church Halls depending on the Halls. £12,000 was allocated to this reserve in 2023.

	2023	2022
Halls Capital Reserve		
Opening balance	-	-
Transfer from Property Reserve	30,000	-
Allocation of income to Halls Capital Reserve	12,000	-
Closing balance	<u>-</u>	<u>-</u>
	<u>42,000</u>	<u>-</u>

10. Charity & Endowment Trusts

The restricted funds include the following charities;

- a) Frith (charity registration 262008) created in 1610 to provide bread for the poor of the parish. The PCC received £42 of income from this Trust in 2023. The balance of this trust at 31 December was £1,432 and was invested in the COIF Charities Investment Fund. The PCC intend to close this trust and distribute the balance (£2,596 including accumulated income at 31 December 2023) to a local charity in line with the objectives of the trust.
- b) Boyce (charity registration 310907) created in 1869 to advance youth membership of the choir. The PCC received £47 of income from this Trust in 2023. The balance of this trust at 31 December was £1,786 and was invested in the COIF Charities Investment Fund. The PCC intend to close this trust and distribute the balance (£3,233 including accumulated income at 31 December 2023) to a local charity in line with the objectives of the trust.

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2023 (cont)

The restricted funds also include the following endowment trusts;

- c) Miss G.K. Wright (deceased), a perpetual endowment for the upkeep of the churchyard. The PCC received £439 of income from this Trust in 2023. The balance of this trust at 31 December was £7,586 and was invested in the M&G Charifund (£7,046) and the M&G Charibond (£540).
- d) Ms Rona England Bequest, created by a legacy in 1994 for educational purposes. The PCC received £1,856 of income from this Trust in 2023 and incurred expenses of £1,371. The balance of this trust at 31 December was £26,836 and was invested in the M&G Charifund.

The unrestricted funds include the following endowment:

- e) Miss C F Whitehead Trust, created by a legacy in 1961 and available for use at the discretion of the PCC. The PCC received £3,198 of income from this Trust in 2023. The balance of this trust at 31 December was £51,057 and was invested in the M&G Charifund.

Fund Values

	<u>2023</u>	<u>2022</u>
Frith Fund Value at 31/12	1,432	1,311
Boyce Fund Value at 31/12	1,786	1,636
Wright Fund Value at 31/12	7,586	7,738
England Bequest Value at 31/12	26,836	27,482
Restricted Funds	37,640	38,167
Whitehead Trust Value at 31/12	51,057	52,286
Charity & endowment trusts	88,697	90,453
Unrealised gain/(loss) for the year	(1,756)	90,453

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2023 (cont)

All numbers in £

11. St. Laurence Church Restoration Appeal Fund

The St Laurence Church Restoration Appeal includes funds for the repairs and maintenance of the church fabric, repairs and maintenance of the organ, tower and bells, and a historic bequest for repairs and maintenance of the church and the organ.

Income and Expenditure	2023	2022
Repairs & Maintenance fund		
Fund Raising	6,576	1,086
Donations and other income	12,790	9,273
Grants received	15,000	-
Expenditure	<u>(63,462)</u>	<u>(15,686)</u>
	(29,096)	(5,327)
Transfer from General Fund	14,364	-
Bequest for Church fabric fund		
Income	-	-
Expenditure	<u>(89,374)</u>	<u>-</u>
	(89,374)	-
Bequest for Organ fund		
Income	120	30
Expenditure	<u>(966)</u>	<u>(839)</u>
	(846)	(809)

There was no income or expenditure in the other Restoration Appeal funds.

Balances by fund	31 December	
	2023	2022
Repairs & Maintenance fund	47,722	62,454
Organ fund	-	-
Bells & Tower fund	199	199
Bequest for Church Fabric	44,001	133,375
Bequest for Organ	<u>11,027</u>	<u>11,873</u>
	102,949	207,901

In 2023 the cost of the Quinquennial Inspection repairs was £153,802, of which £63,462 came from the Repairs & Maintenance Fund, and £89,374 from the bequest for Church Fabric Fund.

The expenditure includes VAT of £24,973. A claim for up to this amount will be made in 2024 under the Listed Historic Places of Worship Scheme and any refund will be recorded in the 2024 Accounts. A portion of the work may also be covered by insurance and any claim will be recorded in the 2024 Accounts.

A grant of £15,000 was received from Friends of Essex Churches towards the repairs. In addition, a legacy previously included as part of the General Fund contributed £14,364 to the repairs.

Repairs & Maintenance Fund includes £47,722 raised for the Building Improvement Project. Funds raised in 2023 were £12,091 and costs incurred were £0.

12. Financial Commitments.

A further £57,125 of expenditure relating to ongoing QI repairs was incurred post 31 December 2023.

There are no other financial commitments for the coming year at 31 December 2023.

PCC of Upminster

Independent Examiners Report to the PCC

I report on the accounts of the PCC for the year ended 31 December 2023, which are set out on pages 6 to 16.

Respective responsibilities of the PCC and the Examiner

The charity's trustees 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.

It is my responsibility to

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

Basis of Independent Examiners Statement.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; or to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Akosua Boachie, FCCA
Boundary Road
Upminster
Essex

11/4/24

Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPMINSTER

England & Wales - Charity number 1132839

Accounts

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPMINSTER

(REGISTERED WITH THE CHARITY COMMISSION 1132839)

PARISH CHURCH OF ST. LAURENCE



RECTORS REPORT AND ANNUAL FINANCIAL
STATEMENTS

YEAR ENDED 31 DECEMBER 2022

Incumbent:

Reverend Susannah M Brasier
The Rectory
Gridiron Place
Upminster
RM14 2BE

Principal bankers:

National Westminster Bank plc
120-122 High Street
Hornchurch
Essex
RM14 2BE

Independent examiner:

Akosua Boachie, Chartered Certified Accountant

RECTOR'S REPORT 2022

The **Parochial Church Council** (PCC) of Upminster has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the fabric of the parish church and other owned property. It met six times during the year.

PCC Membership

Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year 2022 the following served as members of the PCC:

Incumbent: The Revd Susannah Brasier

Associate Priest: Fr Roy Murray (until April 2022)

Assistant Curate: The Revd Catherine Towner (from November 2022, on secondment to the parish until full licensing to this parish in January 2023)

Deanery Synod Reps: Penny & Clive Edwards (Clive also Vice-Chair from May 2022)

Churchwarden: Jean Keen

Churchwarden: Cheryl Hale (from June 2022)

Elected members

Pauline Drewett

Christine Foot

Cheryl Goddard (until April 2022)

Doreen Hagan

Cheryl Hale

Lance Jackson (from April 2022)

Colin Jarvis

Nigel Lockwood

Michael Masterson

Chris Mowat (Vice-Chair – until April 2022)

Rebecca Perchard (from April 2022)

Nicholas Thomson (from April 2022)

Deborah Masterson (Co-opted)

David Chan (Co-opted)

In Attendance

Tony Bloomfield (Treasurer)

Beryl Speed (Hon. Secretary)

Additional Officers

James Helby (Assistant Treasurer)

Tony Edge (Halls Manager)

Management & Task Groups

The PCC operates through the Standing Committee, Central Management & Finance Group (CM&FG), which incorporates the Buildings Management Group (BMG) and the Halls Management Group (HMG). There are also Project Task Groups, set up according to need.

Standing Committee

The only committee required by law consisting of the Rector, Churchwardens, PCC Secretary, Treasurer and Vice-Chair. It has the power to transact the business of the PCC between meetings subject to directions given by Council. It may approve routine expenditure up to a limit of £500 – greater only in the case of very urgent work.

Central Management & Finance Group (CM&FG)

The CM&FG consists of the Standing Committee, Project Leaders of the Project Task Groups and other members of the PCC whom the PCC wishes to attend. It oversees the routine tasks undertaken by each group and ensures that all extraordinary matters, or matters requiring PCC approval, are brought to the attention of the PCC. The CM&FG liaises with the Standing Committee regarding business requiring the attention of the PCC – namely, all matters which are part of the PCC's legal responsibilities under state and Canon Law,

matters which are extraordinary or involve substantial change, and matters involving expenditure above £500. The CM&FG may make recommendations to the PCC but these are not binding on the PCC.

PCC Task Groups

Project Task Groups are set up for specific projects as and when the Incumbent and/or the PCC believe there is a need. The PCC may delegate matters to CM&FG and/or Task Groups where legally allowed to do so and when deemed appropriate by the members of the PCC.

Members may be co-opted by PCC or CM&FG. Current Task Groups include:

Buildings Management Group (BMG) – to oversee the church, churchyard, Parish Office/Guild Hut and 6 Gaynes Park Road

Halls Management Group (HMG) – to oversee the Church Halls

Website/Electronic Communications/IT – to oversee website, office equipment, software, wi-fi and all associated matters

Adventurers' Leaders – to oversee provision for children and young people

Personnel – to consider the church's responsibilities as an employer

Church Building Improvements Fundraising – To fund raise for the proposed extension to the church building

Electoral Roll: At 31st December 2022, there were 134 people on the electoral roll. Our estimated 'worshipping community' is rather broader than reflected by the electoral roll.

Review of the Year

2022 saw a greater return to 'normality' following two years of Covid-related disruptions.

The worship of St Laurence remains central to its mission and ministry. We were grateful for the ministry of Fr Roy Murray, our Associate Priest and continue to appreciate Deborah Masterson, our Pastoral Assistant. It has been a joy to welcome The Revd Catherine Towner as Assistant Curate.

During 2022, services were held in person but Sunday Evening services continued on Zoom for the most part.

The church was open every day and continues to be appreciated by those who come to visit – especially those seeking a place of peace at a difficult time.

Numbers of baptisms, weddings and funerals increased again after reduced numbers during the pandemic. We also resumed regular Parade Services and a normal schedule for Christmas and Easter.

Footsteps, a monthly service for pre-school children, continues, as does Adventurers' (Sunday School). We also resumed the preparation of children for First Communion. Many thanks to those who make all these initiatives possible.

We continue to take the welfare of children and vulnerable adults seriously. Thanks go to Katie Bowman who continued to provide invaluable service as Parish Safeguarding Representative during 2022.

Pastoral care also remains key to the life and purpose of the church. It has been good to be able to resume more regular visiting and Home Communion, and to have had several new people join the team taking Holy Communion to people at home.

During Lent we undertook the 'Living in Love and Faith' course on Zoom, jointly with a number of other parishes in Havering Deanery.

The PCC met at various points during the year. Jean Keen continued to provide invaluable service as Churchwarden and it was marvellous that Cheryl Hale joined her as a second Churchwarden. Colin Jarvis has provided important help and back-up as an 'Assistant Churchwarden' – a role in which Colin continued after the APCM - and Chris Mowat and then Clive Edwards continued to offer valuable support as Vice-Chairs of the PCC.

We continue to be very grateful to Tony Bloomfield, assisted by James Helby, for his considerable and conscientious work as PCC Treasurer. The accounts show a total income of £209,025 and expenditure of £222,335 (restricted and unrestricted funds plus the Restoration Appeal Fund) giving a deficit of £13,310. There was a deficit of £6,136 in our Restoration Appeal Fund due to expenses incurred on consulting architects for both Quinquennial Repairs and the Buildings Improvement Project, and there will be considerable expenditure on repairing the building in 2023. On unrestricted funds, we had a deficit of £3,971. Income from renting out our halls returned to levels even higher than before the Covid restrictions took effect, and we invested a further £6,496 in improving the halls facilities. As in prior years, Planned giving continues to drift downwards despite a stewardship campaign during the year. We continue to meet our Quota obligations in full. Restricted funds showed a deficit of £3,203, largely as we used our endowment for education to support a donation in line with the objectives of that fund. The value of our investments decreased by £5,581 in a very volatile year, but they each continued to pay good income.

Nigel Lockwood continues to oversee our IT and electronic communications and has been progressing a number of important projects.

David Chan became our Director of Music in January 2022; sadly his time with us came to an end in December 2022 but we remain grateful for what was achieved during his time here, and grateful to Nigel Lockwood who has once again assumed the role of Acting Director of Music.

The Building Improvements Project continued to be on the agenda and the PCC formally approved the new plans for this project and progress towards 'Phase 1' has begun to be made.

The SLUGS (St Laurence Upminster Gardening Squad) continued to work extremely hard to keep the churchyard in order and to provide a pleasant and relaxing space for the community to visit.

The social life of the church is resuming following pandemic restrictions and it was a great joy to hold celebratory meals for the Platinum Jubilee, Patronal Festival and Harvest.

'Charity of the Month' continues and we also continued to collect for the Harold Hill Foodbank and to fundraise for The Children's Society – particular thanks must go to Penny Edwards, her family and the Children's Society Committee for their work.

Members of the congregation also provided many and various kinds of support to others in the local community through the year – volunteering at the Foodbank, ordering groceries for others, keeping in touch with the housebound, and so on.

Our relationships with other churches in the Deanery and Churches Together continue to be important and it was good to hold the joint Good Friday march and service again.

Joanne Chapman continued as Parish Administrator and James Allen as Publicity Officer. We thank them all for their hard work. Carole Billings retired from her work as Halls' Bookings'

Secretary after a decade of faithful service and has been succeeded by Becky Perchard.

Our parish magazine, *Gridiron*, was produced bi-monthly; we thank Arlette Wiggins, Joanne Chapman and our regular contributors for their efforts. *Gridiron* remains an important tool in connecting with the wider parish as well as with the church community.

I would like to thank everyone who has come together to ensure that worship of God and love of neighbour have remained priorities as we continue to adjust to both the joys and challenges of post-pandemic life.

The Revd Susannah Brasier, Rector and Chair of the PCC

PCC of Upminster
Balance Sheet at 31 December 2022


All numbers in £

	Note	Year ended 31 December	
		2022	2021
Fixed Assets			
Tangible fixed assets	5	3,197	3,197
Current Assets			
Charity & endowment trusts	10	90,453	96,034
Debtors and prepayments	7	16,421	17,288
Short term deposits		333,084	348,517
Cash at bank and in hand		46,187	39,533
		<u>395,692</u>	<u>405,338</u>
Liabilities : Amounts falling due within one year	8	<u>12,916</u>	<u>9,252</u>
Net Current Assets		382,776	396,086
Less - Liabilities : Amounts falling due after one year		-	-
<u>NET ASSETS</u>		<u>476,426</u>	<u>495,317</u>
<u>FUNDS</u>			
Unrestricted - General		130,048	137,103
Unrestricted - Property reserve	9	<u>72,100</u>	<u>72,100</u>
Total Unrestricted		202,148	209,203
Restricted		66,377	72,077
St Laurence Church Restoration Appeal Fund		207,901	214,037
		<u>476,426</u>	<u>495,317</u>

Approved by the Parochial Church Council and signed on its behalf on



Chairman



Member

The notes on pages 7 to 14 form part of these accounts

PCC of Upminster

Statement of Financial Activities for the year ended 31st December 2022

<i>All numbers in £</i>		Unrestricted Funds	Restricted Funds	Restoration Appeal Fund	Total Funds 2022	2021
	Note					
INCOMING RESOURCES						
Incoming resources from donors	2a	77,984	5,238	5,956	89,178	78,654
Other voluntary incoming resources	2b	13,470	-	2,086	15,556	4,405
Income from ancillary activities	2c	85,178	-	-	85,178	46,503
Other incoming resources	2d	10,468	1,000	740	12,208	8,662
Income from Investments	2e	3,240	2,058	1,607	6,905	5,111
TOTAL INCOMING RESOURCES		190,340	8,296	10,389	209,025	143,335
RESOURCES USED						
Grants	3a	-	10,238	-	10,238	1,817
Activities directly relating to the work of the Church	3b	178,136	1,231	16,525	195,892	185,401
Fundraising and publicity	3c	-	30	-	30	30
Church management and administration	3d	16,175	-	-	16,175	10,687
TOTAL RESOURCES USED		194,311	11,499	16,525	222,335	197,935
NET INCOMING (OUTGOING) RESOURCES						
		(3,971)	(3,203)	(6,136)	(13,310)	(54,600)
Balances B/F 1st January 2022		209,203	72,077	214,037	495,317	538,654
		205,232	68,874	207,901	482,007	484,054
Other recognised gains:						
Gains/(losses) on charity funds	10	(3,084)	(2,497)	-	(5,581)	11,263
Balances C/F 31st December 2022		202,148	66,377	207,901	476,426	495,317
Represented by:-						
General funds		77,762	28,210	-	105,972	113,146
Property reserve	9	72,100	-	-	72,100	72,100
Charity/endowment funds	10	52,286	38,167	-	90,453	96,034
Restoration Appeal Fund	11	-	-	207,901	207,901	214,037
		202,148	66,377	207,901	476,426	495,317

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2022

1.Accounting Policies

The Parochial Church Council of the Ecclesiastical Parish of Upminster is a registered charity, number 1132839.

The financial statements have been prepared in accordance with Church Accounting Regulations (2006) in accordance with applicable accounting standards and the current FRS102 Charities Statement of Recommended Practice 2019. However, as a smaller charity as defined by FRS102 (income less than £500,000) reliefs have been applied, notably no cash flow statement is provided.

The financial statements have been prepared under the historical cost convention except for investment assets 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 their affiliation to another body nor those that are informal gatherings of Church members.

Funds

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

Funds designated for a particular purpose by the PCC are also unrestricted. The Restoration Appeal Fund is separately disclosed and is a material designated fund.

Restricted funds comprise endowments and legacies and the income generated on these investments which is to be only expended on the restricted purpose as specified by the donor.

Incoming Resources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement of the amount due.

Income from Halls is recognised in the period for which the rental services were paid for.

Income for rental of our property at 6 Gaynes Park Road is recognised in the period for which the rental service is paid for.

Income tax recoverable on Gift Aid donations is recognised when the underlying income is received.

All other income is accounted for when received.

Resources used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan quota is accounted for when paid.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2022 (cont)

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by section 10 of the Charities Act 2011. No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Equipment used within the church premises is written off as expenditure when purchased.

Property held by the PCC is accounted for at historic cost.

Current assets

Amounts owing to and collectable by the PCC are shown as debtors.

Short term deposits include cash held on deposit either with the COIF Church of England funds or at the NatWest bank or Hodge Bank, authorised and regulated by FCA and PRA.

Charity and endowment trusts are held at the market value at the balance sheet date as provided by the Fund Managers.

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2022 (cont)

All numbers in £

2. Incoming resources	Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds	2021
2a Incoming resources from donors					
Planned Giving:					
Covenants, gift aid & small donations	53,041	-	1,200	54,241	50,244
Tax recovered/recoverable	14,525	-	525	15,050	13,586
Uncovenanted	4,255	-	-	4,255	5,360
Other collections	3,236	-	3,196	6,432	3,969
Charity collections	-	5,238	-	5,238	1,832
Sundry donations & for special purposes	2,927	-	1,035	3,962	3,663
	77,984	5,238	5,956	89,178	78,654
2b Other voluntary incoming resources					
Legacy	13,470	-	1,000	14,470	2,933
Fund Raising	-	-	1,086	1,086	1,472
	13,470	-	2,086	15,556	4,405
2c Income from ancillary activities					
Magazine and book stall	1,201	-	-	1,201	1,279
Church hall income	83,977	-	-	83,977	45,224
	85,178	-	-	85,178	46,503
2d Other incoming resources					
Fees to PCC	10,116	-	-	10,116	8,287
Churchyard maintenance	(1,000)	1,000	-	-	375
Other income	1,352	-	740	2,092	-
	10,468	1,000	740	12,208	8,662
2e Income from investments					
Deposit interest and income from trusts	3,240	2,058	1,607	6,905	5,111
	3,240	2,058	1,607	6,905	5,111
Total incoming resources	190,340	8,296	10,389	209,025	143,335

PCC of Upminster

Notes to the Financial Statements for the year ended 31 December 2022 (cont)

All numbers in £

3. Resources used	Unrestricted Funds	Restricted Funds	Restoration App Fund	Total Funds	2021
3a Charitable Giving					
Church overseas: missionary societies	-	385	-	385	-
Church overseas: other	-	-	-	-	248
Home charities - other	-	4,853	-	4,853	1,482
Home charities - church	-	-	-	-	87
Education	-	5,000	-	5,000	-
	<u>-</u>	<u>10,238</u>	<u>-</u>	<u>10,238</u>	<u>1,817</u>
3b Activities directly relating to the work of the Church					
Diocesan quota	89,678	-	-	89,678	89,755
Clergy and support staff expenses	688	-	-	688	577
Fees for weddings and funerals	6,264	-	-	6,264	6,369
Church running expenses	19,702	-	-	19,702	14,947
Church maintenance	3,165	-	4,410	7,575	2,673
Professional fees	-	-	11,276	11,276	-
Organ maintenance	-	-	839	839	825
Education	-	292	-	292	327
Upkeep of churchyard	382	939	-	1,321	1,534
Salaries and honoraria	18,578	-	-	18,578	13,959
Church halls costs	32,183	-	-	32,183	26,371
Church halls improvements	6,496	-	-	6,496	27,234
Donations	1,000	-	-	1,000	800
Other	-	-	-	-	30
	<u>178,136</u>	<u>1,231</u>	<u>16,525</u>	<u>195,892</u>	<u>185,401</u>
3c Fund raising and publicity					
Publicity for church and fund raising events	-	-	-	-	-
School prizes	-	30	-	30	30
	<u>-</u>	<u>30</u>	<u>-</u>	<u>30</u>	<u>30</u>
3d Church management and administration					
Stationery, postage, sundries	9,063	-	-	9,063	5,634
Rental property costs	7,112	-	-	7,112	5,053
	<u>16,175</u>	<u>-</u>	<u>-</u>	<u>16,175</u>	<u>10,687</u>
Total resources used	194,311	11,499	16,525	222,335	197,935

PCC of Upminster**Notes to the Financial Statements for the year ended 31 December 2022 (cont)**

All numbers in £

	2022	2021
4. Staff costs		
Salaries and honoraria	22,555	16,909

During the year remuneration was paid to a Director of Music, his Assistant, Halls Secretary and the Administrative Assistant to the Rector. The remuneration paid to the Halls Booking Secretary is included in the Halls Expenditure. No person earned £40,000 or more.

5. Fixed assets for use by the PCC

Tangible fixed assets	Freehold Land and Buildings	Total
6 Gaynes Park Road Upminster at cost	3,197	3,197
	<u>3,197</u>	<u>3,197</u>

Depreciation is not provided on the freehold buildings and no impairment has been recognised.

6. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Restoration Appeal Fund
Fixed assets	3,197	-	-
Current assets	159,581	28,210	207,901
Current liabilities	(12,916)	-	-
Charity/endowment funds	52,286	38,167	-
Fund balance	<u>202,148</u>	<u>66,377</u>	<u>207,901</u>

7. Debtors

	2022	2021
Prepayments	-	1,271
Gift Aid recoverable from HMRC	15,041	13,565
Other debtors	1,380	2,452
	<u>16,421</u>	<u>17,288</u>

Gift Aid receivable is due from HMRC from 1 January 2021 and the cash was received in January 2023.

8. Liabilities : amounts falling due within one year

	2022	2021
Accruals and deferred income	12,916	9,252
	<u>12,916</u>	<u>9,252</u>

Accruals reflect expenses related to 2022 and settled after the balance sheet - the entire balance was settled in January 2023.

9. Property Reserve - not restricted

	2022	2021
The PCC have agreed to set aside funds for major repairs to PCC property		
Opening balance		
Property maintenance expense	72,100	72,100
Closing balance	-	-
	<u>72,100</u>	<u>72,100</u>

10. Charity & Endowment Trusts

The restricted funds include the following charities;

- a) Frith (charity registration 262008) created in 1610 to provide bread for the poor of the parish. The PCC received £39 of income from this Trust in 2022. The balance of this trust at 31 December was £1,311 and was invested in the COIF Charities Investment Fund. The PCC intend to close this trust and distribute the balance (£2,433 including accumulated income at 31 December 2022) to a local charity in line with the objectives of the trust.
- b) Boyce (charity registration 310907) created in 1869 to advance youth membership of the choir. The PCC received £49 of income from this Trust in 2022. The balance of this trust at 31 December was ~~£2,158~~ ^{£1,636} and was invested in the COIF Charities Investment Fund. The PCC intend to close this trust and distribute the balance (£3,036 including accumulated income at 31 December 2022) to a local charity in line with the objectives of the trust.

The restricted funds also include the following endowment trusts;

- c) Miss G.K. Wright (deceased), a perpetual endowment for the upkeep of the churchyard. The PCC received £418 of income from this Trust in 2022. The balance of this trust at 31 December was £7,738 and was invested in the M&G Charifund (£7,215) and the M&G Charibond (£523).
- d) Ms Rona England Bequest, created by a legacy in 1994 for educational purposes. The PCC received £1,552 of income from this Trust in 2022 and incurred expenses of £5,225. The balance of this trust at 31 December was £27,482 and was invested in the M&G Charifund.

The unrestricted funds include the following endowment:

- e) Miss C F Whitehead Trust, created by a legacy in 1961 and available for use at the discretion of the PCC. The PCC received £2,954 of income from this Trust in 2022. The balance of this trust at 31 December was £52,286 and was invested in the M&G Charifund.

Fund Values

	2022	2021
Frith Fund Value at 31/12	1,311	1,484
Boyce Fund Value at 31/12	1,636	1,851
Wright Fund Value at 31/12	7,738	8,226
England Bequest Value at 31/12	27,482	29,103
Restricted Funds	38,167	40,664
Whitehead Trust Value at 31/12	52,286	55,370
Charity & endowment trusts	90,453	96,034
Unrealised gain/(loss) for the year	(5,581)	11,263

PCC of Upminster

Notes to the Financial Statements for the year ended 31st December 2022 (cont)

11. St. Laurence Church Restoration Appeal Fund

The St Laurence Church Restoration Appeal includes funds for the repairs and maintenance of the church fabric, repairs and maintenance of the organ, tower and bells, and a historic bequest for repairs and maintenance of the church and the organ.

A Church Building Improvement Project is ongoing and funds related to this and related expenses are included within the Repairs & Maintenance Fund.

All numbers in £

Income and Expenditure	2022	2021
Repairs & Maintenance fund		
Fund Raising	1,086	1,472
Donations and other income	9,273	5,115
Expenditure	(15,686)	(10)
	<u>(5,327)</u>	<u>6,577</u>
Organ fund		
Income	-	37
Expenditure	-	-
	<u>-</u>	<u>37</u>
Bequest for Organ fund		
Income	30	37
Expenditure	(839)	(825)
	<u>(809)</u>	<u>(788)</u>

There was no income or expenditure in the other Restoration Appeal funds.

Balances by fund	31 December	
	2022	2021
Repairs & Maintenance fund	62,454	67,781
Organ Fund	-	-
Bells & Tower fund	199	199
Bequest for Church Fabric	133,375	133,375
Bequest for Organ	11,873	12,682
	<u>207,901</u>	<u>214,037</u>

Repairs & Maintenance Fund includes £35,631 raised for the Building Improvement Project. Funds raised in 2022 were £6,174 and costs incurred were £3,600 arising from consulting architects' fees.

12. Financial Commitments.

There are no financial commitments for the coming year at 31 December 2022.

13. Events after the Balance Sheet date

Repairs related to the Quinquennial Inspection commenced in March 2023. The expenses relating to this will be recognised in 2023.

**PCC of Upminster
Independent Examiners Report to the PCC**

I report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 6 to 14.

Respective responsibilities of the PCC and the Examiner

The charity's trustees 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.

It is my responsibility to

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

Basis of Independent Examiners Statement.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

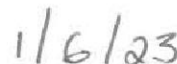
Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; or to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



20
Akosua Boachie, FCCA
Boundary Road
Upminster
Essex



Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF UPMINSTER

England & Wales - Charity number 1132839

Accounts

SAINT LAURENCE

The Parish Church of Upminster
Registered Charity No. 1132839

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

for the year ended 31st December 2021

Incumbent:

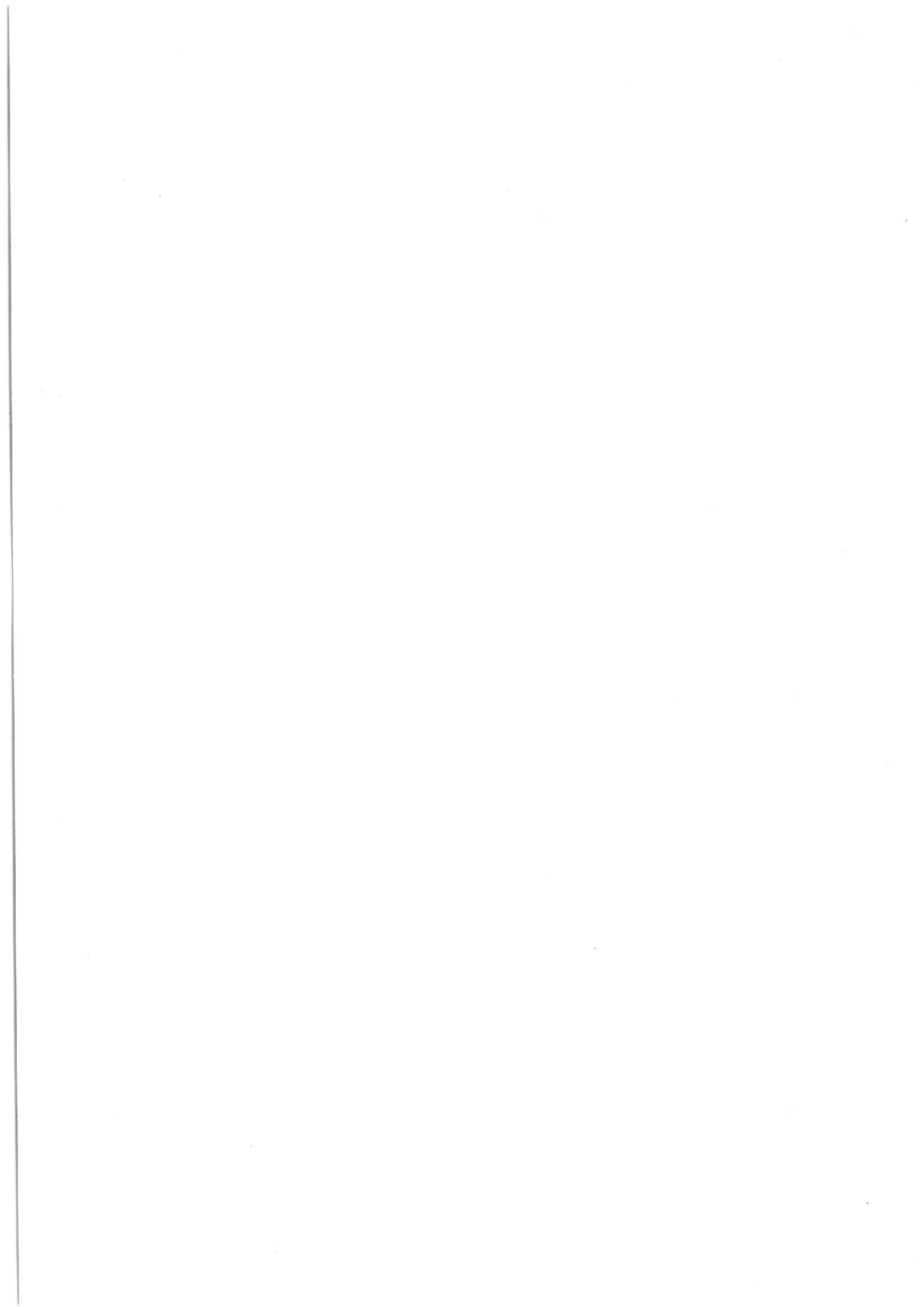
Revd. Susannah M. Brasier
The Rectory
4, Gridiron Place
Upminster
Essex
RM14 2BE

Bank:

National Westminster Bank
120-122 High Street
Hornchurch
Essex

Independent Examiner:

Akosua Boachie, FCCA



ANNUAL REPORT 2021

The Parochial Church Council (PCC) of Upminster has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the fabric of the parish church and other owned property. It met six times during the year.

PCC Membership

Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year 2021 the following served as members of the PCC:

Incumbent: The Revd Susannah Brasier

Associate Priest: Fr Roy Murray

Deanery Synod Reps: Penny & Clive Edwards

Churchwarden: Jean Keen

Elected members

Pauline Drewett (from May 2021)

Christine Foot

Melvyn Gallagher

Cheryl Goddard

Doreen Hagan (from May 2021)

Cheryl Hale

Colin Jarvis

Margaret Jarvis (to May 2021)

Andrew Lillington (to November 2021)

Nigel Lockwood

Michael Masterson

Chris Mowat (Vice-Chair)

Christine Nolan (from May–October 2021)

Debbie Stewart (to May 2021)

Deborah Masterson (Co-opted)

In Attendance

Tony Bloomfield (Treasurer)

Beryl Speed (Hon. Secretary)

Additional Officers

James Helby (Assistant Treasurer)

Tony Edge (Halls Manager)

Management & Task Groups

The PCC operates through the Standing Committee, Central Management & Finance Group (CM&FG), which incorporates the Buildings Management Group (BMG) and the Halls

Management Group (HMG). There are also Project Task Groups, set up according to need.

Standing Committee

The only committee required by law consisting of the Rector, Churchwardens, PCC Secretary, Treasurer and Vice-Chair. It has the power to transact the business of the PCC between meetings subject to directions given by Council. It may approve routine expenditure up to a limit of £500 – greater only in the case of very urgent work.

Central Management & Finance Group (CM&FG)

The CM&FG consists of the Standing Committee, Project Leaders of the Project Task Groups and other members of the PCC whom the PCC wishes to attend. It oversees the routine tasks undertaken by each group and ensures that all extraordinary matters, or matters requiring PCC approval, are brought to the attention of the PCC. The CM&FG liaises with the Standing Committee regarding business requiring the attention of the PCC – namely, all matters which are part of the PCC's legal responsibilities under state and Canon Law, matters which are extraordinary or involve substantial change, and matters involving expenditure above £500. The CM&FG may make recommendations to the PCC but these are not binding on the PCC.

PCC Task Groups

Project Task Groups are set up for specific projects as and when the Incumbent and/or the PCC believe there is a need. The PCC may delegate matters to CM&FG and/or Task Groups where legally allowed to do so and when deemed appropriate by the members of the PCC.

Members may be co-opted by PCC or CM&FG. Current Task Groups include:

Buildings Management Group (BMG) – to oversee the church, churchyard, Parish Office/Guild Hut and 6 Gaynes Park Road

Halls Management Group (HMG) – to oversee the Church Halls

Website/Electronic Communications/IT – to oversee website, office equipment, software, wi-fi and all associated matters

Adventurers' Leaders - to oversee provision for children and young people

Personnel - to consider the church's responsibilities as an employer

Church Building Improvements Fundraising - To fund raise for the proposed extension to the church building

Electoral Roll: At 31st December 2021, there were 143 people on the electoral roll. Our estimated 'worshipping community' - those who attend worship at least once a month or so - was estimated as being 46 people aged under 18 and 117 people aged over 18.

Review of the Year

2021 was another year dominated by the impact of the Covid pandemic. We did not hold in-person worship until Easter due to the high rates of infection, and since then have sought to do what has been possible during each phase of the situation.

The worship of St Laurence remains central to its mission and ministry. We remain grateful for the ministry of Fr Roy Murray, our Associate Priest and Deborah Masterson, our Pastoral Assistant.

During 2021, services were held in various ways as the pandemic circumstances changed - publicly in church with assorted restrictions or not, and privately in church - filmed (with thanks to Nigel Lockwood) and uploaded to YouTube or distributed on CD/DVD (with thanks to Christine Croucher). Other services took place on Zoom - including Evensong and Compline, Morning Prayer on a Saturday morning, Prayer During the Day on Tuesday, some seasonal services and regular Children's Services.

For some of 2021 we could not have the church building open for its usual hours, but when possible it was open for private prayer and many thanks go to those who stewarded during these hours. It was a joy to be able to open the church daily once again from September.

Prayer at home continued using materials produced at the start of the pandemic, and through ongoing use of the *Time for God* Daily Office and the accompanying prayer letter, produced by Nick Butler.

We held fewer weddings, baptisms or funerals in church due to the restrictions, but they happened where possible. For much of the year Parade Services were not able to go ahead but it was wonderful to be able to hold an adapted Christingle service in December. We held partial Easter services, and our Christmas services had to be adapted to some degree, but it was a joy to be able to celebrate both festivals in a fuller way than had been possible in 2020.

We resumed *Footsteps*, a monthly service for toddlers, and Adventurers' (Sunday School) in September. The children also continued to collaborate on special occasions to produce posters for the trees in the churchyard.

We continue to take the welfare of children and vulnerable adults seriously. Thanks go to Katie Bowman who continued to provide invaluable service as Parish Safeguarding Representative during 2021.

Pastoral care also remains key to the life and purpose of the church. Unfortunately, we were largely unable to offer Home Communion and home visits due to restrictions and the need to avoid putting people at risk, but pastoral support via telephone and email was offered - not only by the ministry team, but by various members of the congregation to one another. Zoom worship continued to offer a new means of engagement for one or two housebound members of our congregation.

Our Lent group met on Zoom and enjoyed some very interesting discussions.

The PCC met at various points during the year, largely on Zoom. Jean Keen continued to provide invaluable service as Churchwarden through another unusual year. It is still hoped that a second Churchwarden will emerge in the near future. Margaret and Colin Jarvis have provided important help and back-up for both Christine and Jean as 'Assistant Churchwardens' - a role in which Colin continued after the APCM - and Chris

Mowat continued to offer valuable support as Vice-Chair of the PCC.

We continue to be very grateful to Tony Bloomfield, assisted by James Helby, for his considerable and conscientious work as PCC Treasurer. The accounts show a total income of £143,235 and expenditure of £197,935 (restricted and unrestricted funds plus the Restoration Appeal Fund) giving a deficit of £54,600. The expenditure includes £27,234 spent on improving our Church halls, with investments in security, lighting, windows and bathrooms, with legacies received in prior years enabling us to make these improvements. Halls income improved as restrictions eased through 2021, but at £45,224 remains well short of what would expect in a normal year. Planned giving continues to drift downwards and as a community we will need to consider what we can do to improve this, noting our planned giving is some £20,000 per annum less than the Diocesan Quota. Restricted funds showed a small surplus of £97. The Restoration Appeal fund showed a surplus of £5,789 as we continued fund raising for the East End extension, albeit this was curtailed by the Covid-19 restrictions. The value of our investments increased by £11,263 in line with market conditions. Despite the challenges we faced, the PCC continued to meet its Quota obligations in full, paying £89,755 in 2021.

Nigel Lockwood continues to oversee our IT and electronic communications and has been progressing a number of important projects. Nigel also continued as Acting Director of Music through 2021 and enabled many excellent choral contributions to worship despite the various challenges posed by the pandemic. In October we were also able finally to thank Richard Brasier for his service as Director of Music.

The Building Improvements Project continued to be on the agenda, though in ways that took into account the impact of the pandemic. It is hoped to make further progress shortly.

The 'Gardening Squad' continued to work extremely hard to keep the churchyard in order and to provide a pleasant and relaxing space for the community to visit.

The social life of the church was restricted for much of 2021, but we were able to resume coffee on Friday and Sunday from September.

'Charity of the Month' resumed late in the year. We also continued to collect for the Harold Hill Foodbank and to fundraise for The Children's Society – particular thanks must go to Penny Edwards, her family and the Children's Society Committee for their work.

Members of the congregation also provided many and various kinds of support to others in the local community through the year – volunteering at the Foodbank, ordering groceries for others, keeping in touch with the housebound, and so on.

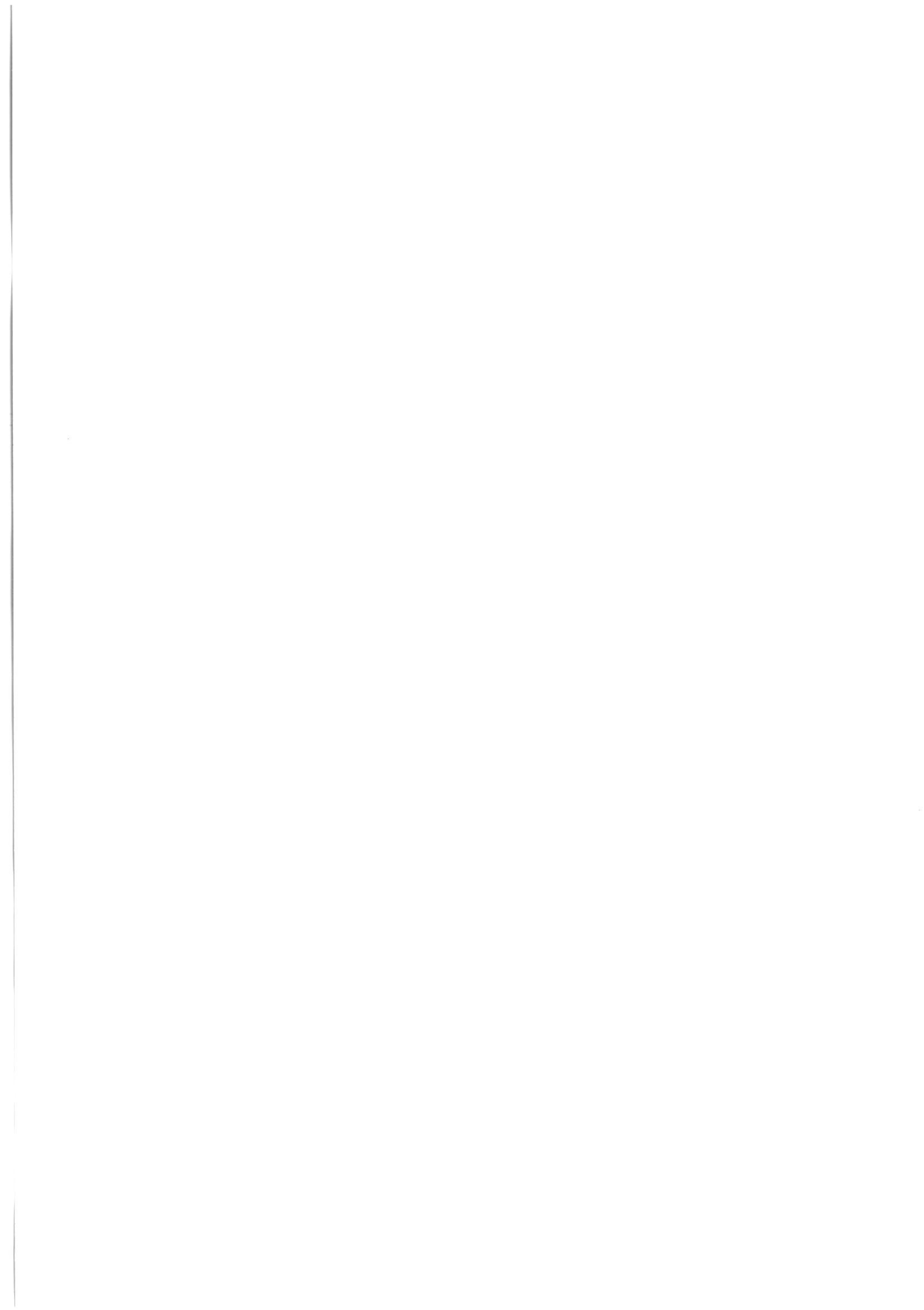
Our relationships with other churches in the Deanery and Churches Together continue to be important and were again been maintained with the help of Zoom.

Joanne Chapman continued as Parish Administrator, Carole Billings as Halls Bookings Secretary, and James Allen as Publicity Officer. We thank them all for their hard work.

Our parish magazine, *Gridiron*, was produced bi-monthly; we thank Arlette Wiggins, Joanne Chapman and our regular contributors for their efforts. *Gridiron* remains an important tool in connecting with the wider parish as well as with the church community.

There is no doubt that this has been another challenging year. I would like to thank everyone who has come together to ensure that worship of God and love of neighbour have remained priorities during this time. The effect of the pandemic upon the Church and the world continues to unfold and we continue to discern the 'new normal', seeking to do so with faith, hope and trust in God.

*The Revd Susannah Brasier, Rector and Chair of
the PCC*



**Parochial Church Council of Upminster
Consolidated Balance Sheet at 31st December 2021**

	Note	2021 £	2021 £	2020 £	2020 £
Fixed Assets					
Tangible fixed assets	5		3,197		3,197
Current Assets					
Charity & endowment trusts	10		96,034		84,771
Debtors and prepayments	7	17,288		10,081	
Short term deposits		348,517		344,795	
Cash at bank and in hand		39,533		99,551	
		405,338		454,427	
Liabilities : Amounts falling due within one year	8	9,252		3,741	
Net Current Assets			396,086		450,686
Less - Liabilities : Amounts falling due after one year			-	-	
<u>NET ASSETS</u>			495,317	538,654	
<u>FUNDS</u>					
Unrestricted - General		137,103		191,055	
Unrestricted - Property reserve	9	72,100		72,100	
			209,203	263,155	
Restricted			72,077	67,251	
Restricted - St Laurence Church Restoration Appeal Fund			214,037	208,248	
			495,317	538,654	

Approved by the Parochial Church Council on

and signed on its behalf by :

S.M. Butler (Chairman)

Joan Keen (Member)

The notes on pages 6 to 12 form part of these accounts

Parochial Church Council of Upminster
Statement of Financial Activities
For the year ended 31st December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Restoration Appeal Fund £	Total Funds 2021 £	2020 £
INCOMING RESOURCES						
Incoming resources from donors	2a	71,701	1,817	5,136	78,654	76,978
Other voluntary incoming resources	2b	2,933	-	1,472	4,405	104,024
Income from ancillary activities	2c	46,503	-	-	46,503	32,585
Other incoming resources	2d	8,287	375	-	8,662	8,341
Income from Investments	2e	3,691	1,404	16	5,111	5,617
TOTAL INCOMING RESOURCES		133,115	3,596	6,624	143,335	227,545
RESOURCES USED						
Grants	3a	-	1,817	-	1,817	964
Activities directly relating to the work of the Church	3b	182,894	1,682	825	185,401	148,646
Fundraising and publicity	3c	30	-	-	30	676
Church management and administration	3d	10,677	-	10	10,687	9,616
TOTAL RESOURCES USED		193,601	3,499	835	197,935	159,902
NET INCOMING (OUTGOING) RESOURCES		(60,486)	97	5,789	(54,600)	67,643
Balances B/F 1st January 2021		263,155	67,251	208,248	538,654	487,876
		202,669	67,348	214,037	484,054	555,519
Other recognised gains:						
Gains/(losses) on charity funds	10	6,534	4,729	-	11,263	(16,865)
Balances C/F 31st December 2021		209,203	72,077	214,037	495,317	538,654
Represented by:-						
General funds		81,733	31,413	-	113,146	173,535
Property reserve	9	72,100	-	-	72,100	72,100
Charity/endowment funds	10	55,370	40,664	-	96,034	84,771
Restoration Appeal Fund	12	-	-	214,037	214,037	208,248
		209,203	72,077	214,037	495,317	538,654

Parochial Church Council of Upminster
Notes to the Financial Statements
For the year ended 31st December 2021

1.Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention.

Scope of Accounts

The Accounts included the PCC General Fund, 5 trust funds and the Restoration Appeal Fund. The General Fund is unrestricted. Of the trust funds, the Whitehead Trust is also used for general purposes. The remaining trust funds are restricted - Frith being an ancient trust to provide bread for the poor of the parish, Boyce for advancing youth membership of the Choir, England for educational purposes and Wright for the maintenance of the churchyard.

The St Laurence Restoration Appeal Fund was created specifically for the repairs and maintenance of the fabric of the church, organ, bells and tower.

There are no other trusts or funds controlled by the PCC that do not form part of these accounts.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. The Restoration Appeal Fund is separately identified. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Incoming Resources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement of the amount due. Income tax recoverable on Gift Aid donations is recognised when the underlying income is received. All other income is accounted for when received.

Resources used

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan quota is accounted for when paid.

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by section 10 of the Charities Act 2011. No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Equipment used within the church premises is written off as expenditure when purchased.

Parochial Church Council of Upminster
Notes to the Financial Statements
For the year ended 31st December 2021

Accounting policies (continued)

Current assets

Amounts owing to and collectable by the PCC are shown as debtors.

Short term deposits include cash held on deposit either with the COIF Church of England funds or at the NatWest bank or other banks authorised and regulated by FCA and PRA.

2. Incoming resources	Unrestricted Funds	Restricted Funds	Restoration Appeal Fund	Total Funds 2021	2020
	£	£	£	£	£
2a Incoming resources from donors					
Planned Giving:					
Covenants, gift aid & small donations	48,544	-	1,700	50,244	51,450
Tax recovered/recoverable	12,771	-	815	13,586	13,227
Uncovenanted	5,360	-		5,360	6,309
Other collections	2,494	-	1,475	3,969	1,749
Charity collections	15	1,817	-	1,832	981
Sundry donations & for special purposes	2,517	-	1,146	3,663	3,262
	<u>71,701</u>	<u>1,817</u>	<u>5,136</u>	<u>78,654</u>	<u>76,978</u>
2b Other voluntary incoming resources					
Legacy	2,933	-	-	2,933	102,660
Fund Raising	-	-	1,472	1,472	1,364
	<u>2,933</u>	<u>-</u>	<u>1,472</u>	<u>4,405</u>	<u>104,024</u>
2c Income from ancillary activities					
Magazine and book stall	1,279	-	-	1,279	577
Church hall income	45,224	-	-	45,224	31,656
Concerts	-	-	-	-	352
	<u>46,503</u>	<u>-</u>	<u>-</u>	<u>46,503</u>	<u>32,585</u>
2d Other incoming resources					
Fees to PCC	8,287	-	-	8,287	7,997
Churchyard maintenance	-	375	-	375	344
	<u>8,287</u>	<u>375</u>	<u>-</u>	<u>8,662</u>	<u>8,341</u>
2e Income from investments					
Deposit interest and income from trusts	3,691	1,404	16	5,111	5,617
	<u>3,691</u>	<u>1,404</u>	<u>16</u>	<u>5,111</u>	<u>5,617</u>
Total incoming resources	133,115	3,596	6,624	143,335	227,545

Parochial Church Council of Upminster
Notes to the Financial Statements
For the year ended 31st December 2021

3. Resources used	Unrestricted Funds £	Restricted Funds £	Restoration Appeal Fund £	Total Funds 2021 £	2020 £
3a Charitable Giving					
Church overseas: missionary societies	-	-	-	-	-
Church overseas: other	-	248	-	248	-
Home charities - other	-	1,482	-	1,482	964
Home charities - church	-	87	-	87	-
	<u>-</u>	<u>1,817</u>	<u>-</u>	<u>1,817</u>	<u>964</u>
3b Activities directly relating to the work of the Church					
Diocesan quota	89,755	-	-	89,755	88,584
Clergy and support staff expenses	577	-	-	577	511
Fees for weddings and funerals	6,369	-	-	6,369	6,136
Church running expenses	14,947	-	-	14,947	14,205
Church maintenance	2,673	-	-	2,673	4,942
Organ maintenance	-	-	825	825	495
Education	-	327	-	327	638
Upkeep of churchyard	179	1,355	-	1,534	1,237
Salaries and honoraria	13,959	-	-	13,959	12,514
Church halls costs	26,371	-	-	26,371	19,264
Church halls improvements	27,234	-	-	27,234	-
Donations	800	-	-	800	120
Other	30	-	-	30	-
	<u>182,894</u>	<u>1,682</u>	<u>825</u>	<u>185,401</u>	<u>148,646</u>
3c Fund raising and publicity					
Publicity for church and fund raising events	-	-	-	-	206
School prizes	30	-	-	30	30
Concert expenses	-	-	-	-	440
	<u>30</u>	<u>-</u>	<u>-</u>	<u>30</u>	<u>676</u>
3d Church management and administration					
Stationery, postage, fees, and sundries etc	5,624	-	10	5,634	5,785
6 Gaynes Park Road	5,053	-	-	5,053	3,831
	<u>10,677</u>	<u>-</u>	<u>10</u>	<u>10,687</u>	<u>9,616</u>
Total resources used	193,601	3,499	835	197,935	159,902

Parochial Church Council of Upminster
Notes to the Financial Statements
For the year ended 31st December 2021

4. Staff costs	2021	2020
	£	£
Salaries and honoraria	17,646	14,890

During the year remuneration was paid to a Director of Music, his Assistant, Halls Secretary and the Administrative Assistant to the Rector. The remuneration paid to the Halls Booking Secretary is included in the Halls Expenditure. No person earned £40,000 or more.

5. Fixed assets for use by the PCC
Tangible fixed assets

	Freehold Land and Buildings	Total
	£	£
6 Gaynes Park Road Upminster at cost	3,197	3,197
	3,197	3,197

Depreciation is not provided on the freehold buildings in view of the immaterial amount involved.

6. Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Restoration Appeal Fund	Total
	£	£	£	£
Fixed assets	3,197	-	-	3,197
Current assets	159,888	31,413	214,037	405,338
Current liabilities	(9,252)	-	-	(9,252)
Charity/endowment funds	55,370	40,664	-	96,034
Fund balance	209,203	72,077	214,037	495,317

7. Debtors

	2021	2020
	£	£
Prepayments	1,271	250
Gift Aid recoverable from HMRC	13,565	7,499
Other debtors	2,452	2,582
	17,288	10,331

Gift Aid receivable is due from HMRC from 1 January 2021 and the cash was received in January 2022.

8. Liabilities : amounts falling due within one year	2021	2020
	£	£
Accruals and deferred income	9,252	3,741
	9,252	3,741

9. Property Reserve

	2021	2020
	£	£
<i>Not restricted</i> PCC have agreed to set aside funds for major repairs to PCC property		
Opening balance	72,100	72,100
Property maintenance expense	-	-
Closing balance	72,100	72,100

Parochial Church Council of Upminster
Notes to the Financial Statements
For the year ended 31st December 2021

10. Fund Details

The restricted funds include income from two ancient charities and two bequests:

(a) Frith Charity. Reg.No.262008 Created in 1610 to provide bread for the poor of the parish.

£38 Income received direct by PCC in 2021

The PCC intend to transfer this trust, along with accumulated interest of £1,084 to an appropriate local charity in line with the objectives of the trust.

(b) Boyce Charity. Reg. No.310907. Created in 1869 to advance youth membership of the choir.

£48 Income received direct by PCC in 2021

The PCC intend to transfer this trust, along with accumulated interest of £1,351 to the St Laurence Choir Association in line with the objectives of the trust.

(c) Miss G.K. Wright deceased. A perpetual endowment for the upkeep of the churchyard .

£375 Income received direct by PCC in 2021

(d) Rona England Bequest. Created by a legacy in 1994 for educational purposes

£1,319 Income received and £246 expenditure in 2021.

The unrestricted funds include one bequest:

Miss C F Whitehead Trust. Created by a legacy in 1961

£2,634 Income received and no expenditure on general church running costs in 2021

Fund Values

	2021	2020
Frith Fund Value at 31/12	1,484	1,300
Boyce Fund Value at 31/12	1,851	1,621
Wright Fund Value at 31/12	8,226	7,345
England Bequest Value at 31/12	29,103	25,669
Restricted Funds	40,664	35,935
Whitehead Trust Value at 31/12	55,370	48,836
Charity & endowment trusts	96,034	84,771
Unrealised gain/(loss) for the year	11,263	(16,865)

11. Financial Commitments

There are no financial commitments for the coming financial year :

Parochial Church Council of Upminster
Notes to the Financial Statements
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12. St Laurence Church Restoration Appeal Fund

The St Laurence Church Restoration Appeal includes funds for the repairs and maintenance of the church fabric, repairs and maintenance of the organ, tower and bells, and a historic bequest for repairs and maintenance of the church and the organ.

The fund is also the recipient of funds raised for the Church Building Improvement project.

Income and Expenditure	2021	2020
Repairs & Maintenance fund		
Fund Raising	1,472	1,364
Donations and other income	5,115	3,556
Expenditure	(10)	(35)
	6,577	4,885
Organ fund		
Income	37	-
Expenditure	-	-
	37	-
Bequest for Organ fund		
Income	37	-
Expenditure	(825)	(495)
	(788)	(495)

There was no income or expenditure in the other Restoration Appeal funds.

Balances by fund	31 December	
	2021	2020
Repairs & Maintenance fund*	67,781	61,204
Organ Fund	-	-
Bells & Tower fund	199	199
Bequest for Church Fabric	133,375	133,375
Bequest for Organ	12,682	13,470
	214,037	208,248

* Repairs & Maintenance Fund includes £33,057 raised for the Building Improvement project.

Independent Examiner's Report to the PCC of Upminster

I report on the accounts of the PCC for the year ended 31 December 2021, which are set out on pages 5 to 12.

Respective responsibilities of the PCC and the Examiner

The charity's trustees 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.

It is my responsibility to

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

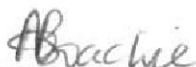
Basis of Independent Examiners Statement.

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; or to prepare accounts, which accord with these accounting records have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Akosua Boachie, FCCA
Boundary Road
Upminster
Essex

Dated : 12 June 2022

