

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY GREAT ILFORD

England & Wales · Charity number 1132877

Details

Other names ST MARY'S ILFORD PCC

Status Registered

Legal form Previously excepted

Registered 2009-11-21

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

Contact

Address 26 South Park Road
Ilford
Essex
IG1 1SS

Phone 02084780546

Activities

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

Activities: REGULAR PUBLIC WORSHIP OPEN TO ALL. TEACHING THE CHRISTIAN FAITH AND PROMOTION OF THE WHOLE MISSION OF THE CHURCH, PASTORAL, EVANGELISTIC, SOCIAL AND ECUMENICAL, WITH SENSITIVE RESPECT FOR OTHER FAITHS. HOSTING COMMUNITY GROUPS, ASSISTING FAMILY HISTORY ENQUIRIES. SUPPORT OF REFUGEES AND ASYLUM SEEKERS.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£118,369	£139,251	-	-
2023-12-31	£91,103	£102,383	-	-
2022-12-31	£79,008	£93,374	-	-
2021-12-31	£67,788	£111,857	-	-
2020-12-31	£62,113	£159,293	-	-

Trustees

Name	Role	Appointed
THE REVD CANON GARETH JONES	Chair	2010-05-11
ALAN JOHN HARDY		2016-04-17
DAVID JAMES HARDWICK		2016-04-17
EMMA CATHERINE JEFFERY		
FAY BERYL DORET CHINWEZE		
HILARY MARGARET HARDWICK		
Keith Jeffrey		2022-05-29
MARGARET QUINNEY		
Marcel Firth		2020-04-22
Nicola Tann		2024-05-26
Richard Wright		2024-05-26

Accounts

St Mary's Ilford PCC – 1132877
Financial Statements for the year ending 31 December 2024

ST MARY'S ILFORD PCC Registered Charity No. 1132877

Report & Accounts 2024

REPORT OF THE PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2024

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility, with the Incumbent, of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church and community hall at 426 High Road, Ilford.

PUBLIC BENEFIT

The church and premises are at the heart of the community and serve as a focal point and a beacon of hope, stability and cohesion in an ever-changing community. Public services are held throughout the week and are open to all regardless of faith affiliation, and the church building is available to interfaith and secular groups. The Community Hall is used throughout the week by community groups and on a casual basis for other community activities. Church and hall are likewise available for appropriate functions such as concerts and recitals.

The church tower houses a ring of 8 bells. With the help of the St Margaret's Barking ringers, who ring in several towers in this part of Essex/east London, the bells are rung before Sunday Mass about twice per month in addition to Holy Days and other ad hoc celebrations.

As the Church of England is the *Church by law established*, we are uniquely available for civic services and special services for local groups. The church building houses some items of religious art which are of particular note and features in the Barking Episcopal Area Art Trail.

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ANNUAL REVIEW

St Mary's is parish centered around the regular celebration of the Eucharist and offices. It is from this expression of faithfulness to Christ's command to *do this in remembrance of me* and from our understanding of our vocation to be part of God's continuing mission in earth, that other activities stem. Mass is usually offered on 5 days of the week, at which the needs of the parish, wider community and world are brought before God.

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We continue to respond to and meet general pastoral need when it arises, both from within the established congregation and wider afield and we support the work of the various local agencies attending to the growing and ever-present problem of street homelessness, violence, poverty and substance misuse.

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FINANCIAL REVIEW

St Mary's donation and legacies income for 2024 has decreased on the previous years with non-regular Parish Giving lower than previous years.

The Overall income has increased this is predominantly due to increased revenues from hall hire and the rent from Telecoms including electricity payments (see below).

**The income now includes Electricity payments which is has not in previous years as historically these were offset at source. Due to the payments being received in arrears after St Mary's have paid the initial bills this needed to be separated resulting in higher income for telecoms but also an increase in electricity costs.*

Our day-to-day expenditure has increased on previous years. Due to the Increasing Parish Share, increase in cost of living and utilities and due to the extensive rise in repairs costs including the large plaster repair of the North Wall.

In line with previous years overall cost comparisons show that the expenditure for St Mary's exceeds income. For the year 2024 our overall costs were £20,882.00 more than the income generated.

At year end St Mary's unrestricted General funds were £18,183.25,

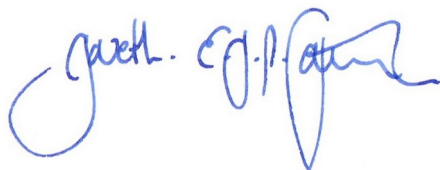
Unrestricted designated funds were £74,474.99. Designated funds are amounts that have been put aside at the discretion of the trustees out of general funds for specific future purposes or projects.

Restricted (reserve) funds were £35,774.50 Reserve funds are amounts held for specific purposes as set out by the legacies they represent or specific-purpose fundraising.

Approved by the Parochial Church Council on 11 June 2025

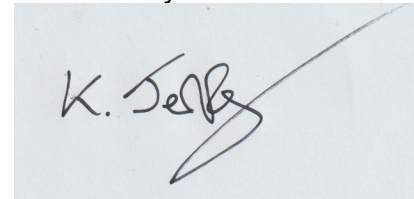
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

t Mary's Ilford PCC
Statement of Financial Activities

Category	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Prior Year Total Funds
Income and Endowments From:					
Donations and Legacies	37,312.43	647.25	-	37,959.68	44,136.25
Income from Charitable Activities	3,702.13	-	-	3,702.13	2,955.16
Other Trading Activities	31,877.81	-	-	31,877.81	15,587.94
Investments	44,829.48	-	-	44,829.48	28,424.40
Total Income	117,721.85	647.25	-	118,369.10	91,103.75
Expenditure On:					
Raising Funds	9,155.58	-	-	9,155.58	819.33
Expenditure on Charitable Activities	129,145.52	950.00	-	130,095.52	101,564.37
Total Expenditure	138,301.10	950.00	-	139,251.10	102,383.70
Net Income / (Expenditure)	(20,579.25)	(302.75)	-	(20,882.00)	(11,279.95)
Transfers:					
Gross Transfers Between Funds - In	26,999.97	3,892.41	-	30,892.38	22,482.56
Gross Transfers Between Funds - Out	(17,318.44)	(13,573.94)	-	(30,892.38)	(22,482.56)
Other Recognized Gains / Losses					
Gains/Losses on Investment Assets	-	-	(645.30)	(645.30)	503.94
Gains on Revaluation, Fixed Assets	-	-	-	-	-
Net Movement in Funds	(10,897.72)	(9,984.28)	(645.30)	(21,527.30)	(10,776.01)
Reconciliation of Funds					
Total Funds Brought Forward	103,555.96	45,758.78	201,255.64	350,570.38	361,346.39
Total Funds Carried Forward	92,658.24	35,774.50	200,610.34	329,043.08	350,570.38

Analysis of Income and Expenditure
Selected Period: 01 January 2024 to 31 December 2024

Category	General	Designated	Restricted	Endowment	This Year	Last Year
Income and endowments from:						
0103 - Pg bank unallocated	6,767.94	-	647.25	-	7,415.19	6,609.00
0116 - Gift Aid - periodic	2,792.35	-	-	-	2,792.35	3,691.05
0120 - Card donation unallocated	5,493.04	-	-	-	5,493.04	6,284.06
0126 - ParishGS GA	9,731.79	-	-	-	9,731.79	9,771.04
0301 - Collections	10,843.00	-	-	-	10,843.00	9,340.00
0550 - Donations & appeals - recurrent	(428.75)	-	-	-	(428.75)	-
0551 - Candlemas gifts	-	-	-	-	-	697.44
0560 - Donations & appeals - one-off	160.00	-	-	-	160.00	926.83
0601 - Tax recoverable on Gift Aid	1,878.06	-	-	-	1,878.06	2,760.81
0701 - Legacies	-	-	-	-	-	2,811.02
0802 - Non-recurring one-off grants	-	-	-	-	-	1,245.00
0901 - Other funds generated	75.00	-	-	-	75.00	-
Donations and legacies Totals	37,312.43	-	647.25	-	37,959.68	44,136.25
Income from charitable activities						
1101 - Fees for weddings and funerals	812.13	-	-	-	812.13	682.00
1205 - Refreshments	-	-	-	-	-	15.00
1280 - Pilgrimages & outings	2,890.00	-	-	-	2,890.00	2,258.16
Income from charitable activities Totals	3,702.13	-	-	-	3,702.13	2,955.16
Other trading activities						
0910 - Fundraising	2,041.36	-	-	-	2,041.36	-
1240 - Hall lettings - fundraising	29,836.45	-	-	-	29,836.45	15,587.94
Other trading activities Totals	31,877.81	-	-	-	31,877.81	15,587.94
Investments						
1001 - Dividends - investments	10,805.20	-	-	-	10,805.20	9,702.02
1020 - Bank interest	6,705.17	-	-	-	6,705.17	4,740.08
1030 - Rent from telecomms	27,319.11	-	-	-	27,319.11	13,982.30
Investments Totals	44,829.48	-	-	-	44,829.48	28,424.40
Income and endowments Grand totals	117,721.85	-	647.25	-	118,369.10	91,103.75
Expenditure on:						
Raising funds						
1730 - Fundraising costs	7,852.84	-	-	-	7,852.84	-
1738 - Catering expenses	1,302.74	-	-	-	1,302.74	819.33
Raising funds Totals	9,155.58	-	-	-	9,155.58	819.33

Category: Expenditure on charitable activities	General	Designated	Restricted	Endowment	This Year	Last Year
1735 - Pilgrimage & outing costs	4,671.00	-	-	-	4,671.00	806.50
1830 - Giving - relief and development agencies	392.50	-	-	-	392.50	652.20
1880 - Subscriptions	1,788.83	-	-	-	1,788.83	2,056.79
1910 - Diocesan parish share	51,087.07	-	-	-	51,087.07	50,000.00
2001 - Assistant staff costs	132.30	-	-	-	132.30	321.10
2005 - Presentations from PCC funds	100.00	-	-	-	100.00	650.00

Category: Expenditure on charitable activities	General	Designated	Restricted	Endowment	This Year	Last Year
2010 - Organist's honorarium	4,294.76	-	-	-	4,294.76	3,900.25
2020 - Cleaner (Hall)	2,194.50	-	-	-	2,194.50	1,970.00
2050 - Salary of parish administrator	12,211.32	-	-	-	12,211.32	8,684.35
2101 - Working expenses of incumbent	2,000.19	-	-	-	2,000.19	2,084.56
2130 - Vicarage maintenance/security	2,020.47	-	-	-	2,020.47	3,030.33
2150 - Vicar's telephone	32.35	-	-	-	32.35	371.72
2155 - Church office utilities	2,273.77	-	-	-	2,273.77	2,041.37
2160 - Vicar's discretionary fund	-	-	750.00	-	750.00	1,120.50
2301 - Church running - insurance	3,446.57	-	-	-	3,446.57	3,020.06
2201 - Parish training and mission	0				0	266.50
2601 - Governance costs examination/audit	0				0	375.00
2305 - Church security	1,324.44	-	-	-	1,324.44	54.97
2320 - Organ / piano tuning	679.60	-	-	-	679.60	905.60
2330 - Church maintenance	11,035.99	-	-	-	11,035.99	5,607.02
2331 - Cleaning	1,725.60	-	-	-	1,725.60	-
2332 - Cleaning & janitorial supplies	621.59	-	-	-	621.59	-
2341 - Sacristy consumables & maintenance	1,513.92	-	-	-	1,513.92	1,671.80
2342 - Sacristy acquisitions	1,754.33	-	-	-	1,754.33	281.45
2343 - Service books	485.56	-	-	-	485.56	-
2345 - Music	447.00	-	-	-	447.00	217.00
2349 - Flower costs	129.44	-	-	-	129.44	-
2360 - Church office	101.45	-	-	-	101.45	1,071.95
2370 - Visiting speakers / locums	1,986.00	-	-	-	1,986.00	491.40
2401 - Church running - electric	17,957.69	-	-	-	17,957.69	5,695.46
2410 - Church running - gas	1,117.13	-	-	-	1,117.13	1,265.73
2420 - Church running - water	171.89	-	-	-	171.89	147.07
2470 - Refugee Welcome support	-	-	200.00	-	200.00	750.00
2502 - Printing & stationery	575.24	-	-	-	575.24	1,552.69
2540 - Hall running - gas	75.75	-	-	-	75.75	75.00
2560 - Hall running - maintenance	704.22	-	-	-	704.22	426.00
2830 - Hall + interior and exterior decorating	93.05	-	-	-	93.05	-
Expenditure on charitable activities Totals	129,145.52	-	950.00	-	130,095.52	101,564.37
Expenditure Grand totals	138,301.10		950.00		139,251.10	102,383.70

St Mary's Ilford PCC
Statement of Assets and Liabilities (by code) As at: 31 December 2024

Class and nominal code	General (Unrestricted)	Designate d	Restrict ed	Endowmen t	Total	Last year
Fixed Asset - Investments						
6430: Charibond	-	-	-	92,733.33	92,733.33	96,119.52
6440: Charifund	-	-	-	107,877.01	107,877.01	105,136.12
Total	-	-	-	200,610.34	200,610.34	201,255.64
Current Asset - Cash At Bank And In Hand						
6502: Co-op account	17,009.86	-	-	-	17,009.86	17,341.91
6510: CCLA(CBF) deposit account	6,618.87	74,474.99	35,774.50	-	116,868.36	130,687.67
Total	23,628.73	74,474.99	35,774.50	-	133,878.22	148,029.58
Current Asset - Debtors						
Z05: Accounts Receivable	2,041.36	-	-	-	2,041.36	3,181.70
Total	2,041.36	-	-	-	2,041.36	3,181.70
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	7,486.84	-	-	-	7,486.84	1,896.54
Total	7,486.84	-	-	-	7,486.84	1,896.54
Net total assets	18,183.25	74,474.99	35,774.50	200,610.34	329,043.08	350,570.38

Approved by the Parochial Church Council on 11 June 2025

Signed for the PCC:

Fr Gareth Jones

Chair

Keith Jeffery

Treasurer

Staff Costs

Fees are paid to our Self-employed cleaner, Parish Administrator and our Director of Music. No Trustee is paid for their services as a trustee. Expenses are reimbursed to Incumbent, Assistant Priest and for any pre-agreed specific expenses incurred by trustee and volunteers.

Investments

M & G Charibond and Charifund represent investments made from the proceeds received from the sale of the Assistant Clergy house at 2 Elizabeth Avenue and are held for the long-term benefit of the church and the General Fund. The investments are administered for the PCC by the Chelmsford Diocesan Board of Finance. The Charibond has the higher rate of return, but the Charifund has the potential for capital growth (or decline).

<i>Investment Account</i>	<i>Year End 31/12/24</i>	<i>Year End 31/12/23</i>
M&G Charifund	107,877.01	105,136.12
M&G Charibond	92,733.33	96,119.52
Totals	200,610.34	201,255.64

Income from Investment accounts

	Charifund	Charibond	Totals
Income 2024	6,593.95	4,211.25	10,805.20
Income 2023	6,264.26	3,437.76	9,702.02

Debtors

2024 gift aid	147.68
2024 gift aid	740.42
Electricity for December Mast	1,154.26
	2,042.36

Creditors

Creditors	
Christmas Gifts	100.00
Christmas Gifts	595.00
December Organist	720.00
December Parish Share	4,313.84
Plumbing done in December	348.00
Decorations done in December	1,410.00
	7,486.84

St Mary's Ilford PCC Fund Movement Summary Selected Period: 01 January 2024 to 31 December 2024

Fund	Fund Balances Brought Forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund Balances Carried Forward
Unrestricted							
General - General fund	15,086.47	117,721.85	138,301.10	23,676.03	-	-	18,183.25
Sub-totals	15,086.47	117,721.85	138,301.10	23,676.03	-	-	18,183.25
Designated							
Bonner - Bonner fund	7,683.06	-	-	(3,720.04)	-	-	3,963.02
Gorman - Gorman memorial	877.54	-	-	-	-	-	877.54
Halsey - Halsey Fund	500.00	-	-	-	-	-	500.00
Horne - Horne fund	351.51	-	-	-	-	-	351.51
Martin - Martin fund	44,305.86	-	-	(9,508.86)	-	-	34,797.00
Row - Row fund	31,888.62	-	-	(765.60)	-	-	31,123.02
Wagg - Wagg memorial	2,741.75	-	-	-	-	-	2,741.75
Williams - Williams gift	121.15	-	-	-	-	-	121.15
Sub-totals	88,469.49	-	-	(13,994.50)	-	-	74,474.99
Restricted							
Barnes - Barnes fund	40,483.45	647.25	-	(8,931.53)	-	-	32,199.17
Bells - Bells fund	173.00	-	-	-	-	-	173.00
Bonner - Bonner fund	19.43	-	-	-	-	-	19.43
Choir - Choir fund	808.21	-	-	-	-	-	808.21
Emergency - Emergency	270.06	-	-	-	-	-	270.06
Flower - Flower fund	208.04	-	-	-	-	-	208.04
RWD - Refugee fund	2,290.34	-	950.00	(750.00)	-	-	590.34
Trust - Trust fund	975.00	-	-	-	-	-	975.00
Yellow - Charity	531.25	-	-	-	-	-	531.25
Sub-totals	45,758.78	647.25	950.00	(9,681.53)	-	-	35,774.50
Endowment							
Invest - Investment fund	201,255.64	-	-	-	(645.30)	-	200,610.34
Sub-totals	201,255.64	-	-	-	(645.30)	-	200,610.34

Fund	Fund Balances Brought Forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund Balances Carried Forward
Totals	350,570.38	118,369.10	139,251.10	-	(645.30)	-	329,043.08

Auxiliary funds

The Bell Fund is held on behalf of St Mary's bellringers; income comes mostly from donations by visiting ringers and pays for the replacement of worn ropes and broken stays.

The Choir Fund buys music and robes etc for the choir.

Flowers are arranged by a team led by Margaret Quinney, who administers donations and costs through a Flower Float; the Flower Fund embraces both the flower float and other funds held in the bank account.

The Trust Fund holds deposits made by hirers of the hall against lost keys and accidental damage.

Support funds.

Members who support the church through planned giving (through blue envelopes or otherwise) often add an additional sum to be distributed to other charities at the discretion of the PCC (yellow envelopes). This is known as the Charity Distribution Fund.

The Emergency Fund is a channel for external emergencies.

The Refugee Welcome Dagenham fund was set up in 2018 to support a sponsored family from Syria who were housed in a church property in Dagenham. The fund is now used more widely to support refugees settled locally.

Memorial funds

The Barnes Memorial has continued to support our Parish Administrator £8,931.53.

The Row Fund £765.60 contributed toward high-cost repairs.

The Martin memorial fund contributed £9,508.86 respectively to maintain cash flow on day to day operations and toward high-cost repairs including Plaster of the North Wall.

The Bonner Fund contributed £3,720.04 toward Parish Share contributions.

The Refugee Fund contributed £1,700 toward disbursements, Direct costs and Vicars Discretionary Fund.

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In line with previous years overall cost comparisons show that the expenditure for St Mary's exceeds income. For the year 2024 our overall costs were £20,882.00 more than the income generated.

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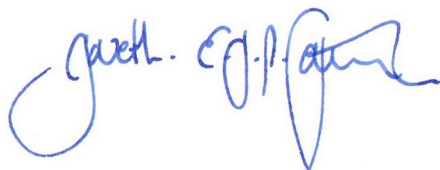
Unrestricted designated funds were £74,474.99. Designated funds are amounts that have been put aside at the discretion of the trustees out of general funds for specific future purposes or projects.

Restricted (reserve) funds were £35,774.50 Reserve funds are amounts held for specific purposes as set out by the legacies they represent or specific-purpose fundraising.

Approved by the Parochial Church Council on 11 June 2025

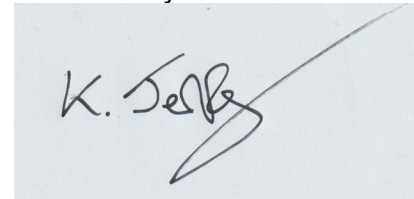
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

t Mary's Ilford PCC
Statement of Financial Activities

Category	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Prior Year Total Funds
Income and Endowments From:					
Donations and Legacies	37,312.43	647.25	-	37,959.68	44,136.25
Income from Charitable Activities	3,702.13	-	-	3,702.13	2,955.16
Other Trading Activities	31,877.81	-	-	31,877.81	15,587.94
Investments	44,829.48	-	-	44,829.48	28,424.40
Total Income	117,721.85	647.25	-	118,369.10	91,103.75
Expenditure On:					
Raising Funds	9,155.58	-	-	9,155.58	819.33
Expenditure on Charitable Activities	129,145.52	950.00	-	130,095.52	101,564.37
Total Expenditure	138,301.10	950.00	-	139,251.10	102,383.70
Net Income / (Expenditure)	(20,579.25)	(302.75)	-	(20,882.00)	(11,279.95)
Transfers:					
Gross Transfers Between Funds - In	26,999.97	3,892.41	-	30,892.38	22,482.56
Gross Transfers Between Funds - Out	(17,318.44)	(13,573.94)	-	(30,892.38)	(22,482.56)
Other Recognized Gains / Losses					
Gains/Losses on Investment Assets	-	-	(645.30)	(645.30)	503.94
Gains on Revaluation, Fixed Assets	-	-	-	-	-
Net Movement in Funds	(10,897.72)	(9,984.28)	(645.30)	(21,527.30)	(10,776.01)
Reconciliation of Funds					
Total Funds Brought Forward	103,555.96	45,758.78	201,255.64	350,570.38	361,346.39
Total Funds Carried Forward	92,658.24	35,774.50	200,610.34	329,043.08	350,570.38

Analysis of Income and Expenditure
Selected Period: 01 January 2024 to 31 December 2024

Category	General	Designated	Restricted	Endowment	This Year	Last Year
Income and endowments from:						
0103 - Pg bank unallocated	6,767.94	-	647.25	-	7,415.19	6,609.00
0116 - Gift Aid - periodic	2,792.35	-	-	-	2,792.35	3,691.05
0120 - Card donation unallocated	5,493.04	-	-	-	5,493.04	6,284.06
0126 - ParishGS GA	9,731.79	-	-	-	9,731.79	9,771.04
0301 - Collections	10,843.00	-	-	-	10,843.00	9,340.00
0550 - Donations & appeals - recurrent	(428.75)	-	-	-	(428.75)	-
0551 - Candlemas gifts	-	-	-	-	-	697.44
0560 - Donations & appeals - one-off	160.00	-	-	-	160.00	926.83
0601 - Tax recoverable on Gift Aid	1,878.06	-	-	-	1,878.06	2,760.81
0701 - Legacies	-	-	-	-	-	2,811.02
0802 - Non-recurring one-off grants	-	-	-	-	-	1,245.00
0901 - Other funds generated	75.00	-	-	-	75.00	-
Donations and legacies Totals	37,312.43	-	647.25	-	37,959.68	44,136.25
Income from charitable activities						
1101 - Fees for weddings and funerals	812.13	-	-	-	812.13	682.00
1205 - Refreshments	-	-	-	-	-	15.00
1280 - Pilgrimages & outings	2,890.00	-	-	-	2,890.00	2,258.16
Income from charitable activities Totals	3,702.13	-	-	-	3,702.13	2,955.16
Other trading activities						
0910 - Fundraising	2,041.36	-	-	-	2,041.36	-
1240 - Hall lettings - fundraising	29,836.45	-	-	-	29,836.45	15,587.94
Other trading activities Totals	31,877.81	-	-	-	31,877.81	15,587.94
Investments						
1001 - Dividends - investments	10,805.20	-	-	-	10,805.20	9,702.02
1020 - Bank interest	6,705.17	-	-	-	6,705.17	4,740.08
1030 - Rent from telecomms	27,319.11	-	-	-	27,319.11	13,982.30
Investments Totals	44,829.48	-	-	-	44,829.48	28,424.40
Income and endowments Grand totals	117,721.85	-	647.25	-	118,369.10	91,103.75
Expenditure on:						
Raising funds						
1730 - Fundraising costs	7,852.84	-	-	-	7,852.84	-
1738 - Catering expenses	1,302.74	-	-	-	1,302.74	819.33
Raising funds Totals	9,155.58	-	-	-	9,155.58	819.33

Category: Expenditure on charitable activities	General	Designated	Restricted	Endowment	This Year	Last Year
1735 - Pilgrimage & outing costs	4,671.00	-	-	-	4,671.00	806.50
1830 - Giving - relief and development agencies	392.50	-	-	-	392.50	652.20
1880 - Subscriptions	1,788.83	-	-	-	1,788.83	2,056.79
1910 - Diocesan parish share	51,087.07	-	-	-	51,087.07	50,000.00
2001 - Assistant staff costs	132.30	-	-	-	132.30	321.10
2005 - Presentations from PCC funds	100.00	-	-	-	100.00	650.00

Category: Expenditure on charitable activities	General	Designated	Restricted	Endowment	This Year	Last Year
2010 - Organist's honorarium	4,294.76	-	-	-	4,294.76	3,900.25
2020 - Cleaner (Hall)	2,194.50	-	-	-	2,194.50	1,970.00
2050 - Salary of parish administrator	12,211.32	-	-	-	12,211.32	8,684.35
2101 - Working expenses of incumbent	2,000.19	-	-	-	2,000.19	2,084.56
2130 - Vicarage maintenance/security	2,020.47	-	-	-	2,020.47	3,030.33
2150 - Vicar's telephone	32.35	-	-	-	32.35	371.72
2155 - Church office utilities	2,273.77	-	-	-	2,273.77	2,041.37
2160 - Vicar's discretionary fund	-	-	750.00	-	750.00	1,120.50
2301 - Church running - insurance	3,446.57	-	-	-	3,446.57	3,020.06
2201 - Parish training and mission	0				0	266.50
2601 - Governance costs examination/audit	0				0	375.00
2305 - Church security	1,324.44	-	-	-	1,324.44	54.97
2320 - Organ / piano tuning	679.60	-	-	-	679.60	905.60
2330 - Church maintenance	11,035.99	-	-	-	11,035.99	5,607.02
2331 - Cleaning	1,725.60	-	-	-	1,725.60	-
2332 - Cleaning & janitorial supplies	621.59	-	-	-	621.59	-
2341 - Sacristy consumables & maintenance	1,513.92	-	-	-	1,513.92	1,671.80
2342 - Sacristy acquisitions	1,754.33	-	-	-	1,754.33	281.45
2343 - Service books	485.56	-	-	-	485.56	-
2345 - Music	447.00	-	-	-	447.00	217.00
2349 - Flower costs	129.44	-	-	-	129.44	-
2360 - Church office	101.45	-	-	-	101.45	1,071.95
2370 - Visiting speakers / locums	1,986.00	-	-	-	1,986.00	491.40
2401 - Church running - electric	17,957.69	-	-	-	17,957.69	5,695.46
2410 - Church running - gas	1,117.13	-	-	-	1,117.13	1,265.73
2420 - Church running - water	171.89	-	-	-	171.89	147.07
2470 - Refugee Welcome support	-	-	200.00	-	200.00	750.00
2502 - Printing & stationery	575.24	-	-	-	575.24	1,552.69
2540 - Hall running - gas	75.75	-	-	-	75.75	75.00
2560 - Hall running - maintenance	704.22	-	-	-	704.22	426.00
2830 - Hall + interior and exterior decorating	93.05	-	-	-	93.05	-
Expenditure on charitable activities Totals	129,145.52	-	950.00	-	130,095.52	101,564.37
Expenditure Grand totals	138,301.10		950.00		139,251.10	102,383.70

St Mary's Ilford PCC
Statement of Assets and Liabilities (by code) As at: 31 December 2024

Class and nominal code	General (Unrestricted)	Designate d	Restrict ed	Endowmen t	Total	Last year
Fixed Asset - Investments						
6430: Charibond	-	-	-	92,733.33	92,733.33	96,119.52
6440: Charifund	-	-	-	107,877.01	107,877.01	105,136.12
Total	-	-	-	200,610.34	200,610.34	201,255.64
Current Asset - Cash At Bank And In Hand						
6502: Co-op account	17,009.86	-	-	-	17,009.86	17,341.91
6510: CCLA(CBF) deposit account	6,618.87	74,474.99	35,774.50	-	116,868.36	130,687.67
Total	23,628.73	74,474.99	35,774.50	-	133,878.22	148,029.58
Current Asset - Debtors						
Z05: Accounts Receivable	2,041.36	-	-	-	2,041.36	3,181.70
Total	2,041.36	-	-	-	2,041.36	3,181.70
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	7,486.84	-	-	-	7,486.84	1,896.54
Total	7,486.84	-	-	-	7,486.84	1,896.54
Net total assets	18,183.25	74,474.99	35,774.50	200,610.34	329,043.08	350,570.38

Approved by the Parochial Church Council on 11 June 2025

Signed for the PCC:

Fr Gareth Jones

Chair

Keith Jeffery

Treasurer

Staff Costs

Fees are paid to our Self-employed cleaner, Parish Administrator and our Director of Music. No Trustee is paid for their services as a trustee. Expenses are reimbursed to Incumbent, Assistant Priest and for any pre-agreed specific expenses incurred by trustee and volunteers.

Investments

M & G Charibond and Charifund represent investments made from the proceeds received from the sale of the Assistant Clergy house at 2 Elizabeth Avenue and are held for the long-term benefit of the church and the General Fund. The investments are administered for the PCC by the Chelmsford Diocesan Board of Finance. The Charibond has the higher rate of return, but the Charifund has the potential for capital growth (or decline).

<i>Investment Account</i>	<i>Year End 31/12/24</i>	<i>Year End 31/12/23</i>
M&G Charifund	107,877.01	105,136.12
M&G Charibond	92,733.33	96,119.52
Totals	200,610.34	201,255.64

Income from Investment accounts

	Charifund	Charibond	Totals
Income 2024	6,593.95	4,211.25	10,805.20
Income 2023	6,264.26	3,437.76	9,702.02

Debtors

2024 gift aid	147.68
2024 gift aid	740.42
Electricity for December Mast	1,154.26
	2,042.36

Creditors

Creditors	
Christmas Gifts	100.00
Christmas Gifts	595.00
December Organist	720.00
December Parish Share	4,313.84
Plumbing done in December	348.00
Decorations done in December	1,410.00
	7,486.84

St Mary's Ilford PCC Fund Movement Summary Selected Period: 01 January 2024 to 31 December 2024

Fund	Fund Balances Brought Forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund Balances Carried Forward
Unrestricted							
General - General fund	15,086.47	117,721.85	138,301.10	23,676.03	-	-	18,183.25
Sub-totals	15,086.47	117,721.85	138,301.10	23,676.03	-	-	18,183.25
Designated							
Bonner - Bonner fund	7,683.06	-	-	(3,720.04)	-	-	3,963.02
Gorman - Gorman memorial	877.54	-	-	-	-	-	877.54
Halsey - Halsey Fund	500.00	-	-	-	-	-	500.00
Horne - Horne fund	351.51	-	-	-	-	-	351.51
Martin - Martin fund	44,305.86	-	-	(9,508.86)	-	-	34,797.00
Row - Row fund	31,888.62	-	-	(765.60)	-	-	31,123.02
Wagg - Wagg memorial	2,741.75	-	-	-	-	-	2,741.75
Williams - Williams gift	121.15	-	-	-	-	-	121.15
Sub-totals	88,469.49	-	-	(13,994.50)	-	-	74,474.99
Restricted							
Barnes - Barnes fund	40,483.45	647.25	-	(8,931.53)	-	-	32,199.17
Bells - Bells fund	173.00	-	-	-	-	-	173.00
Bonner - Bonner fund	19.43	-	-	-	-	-	19.43
Choir - Choir fund	808.21	-	-	-	-	-	808.21
Emergency - Emergency	270.06	-	-	-	-	-	270.06
Flower - Flower fund	208.04	-	-	-	-	-	208.04
RWD - Refugee fund	2,290.34	-	950.00	(750.00)	-	-	590.34
Trust - Trust fund	975.00	-	-	-	-	-	975.00
Yellow - Charity	531.25	-	-	-	-	-	531.25
Sub-totals	45,758.78	647.25	950.00	(9,681.53)	-	-	35,774.50
Endowment							
Invest - Investment fund	201,255.64	-	-	-	(645.30)	-	200,610.34
Sub-totals	201,255.64	-	-	-	(645.30)	-	200,610.34

Fund	Fund Balances Brought Forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund Balances Carried Forward
Totals	350,570.38	118,369.10	139,251.10	-	(645.30)	-	329,043.08

Auxiliary funds

The Bell Fund is held on behalf of St Mary's bellringers; income comes mostly from donations by visiting ringers and pays for the replacement of worn ropes and broken stays.

The Choir Fund buys music and robes etc for the choir.

Flowers are arranged by a team led by Margaret Quinney, who administers donations and costs through a Flower Float; the Flower Fund embraces both the flower float and other funds held in the bank account.

The Trust Fund holds deposits made by hirers of the hall against lost keys and accidental damage.

Support funds.

Members who support the church through planned giving (through blue envelopes or otherwise) often add an additional sum to be distributed to other charities at the discretion of the PCC (yellow envelopes). This is known as the Charity Distribution Fund.

The Emergency Fund is a channel for external emergencies.

The Refugee Welcome Dagenham fund was set up in 2018 to support a sponsored family from Syria who were housed in a church property in Dagenham. The fund is now used more widely to support refugees settled locally.

Memorial funds

The Barnes Memorial has continued to support our Parish Administrator £8,931.53.

The Row Fund £765.60 contributed toward high-cost repairs.

The Martin memorial fund contributed £9,508.86 respectively to maintain cash flow on day to day operations and toward high-cost repairs including Plaster of the North Wall.

The Bonner Fund contributed £3,720.04 toward Parish Share contributions.

The Refugee Fund contributed £1,700 toward disbursements, Direct costs and Vicars Discretionary Fund.

Independent examiner's report to the trustees of St Mary's Ilford PCC

I report to the trustees on my examination of the accounts of St Mary's Ilford PCC (the PCC) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the PCC, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



R Holland
Fellow of the Institute of Chartered Accountants in England & Wales
c/o 26 South Park Road, Ilford, IG1 1SS
13 June 2025

Accounts

St Mary's Ilford PCC – 1132877
Financial Statements for the year ending 31 December 2023

ST MARY'S ILFORD PCC Registered Charity No. 1132877

Report & Accounts 2023

REPORT OF THE PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2023

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility, with the Incumbent, of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church and community hall at 426 High Road, Ilford.

PUBLIC BENEFIT

The church and premises are at the heart of the community and serve as a focal point and a beacon of hope, stability and cohesion in an ever-changing community. Public services are held throughout the week and are open to all regardless of faith affiliation, and the church building is available to interfaith and secular groups. The Community Hall is used throughout the week by community groups and on a casual basis for other community activities. Church and hall are likewise available for appropriate functions such as concerts and recitals.

The church tower houses a ring of 8 bells. With the help of the St Margaret's Barking ringers, who ring in several towers in this part of Essex/east London, the bells are rung before Sunday Mass about twice per month in addition to Holy Days and other ad hoc celebrations.

As the Church of England is the *Church by law established*, we are uniquely available for civic services and special services for local groups. The church building houses some items of religious art which are of particular note and features in the Barking Episcopal Area Art Trail.

The church is situated within a Victorian churchyard and cemetery, and this has been designated as an *Area of Special Interest* by the Local Authority. As such we regularly and increasingly facilitate the locating of family graves and assist those researching their genealogy. The churchyard is home to 5 Commonwealth War Graves and in 2018 work was undertaken to clean these up and make them more accessible. The Commonwealth War Grave Commission installed a sign on our main gates indicating the presence of these important graves. Work to make the churchyard a more attractive and safer area continues in concert with the local authority.

ANNUAL REVIEW

St Mary's is parish centered around the regular celebration of the Eucharist and offices. It is from this expression of faithfulness to Christ's command to *do this in remembrance of me* and from our understanding of our vocation to be part of God's continuing mission in earth, that other activities stem. Mass is usually offered on 5 days of the week, at which the needs of the parish, wider community and world are brought before God.

Our commitment to walking alongside refugees has continued through offering practical support, pastoral care and signposting to those living in the parish. Our Vicar offers specialist care and support when needed. This remains an integral part of our ministry. Often the work we do in these areas is necessarily low key due to matters of security and safeguarding.

We continue to respond to and meet general pastoral need when it arises, both from within the established congregation and wider afield and we support the work of the various local agencies attending to the growing and ever-present problem of street homelessness, violence, poverty and substance misuse.

The financial review will clearly show the fiscal challenges of maintaining mission and ministry in a sustainable way and the challenges of maintaining the church building, though this has been a regular concern over the past years. We have invested significantly in improvements to the church building over the past 6 years, and as such, the site is sound and without any major defects.

FINANCIAL REVIEW

St Mary's income for 2023 has increased on the previous years. This is predominantly due to increased revenues from hall hire and an increase in regular planned giving and a positive return on our investments.

Our day-to-day expenditure has remained stable and on similar levels are the previous year.

Our overall expenditure has increased due to an increased Parish Share, and we have paid it in full as opposed to 75% in 2022.

In line with previous years overall cost comparisons show that the expenditure for St Mary's exceeds income. For the year 2023 our overall costs were £11,279.95 more than the income generated.

At year end St Mary's unrestricted funds were £15,086.47,

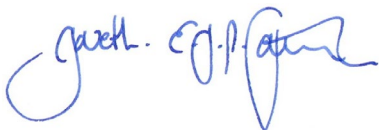
Unrestricted designated funds were £88,469.49. Designated funds are amounts that have been put aside at the discretion of the trustees out of general funds for specific future purposes or projects.

Restricted (reserve) funds were £45,758.78. Reserve funds are amounts held for specific purposes as set out by the legacies they represent or specific-purpose fundraising.

Approved by the Parochial Church Council on 12 May 2024

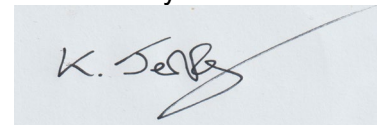
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

St Mary's Ilford PCC SOFA
For the period from 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	Total	Prior year
	funds	funds	funds	funds	funds	total funds
Income and endowments from:						
Donations and legacies	44,136.25	-	-	-	44,136.25	35,067.47
Income from charitable activities	2,955.16	-	-	-	2,955.16	7,373.51
Other trading activities	15,587.94	-	-	-	15,587.94	11,249.44
Investments	28,424.40	-	-	-	28,424.40	23,738.42
Other income	-	-	-	-	-	1,579.60
Total income	91,103.75	-	-	-	91,103.75	79,008.44
Expenditure on:						
Raising funds	819.33	-	-	-	819.33	818.83
Expenditure on charitable activities	101,564.37	-	-	-	101,564.37	92,502.91
Other expenditure	-	-	-	-	-	52.42
Total expenditure	102,383.70	-	-	-	102,383.70	93,374.16
Net income / (expenditure) resources before transfer	(11,279.95)	-	-	-	(11,279.95)	(14,365.72)
Transfers:						
Gross transfers between funds - in	22,482.56	-	-	-	22,482.56	13,550.00
Gross transfers between funds - out	-	(12,500.00)	(9,982.56)	-	(22,482.56)	(13,550.00)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	503.94	503.94	(17,403.07)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	11,202.61	(12,500.00)	(9,982.56)	503.94	(10,776.01)	(31,768.79)
Reconciliation of funds						
Total funds brought forward	3,883.86	100,969.49	55,741.34	200,751.70	361,346.39	393,115.18
Total funds carried forward	15,086.47	88,469.49	45,758.78	201,255.64	350,570.38	361,346.39

Approved by the Parochial Church Council on 12 May 2024

Signed for the PCC:

Fr Gareth Jones

Chair

Keith Jeffery

Treasurer

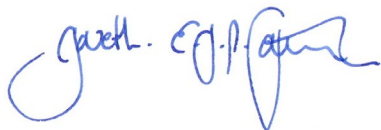
**St Mary's Ilford PCC Balance
Sheet (Summary)**

		As at 31/12/2023	As at 31/12/2022
Fixed Assets -Investments		201,255.64	200,751.70
		201,255.64	200,751.70
Current assets			
Debtors		3,181.70	1,836.23
Cash At Bank And In Hand		148,029.58	158,986.56
		151,211.28	160,822.79
Liabilities			
Creditors: Amounts Falling Due In One Year		1,896.54	228.10
		1,896.54	228.10
Net current assets less current liabilities		149,314.74	160,594.69
Total assets less current liabilities		350,570.38	361,346.39
Liabilities			
		-	-
Total net assets less liabilities		350,570.38	361,346.39

Approved by the Parochial Church Council on 12 May 2024

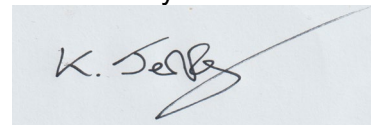
Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

	General	Designated	Restricted	This year	Last year
Income and endowments from:					
Donations and legacies					
0103 - Pg bank unallocated	6,609.00	-	-	6,609.00	13,245.55
0107 - Payroll giving	-	-	-	-	859.00
0112 - Pg envelopes unallocated	-	-	-	-	100.00
0113 - Pg envelopes GA	-	-	-	-	1,285.00
0114 - Pg envelopes non-GA	-	-	-	-	870.00
0116 - Gift Aid - periodic	3,691.05	-	-	3,691.05	2,946.24
0120 - Card donation unallocated	6,284.06	-	-	6,284.06	4,210.67
0121 - Card donation GA	-	-	-	-	286.00
0122 - Card donation non-GA	-	-	-	-	240.00
0126 – Parish GS GA	9,771.04	-	-	9,771.04	1,040.00
0127 - ParishGS non-GA	-	-	-	-	450.00
0128 – Parish GS taxrecovered	-	-	-	-	260.00
0301 - Collections	9,340.00	-	-	9,340.00	6,196.51
0412 - Votive candles	-	-	-	-	36.05
0550 - Donations & appeals - recurrent	-	-	-	-	95.00
0551 - Candlemas gifts	697.44	-	-	697.44	698.00
0560 - Donations & appeals - one-off	926.83	-	-	926.83	1,098.70
0601 – Tax recoverable on Gift Aid	2,760.81	-	-	2,760.81	650.75
0701 - Legacies	2,811.02	-	-	2,811.02	500.00
0802 - Non-recurring one-off grants	1,245.00	-	-	1,245.00	-
Donations and legacies Totals	44,136.25	-	-	44,136.25	35,067.47
Income from charitable activities					
1101 - Fees for weddings and funerals	682.00	-	-	682.00	374.50
1205 - Refreshments	15.00	-	-	15.00	159.01
1280 - Pilgrimages & outings	2,258.16	-	-	2,258.16	6,840.00
Income from charitable activities Totals	2,955.16	-	-	2,955.16	7,373.51
Other trading activities					
0910 - Fundraising	-	-	-	-	586.10
1220 - Bookstall sales - fund raising	-	-	-	-	2.50
1240 - Hall lettings - fundraising	15,587.94	-	-	15,587.94	10,660.84
Other trading activities Totals	15,587.94	-	-	15,587.94	11,249.44
Investments					
1001 - Dividends - investments	9,702.02	-	-	9,702.02	8,605.07
1020 - Bank interest	4,740.08	-	-	4,740.08	1,953.49
1030 - Rent from telecomms	13,982.30	-	-	13,982.30	13,179.86
Investments Totals	28,424.40	-	-	28,424.40	23,738.42
	General	Designated	Restricted	This year	Last year
Income and endowments Grand totals	91,103.75	-	-	91,103.75	79,008.44

Expenditure on:					
Raising funds					
1738 - Catering expenses	819.33	-	-	819.33	818.83
Raising funds Totals	819.33	-	-	819.33	818.83
Expenditure on charitable activities					
1735 - Pilgrimage & outing costs	806.50	-	-	806.50	6,961.82
1830 - Giving - relief and development agencies	652.20	-	-	652.20	-
1850 - Giving - UK-based church societies	-	-	-	-	1,677.50
1880 - Subscriptions	2,056.79	-	-	2,056.79	970.89
1910 - Diocesan parish share	50,000.00	-	-	50,000.00	40,996.34
2001 - Assistant staff costs	321.10	-	-	321.10	10.00
2005 - Presentations from PCC funds	650.00	-	-	650.00	-
2010 - Organist's honorarium	3,900.25	-	-	3,900.25	-
2020 - Cleaner (Hall)	1,970.00	-	-	1,970.00	1,268.50
2050 - Salary of parish administrator	8,684.35	-	-	8,684.35	7,332.63
2101 - Working expenses of incumbent	2,084.56	-	-	2,084.56	2,248.98
2130 - Vicarage maintenance/security	3,030.33	-	-	3,030.33	90.99
2150 - Vicar's telephone	371.72	-	-	371.72	760.84
2155 - Church office utilities	2,041.37	-	-	2,041.37	281.03
2160 - Vicar's discretionary fund	1,120.50	-	-	1,120.50	1,050.00
2201 - Parish training and mission	266.50	-	-	266.50	-
2210 - Promotion & website	-	-	-	-	1,262.13
2301 - Church running - insurance	3,020.06	-	-	3,020.06	3,089.18
2305 - Church security	54.97	-	-	54.97	98.82
2320 - Organ / piano tuning	905.60	-	-	905.60	597.80
2330 - Church maintenance	5,607.02	-	-	5,607.02	4,845.46
2331 - Cleaning	-	-	-	-	44.21
2332 - Cleaning & janitorial supplies	-	-	-	-	105.47
2341 - Sacristy consumables & maintenance	1,671.80	-	-	1,671.80	1,764.24
2342 - Sacristy acquisitions	281.45	-	-	281.45	1,140.07
2343 - Service books	-	-	-	-	176.87
2345 - Music	217.00	-	-	217.00	2,809.98
2349 - Flower costs	-	-	-	-	100.00
2360 - Church office	1,071.95	-	-	1,071.95	416.07
2370 - Visiting speakers / locums	491.40	-	-	491.40	372.20
2401 - Church running - electric	5,695.46	-	-	5,695.46	1,469.76
2410 - Church running - gas	1,265.73	-	-	1,265.73	852.19
2420 - Church running - water	147.07	-	-	147.07	135.88
2425 - Refuse collection	-	-	-	-	160.56
2470 - Refugee Welcome support	750.00	-	-	750.00	379.58
2502 - Printing & stationery	1,552.69	-	-	1,552.69	621.91
2530 - Hall running - electricity	-	-	-	-	38.25
2540 - Hall running - gas	75.00	-	-	75.00	280.72
2560 - Hall running - maintenance	426.00	-	-	426.00	412.04
2601 - Governance costs examination/audit fee	375.00	-	-	375.00	147.00

	General	Designated	Restricted	This year	Last year
2710 - Church major repairs - installation	-	-	-	-	4,155.00
2720 - Church interior and exterior decorating	-	-	-	-	1,368.00
2820 - Hall + major repairs - installation	-	-	-	-	2,010.00
Expenditure on charitable activities Totals	101,564.37	-	-	101,564.37	92,502.91
Other expenditure					
2620 - Bank charges	-	-	-	-	52.42
Other expenditure Totals	-	-	-	-	52.42
Expenditure Grand totals	102,383.70	-	-	102,383.70	93,374.16

Approved by the Parochial Church Council on 12 May 2024

Signed for the PCC:

Fr Gareth Jones

Chair

Keith Jeffery

Treasurer

Statement of Assets and Liabilities (by code)
As at: 31 December 2023

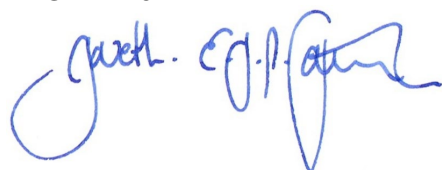
Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
6430: Charibond	-	-	-	96,119.52	96,119.52	93,085.70
6440: Charifund	-	-	-	105,136.12	105,136.12	107,666.00
Total	-	-	-	201,255.64	201,255.64	200,751.70
Current Asset - Cash At Bank And In Hand						
6501: Barclays account	(2,550.00)	2,850.00	(300.00)	-	-	(225.00)
6502: Co-op account	9,916.40	3,720.04	3,705.47	-	17,341.91	10,290.29
6506: Stripe	266.25	-	(266.25)	-	-	122.69
6507: SumUp	(471.86)	-	471.86	-	-	361.94
6510: CCLA(CBF) deposit account	6,561.60	81,899.45	42,226.62	-	130,687.67	148,430.15
6580: Flower float	81.00	-	(81.00)	-	-	(81.00)
6590: Cash in hand	(2.08)	-	2.08	-	-	87.49
Total	13,801.31	88,469.49	45,758.78	-	148,029.58	158,986.56
Current Asset - Debtors						
Z05: Accounts Receivable	3,181.70	-	-	-	3,181.70	1,836.23
Total	3,181.70	-	-	-	3,181.70	1,836.23
Liability - Agency Accounts						
6699: Agency collections	-	-	-	-	-	228.08
Total	-	-	-	-	-	228.08

Liability - Creditors: Amounts Falling Due In One Year

Z04: Accounts Payable	1,896.54	-	-	-	1,896.54	0.02
Total	1,896.54	-	-	-	1,896.54	0.02
Net total assets	15,086.47	88,469.49	45,758.78	201,255.64	350,570.38	361,346.39

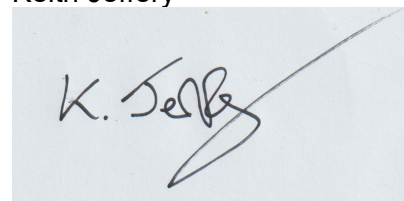
Approved by the Parochial Church Council on 12 May 2024

Signed for the PCC:
Fr Gareth Jones



Chair

Keith Jeffery



Treasurer

St Mary's Ilford PCC – 1132877

Staff Costs

Fees are paid to our Self-employed cleaner, Parish Administrator and our Director of Music. No Trustee is paid for their services as a trustee. Expenses are reimbursed to Incumbent, Assistant Priest and for any pre-agreed specific expenses incurred by trustee and volunteers.

Investments

M & G Charibond and Charifund represent investments made from the proceeds received from the sale of the Assistant Clergy house at 2 Elizabeth Avenue and are held for the long-term benefit of the church and the General Fund. The investments are administered for the PCC by the Chelmsford Diocesan Board of Finance. The Charibond has the higher rate of return, but the Charifund has the potential for capital growth (or decline).

<i>Investment Account</i>	<i>Year End 31/12/23</i>	<i>Year End 31/12/22</i>
M&G Charifund	105,136.12	107,666.00
M&G Charibond	96,119.52	93,085.70
<i>Totals</i>	201,255.64	200,751.70

Income from Investment accounts

	Charifund	Charibond	Totals
Income 2023	6,264.26	3,437.76	9,702.02
Income 2022	6,081.08	2,523.99	8,605.07

Debtors

Mast Electric - £1,189.44 received 12th of January 2024

Mast Electric - £1,109.28 received 9th February 2024

Gift aid – £882.98 received on 9 January 2024

Creditors

Mast Electric - £1,395.33 paid 3rd January 2024

Incumbent Expenses and Reimbursement for December - £421.19 paid 2nd January 2024

Fund movements and analysis.

St Mary's Ilford PCC
Fund movement summary
Selected period: 01 January 2023 to 31 December 2023

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Unrestricted							
General - General fund	3,883.86	91,103.75	102,383.70	22,482.56	-	-	15,086.47
Sub-totals	3,883.86	91,103.75	102,383.70	22,482.56	-	-	15,086.47
Designated							
Bonner - Bonner fund	20,183.06	-	-	(12,500.00)	-	-	7,683.06
Gorman - Gorman memorial	877.54	-	-	-	-	-	877.54
Halsey- Halsey Fund	500.00	-	-	-	-	-	500.00
Horne - Horne fund	351.51	-	-	-	-	-	351.51
Martin - Martin fund	44,305.86	-	-	-	-	-	44,305.86
Row - Row fund	31,888.62	-	-	-	-	-	31,888.62
Wagg - Wagg memorial	2,741.75	-	-	-	-	-	2,741.75
Williams - Williams memorial gift	121.15	-	-	-	-	-	121.15
Sub-totals	100,969.49	-	-	(12,500.00)	-	-	88,469.49
Restricted							
Barnes - Barnes fund	50,466.01	-	-	(9,982.56)	-	-	40,483.45
Bells - Bells fund	173.00	-	-	-	-	-	173.00
Bonner - Bonner fund	19.43	-	-	-	-	-	19.43
Choir - Choir Fund	808.21	-	-	-	-	-	808.21
Emergency- Emergency Appeals	270.06	-	-	-	-	-	270.06
Flower - Flower Fund	208.04	-	-	-	-	-	208.04
RWD - Refugee Fund	2,290.34	-	-	-	-	-	2,290.34
Trust - Trust fund	975.00	-	-	-	-	-	975.00
Yellow - Charity Distribution	531.25	-	-	-	-	-	531.25
Sub-totals	55,741.34	-	-	(9,982.56)	-	-	45,758.78
Endowment							
Invest - Investment fund	200,751.70	-	-	-	503.94	-	201,255.64
Sub-totals	200,751.70	-	-	-	503.94	-	201,255.64
Totals	361,346.39	91,103.75	102,383.70	-	503.94	-	350,570.38

Auxiliary funds

The Bell Fund is held on behalf of St Mary's bellringers; income comes mostly from donations by visiting ringers and pays for the replacement of worn ropes and broken stays.

The Choir Fund buys music and robes etc for the choir.

Flowers are arranged by a team led by Margaret Quinney, who administers donations and costs through a Flower Float; the Flower Fund embraces both the flower float and other funds held in the bank account.

The Trust Fund holds deposits made by hirers of the hall against lost keys and accidental damage.

Support funds.

Members who support the church through planned giving (through blue envelopes or otherwise) often add an additional sum to be distributed to other charities at the discretion of the PCC (yellow envelopes). This is known as the Charity Distribution Fund.

The Emergency Fund is a channel for external emergencies.

The Refugee Welcome Dagenham fund was set up in 2018 to support a sponsored family from Syria who were housed in a church property in Dagenham. The fund is now used more widely to support refugees settled locally.

Memorial funds

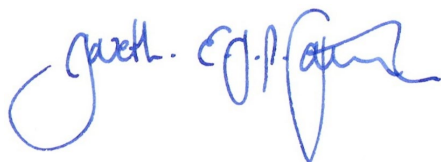
The Barnes Memorial has continued to support our Parish Administrator £9,982.56.

The Bonner memorial fund contributed £12,500 respectively to pay the Parish Share in Full

Approved by the Parochial Church Council on 12 May 2024.

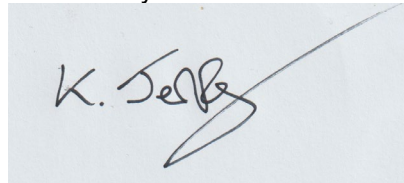
To be Signed for the PCC:

Fr Gareth Jones



Chair

Keith Jeffery



Treasurer/Church Warden

Accounts

St Mary's Ilford PCC – 1132877
Financial Statements for the year ending 31 December 2022

ST MARY'S ILFORD PCC Registered Charity No. 1132877

Report & Accounts 2022

REPORT OF THE PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2022

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility, with the Incumbent, of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church and community hall at 426 High Road, Ilford.

PUBLIC BENEFIT

The church and premises are at the heart of the community and serve as a focal point and a beacon of hope, stability and cohesion in an ever-changing community. Public services are held throughout the week and are open to all regardless of faith affiliation, and the church building is available to interfaith and secular groups. The Community Hall is used throughout the week by community groups and on a casual basis for other community activities. Church and hall are likewise available for appropriate functions such as concerts and recitals.

The church tower houses a ring of 8 bells. With the help of the St Margaret's Barking ringers, who ring in several towers in this part of Essex/east London, the bells are rung before Sunday Mass about twice per month in addition to Holy Days and other ad hoc celebrations.

As the Church of England is the *Church by law established*, we are uniquely available for civic services and special services for local groups. The church building houses some items of religious art which are of particular note and features in the Barking Episcopal Area Art Trail.

The church is situated within a Victorian churchyard and cemetery, and this has been designated as an *Area of Special Interest* by the Local Authority. As such we regularly and increasingly facilitate the locating of family graves and assist those researching their genealogy. The churchyard is home to 5 Commonwealth War Graves and in 2018 work was undertaken to clean these up and make them more accessible. The Commonwealth War Grave Commission installed a sign on our main gates indicating the presence of these important graves. Work to make the churchyard a more attractive and safer area continues in concert with the local authority.

ANNUAL REVIEW

St Mary's is parish centered around the regular celebration of the Eucharist and offices. It is from this expression of faithfulness to Christ's command to *do this in remembrance of me* and from our understanding of our vocation to be part of God's continuing mission in earth, that other activities stem. Mass is usually offered on 5 days of the week, at which the needs of the parish, wider community and world are brought before God.

Our commitment to walking alongside refugees has continued through offering practical support, pastoral care and signposting to those living in the parish. Our Vicar offers specialist care and support when needed. This remains an integral part of our ministry. Often the work we do in these areas is necessarily low key due to matters of security and safeguarding.

We continue to respond to and meet general pastoral need when it arises, both from within the established congregation and wider afield and we support the work of the various local agencies attending to the growing and ever-present problem of street homelessness, violence, poverty and substance misuse.

St Mary's Ilford PCC – 1132877
Financial Statements for the year ending 31 December 2022

We are delighted to continue to give our support to Marcel Firth who began formal formation and training for ordained ministry at St Augustine's, Canterbury in September. If ordained, Marcel will serve at St Mary's as a Locally Ordained Minister (self-supporting).

The financial review will clearly show the fiscal challenges of maintaining mission and ministry in a sustainable way and the challenges of maintaining the church building, though this has been a regular concern over the past years. We have invested significantly in improvements to the church building over the past 6 years, and as such, the site is sound and without any major defects.

FINANCIAL REVIEW

St Mary's income for 2022 has increased on previous years. This is predominantly due to increased revenues from hall hire and an increase in regular planned giving.

St Mary's outgoings for 2022 have decreased overall due to the difficult decision to pay only 75% of our Parish Share to the Diocese. This was the first time in over 10 years that we have not been able to meet our Parish Share, and therefore meet the real term costs of ministry.

Our day-to-day expenditure has increased due to maintenance repairs, increased salaries for the hall cleaner and vicar's PA (in line with our London Living Wage commitment) and the general increase in the cost of living experienced by everyone.

In line with previous years overall cost comparisons show that the expenditure for St Mary's exceeds income. For the year 2022 our overall costs were £14,365.72 more than the income generated.

At year end St Mary's unrestricted funds were £104,853.35 and restricted (reserve) funds were £55,741.34. Reserve Funds are monies held for specific purposes as set out by the legacies they represent or specific purpose fund raising.

St Mary's Ilford PCC
Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	34,166.22	901.25	-	35,067.47	39,695.93
Income from charitable activities	7,373.51	-	-	7,373.51	3,171.60
Other trading activities	11,249.44	-	-	11,249.44	7,249.63
Investments	23,675.32	63.10	-	23,738.42	17,670.37
Other income	1,579.60	-	-	1,579.60	-
Total income	78,044.09	964.35	-	79,008.44	67,787.53
Expenditure on:					
Raising funds	818.83	-	-	818.83	248.44
Expenditure on charitable activities	88,581.04	3,921.87	-	92,502.91	111,416.89
Other expenditure	52.42	-	-	52.42	191.76
Total expenditure	89,452.29	3,921.87	-	93,374.16	111,857.09
Net income / (expenditure) resources before transfer	(11,408.20)	(2,957.52)	-	(14,365.72)	(44,069.56)
Transfers:					
Gross transfers between funds - in	13,550.00	-	-	13,550.00	58,111.10
Gross transfers between funds - out	(13,550.00)	-	-	(13,550.00)	(58,111.10)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	(17,403.07)	(17,403.07)	9,749.68
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	(11,408.20)	(2,957.52)	(17,403.07)	(31,768.79)	(34,319.88)
Reconciliation of funds					
Total funds brought forward	116,261.55	58,698.86	218,154.77	393,115.18	427,435.06
Total funds carried forward	104,853.35	55,741.34	200,751.70	361,346.39	393,115.18

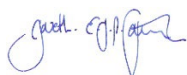
Balance sheet as at 31 December 2022

	Balance Sheet (Summary)	As at 31/12/2022	As at 31/12/2021
Fixed assets			
Investments		200,751.70	218,154.77
		200,751.70	218,154.77
Current assets			
Debtors		1,836.23	1,101.31
Cash At Bank And In Hand		158,986.56	178,719.25
		160,822.79	179,820.56
Liabilities			
Creditors: Amounts Falling Due In One Year		228.10	4,860.15
		228.10	4,860.15
Net current assets less current liabilities		160,594.69	174,960.41
Total assets less current liabilities		361,346.39	393,115.18
Liabilities			
Total net assets less liabilities		361,346.39	393,115.18

Approved by the Parochial Church Council on 20 July 2023

Signed for the PCC:

Fr Gareth Jones
Chair



Keith Jeffery
Treasurer/Church Warden



St Mary's Ilford PCC
Analysis of income and expenditure
Selected period 01 January 2022 to 31 December 2022

Income and endowments from:	General	Designated	Restricted	This year	Total Last year
Donations and legacies					
0103 - Pg bank unallocated	13,245.55	-	-	13,245.55	-
0104 - Pg bank GA	-	-	-	-	8,560.00
0105 - Pg bank nonGA	-	-	-	-	2,144.00
0107 - Payroll giving	859.00	-	-	859.00	2,577.00
0112 - Pg envelopes unallocated	100.00	-	-	100.00	-
0113 - Pg envelopes GA	1,135.00	-	150.00	1,285.00	2,225.00
0114 - Pg envelopes non-GA	870.00	-	-	870.00	3,494.89
0116 - Gift Aid - periodic	2,946.24	-	-	2,946.24	950.00
0120 - Card donation unallocated	4,210.67	-	-	4,210.67	-
0121 - Card donation GA	286.00	-	-	286.00	2,763.00
0122 - Card donation non-GA	240.00	-	-	240.00	1,542.75
0126 - ParishGS GA	1,040.00	-	-	1,040.00	-
0127 - ParishGS non-GA	450.00	-	-	450.00	-
0128 - ParishGS taxrecovered	260.00	-	-	260.00	-
0301 - Collections	6,196.51	-	-	6,196.51	1,491.27
0412 - Votive candles	36.05	-	-	36.05	44.22
0501 - Gift Aid - occasional	-	-	-	-	10.00
0550 - Donations & appeals - recurrent	95.00	-	-	95.00	2,022.00
0551 - Candlemas gifts	698.00	-	-	698.00	535.00
0560 - Donations & appeals - one-off	378.70	-	720.00	1,098.70	5,920.70
0601 - Taxrecoverable on Gift Aid	619.50	-	31.25	650.75	3,976.09
0605 - GASDS	-	-	-	-	440.01
0701 - Legacies	-	500.00	-	500.00	-
0802 - Non-recurring one-off grants	-	-	-	-	1,000.00
Donations and legacies Totals	33,666.22	500.00	901.25	35,067.47	39,695.93
Income from charitable activities	General	Designated	Restricted	This year	Total Last year
1101 - Fees for weddings and funerals	374.50	-	-	374.50	920.00
1105 - Heating charge - weddings & funerals	-	-	-	-	100.00
1205 - Refreshments	159.01	-	-	159.01	-
1210 - Bookstall sales to promote objectives	-	-	-	-	50.10
1280 - Pilgrimages & outings	6,840.00			6,840.00	2,101.50
Income from charitable activities Totals	7,373.51			7,373.51	3,171.60
Other trading activities					
	General	Designated	Restricted	This year	Total Last year
0910 - Fundraising	586.10	-	-	586.10	455.00
1220 - Bookstall sales - fund raising	2.50	-	-	2.50	-
1240 - Hall lettings - fundraising	10,660.84	-	-	10,660.84	6,544.63
1245 - Hall letting deposits	-	-	-	-	250.00
Other trading activities Totals	11,249.44			11,249.44	7,249.63

Investments	General	Designated	Restricted	This year	Last year
1001 - Dividends - investments	8,605.07	-	-	8,605.07	7,570.29
1020 - Bank interest	1,821.52	68.87	63.10	1,953.49	100.08
1030 - Rent from telecomms	13,179.86	-	-	13,179.86	10,000.00
Investment Totals	23,606.45	68.87	63.10	23,738.42	17,670.37
Other income					
1310 Insurance claims	1,579.60	-	-	1,579.60	-
Other income Totals	1,579.60	-	-	1,579.60	-
Income and endowments Grand Totals	77,475.22	568.87	964.35	79,008.44	67,787.53
Expenditure on:	General	Designated	Restricted	This year	Last Year
Raising funds					
1730 - Fundraising costs	-	-	-	-	184.73
1738 - Catering expenses	818.83	-	-	818.83	63.71
			-		
Raising funds Totals	818.83	-	-	818.83	248.44
Expenditure on charitable activities		-			
1735 - Pilgrimage & outing costs	6,961.82	-	-	6,961.82	2,526.00
1830 - Giving - relief and development agencies	-	-	-	-	6,000.00
1850 - Giving - UK-based church societies	740.00	-	937.50	1,677.50	661.25
1870 - Giving - secular charities	-	-	-	-	140.00
1880 - Subscriptions	970.89	-	-	970.89	142.00
1910 - Diocesan parish share	40,996.34	-	-	40,996.34	61,672.00
2001 - Assistant staff costs	10.00	-	-	10.00	63.63
2005 - Presentations from PCC funds	-	-	-	-	230.00
2010 - Organist's honorarium	-	-	-	-	300.00
2020 - Cleaner (Hall)	1,268.50	-	-	1,268.50	701.25
2050 – Salary of parish administrator	4,857.84	-	2,474.79	7,332.63	5,931.00
2101 - Working expenses of incumbent	2,248.98	-	-	2,248.98	1,105.82
2130 - Vicarage maintenance/security	90.99	-	-	90.99	524.99
2150 - Vicar's telephone	760.84	-	-	760.84	1,244.35
2155 - Church office utilities	281.03	-	-	281.03	-
2160 - Vicar's discretionary fund	1,050.00	-	-	1,050.00	1,369.50
2210 - Promotion & website	1,262.13	-	-	1,262.13	2,629.08
2301 - Church running - insurance	3,089.18	-	-	3,089.18	2,990.24
2305 - Church security	98.82	-	-	98.82	894.79
2320 - Organ / piano tuning	597.80	-	-	597.80	580.40
			-		

Cont.	General	Designated	Restricted	This year	Total Last year
2330 - Church maintenance	4,845.46	-	-	4,845.46	5,633.55
2331 - Cleaning	44.21	-	-	44.21	-
2332 - Cleaning & janitorial supplies	105.47	-	-	105.47	283.97
2335 - Hall cleaning	-	-	-	-	211.72
2341 – Sacristy consumables & maintenance	1,764.24	-	-	1,764.24	1,463.78
2342 – Sacristy acquisitions	1,140.07	-	-	1,140.07	391.18
2343 - Service books	176.87	-	-	176.87	69.50
2345 - Music	2,779.98	-	30.00	2,809.98	255.00
2349 - Flower costs	-	-	100.00	100.00	735.51
2360 - Church office	416.07	-	-	416.07	1,861.61
2370 - Visiting speakers / locums	372.20		–	372.20	580.70
2380 - Public catering	-	-	-	-	200.09
2401 - Church running - electric	1,469.76	-	-	1,469.76	829.89
2410 - Church running - gas	852.19	-	-	852.19	4,734.34
2420 - Church running - water	135.88	-	-	135.88	131.88
2425 - Refuse collection	160.56	-	-	160.56	151.47
2470 - Refugee Welcome support	-	-	379.58	379.58	3,314.51
2502 - Printing & stationery	621.91	-	-	621.91	241.66
2530 - Hall running - electricity	38.25	-	-	38.25	102.60
2540 - Hall running - gas	280.72	-	-	280.72	402.73
2560 - Hall running - maintenance	412.04	-	-	412.04	69.90
2601 - Governance costs examination/audit fee	147.00	-	-	147.00	45.00
2710 - Church major repairs - installation	4,155.00	-	-	4,155.00	-
2720 - Church interior and exterior decorating	1,368.00	-	-	1,368.00	-
2820 - Hall + major repairs - installation	2,010.00	-	-	2,010.00	-
Expenditure on charitable activities Totals	88,581.04	-	3,921.87	92,502.91	111,416.89
Other expenditure					
2620 - Bank charges	52.42	-	-	52.42	191.76
Other expenditure Totals	52.42	-	-	52.42	191.76
Expenditure Grand totals	89,452.29	-	3,921.87	93,374.16	111,857.09

St Mary's Ilford PCC – 1132877

Statement of Assets and Liabilities (by code) As at: 31 December 2022

Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset						
6430: Charibond	-	-	-	93,085.70	93,085.70	104,138.07
6440: Charifund	-	-	-	107,666.00	107,666.00	114,016.70
Total	-	-	-	200,751.70	200,751.70	218,154.77
Current Assets						
Total	3,883.88	100,969.49	55,969.42	-	160,822.79	179,820.56
Liability						
6699: Agency collections	-	-	228.08	-	228.08	385.00
Z04: Accounts Payable	0.02	-	-	-	0.02	4,475.15
Total	0.02	-	228.08	-	228.10	4,860.15
Net total assets	3,883.86	100,969.49	55,741.34	200,751.70	361,346.39	393,115.18

Staff Costs

Fees are paid to our Self-employed cleaner, Parish Administrator and our Director of Music. No Trustee is paid for their services as a trustee. Expenses are reimbursed to Incumbent, Assistant Priest and for any pre-agreed specific expenses incurred by trustee and volunteers.

Investments

M & G Charibond and Charifund represent investments made from the proceeds received from the sale of the Assistant Clergy house at 2 Elizabeth Avenue and are held for the long-term benefit of the church and the General Fund. The investments are administered for the PCC by the Chelmsford Diocesan Board of Finance. The Charibond has the higher rate of return, but the Charifund has the potential for capital growth (or decline).

<i>Investment Account</i>	<i>Year End 31/12/21</i>	<i>Year End 31/12/22</i>
M&G Charifund	114,016.70	107,666.00
M&G Charibond	104,138.07	93,085.70
<i>Totals</i>	218,154.77	200,751.70

Income from Investment accounts

	Charifund	Charibond	Totals
Income 2022	6,081.08	2,523.99	8,605.07
Income 2021	5,421.69	2,148.60	7,570.29

Debtors

Shared Access:

November Invoice £610.30 was paid 19/1/23

December Invoice £578.69 was paid 10/3/23

HMRC Tax Planned Giving:

December Claim plus the April 6th – December 31st Top up £647.24 paid 11/1/23

Creditors

At the close of the financial year, we held £228.10 of fees to be distributed for Diocesan fees for Weddings and Services.

Fund movements and analysis

Selected period: 01 January 2022 to 31 December 2022

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfer	Gains and Losses	Fund balances carried forward
Unrestricted						
General - General fund	8,010.93	77,475.22	89,452.29	7,850.00	-	3,883.86
Sub-totals	8,010.93	77,475.22	89,452.29	7,850.00	-	3,883.86
Designated						
Bonner - Bonner fund	20,183.06	-	-	-	-	20,183.06
Gorman - Gorman memorial	876.79	0.75	-	-	-	877.54
Halsey- Halsey Fund	-	500.00	-	-	-	500.00
Horne - Horne fund	351.51	-	-	-	-	351.51
Martin - Martin fund	49,265.43	40.43	-	(5,000.00)	-	44,305.86
Row - Row fund	34,710.93	27.69	-	(2,850.00)	-	31,888.62
Wagg - Wagg memorial	2,741.75	-	-	-	-	2,741.75
Williams - Williams memorial gift	121.15	-	-	-	-	121.15
Sub-totals	108,250.62	568.87	-	(7,850.00)	-	100,969.49
Restricted						
Barnes - Barnes fund	52,895.36	45.44	2,474.79	-	-	50,466.01
Bells - Bells fund	173.00	-	-	-	-	173.00
Bonner - Bonner fund	1.77	17.66	-	-	-	19.43
Choir - Choir Fund	838.21	-	30.00	-	-	808.21
Emergency- Emergency Appeals	475.06	732.50	937.50	-	-	270.06
Flower - Flower fund	308.04	-	100.00	-	-	208.04
RWD - Refugee Welcome Dagenham	2,669.92	-	379.58	-	-	2,290.34
Trust - Trust fund	975.00	-	-	-	-	975.00
Yellow - Charity distribution	362.50	168.75	-	-	-	531.25
Sub-totals	58,698.86	964.35	3,921.87	-	-	55,741.34
Endowment						
Invest - Investment fund	218,154.77	-	-	-	(17,403.07)	200,751.70
Sub-totals	218,154.77	-	-	-	(17,403.07)	200,751.70
Totals	393,115.18	79,008.44	93,374.16	-	(17,403.07)	361,346.39

Auxiliary funds

The Bell Fund is held on behalf of St Mary's bellringers; income comes mostly from donations by visiting ringers, and pays for the replacement of worn ropes and broken stays.

The Choir Fund buys music and robes etc for the choir.

Flowers are arranged by a team led by Margaret Quinney, who administers donations and costs through a Flower Float; the Flower Fund embraces both the flower float and other funds held in the bank account.

The Trust Fund holds deposits made by hirers of the hall against lost keys and accidental damage.

Support funds

Members who support the church through planned giving (through blue envelopes or otherwise) often add an additional sum to be distributed to other charities at the discretion of the PCC (yellow envelopes). This is known as the Charity Distribution Fund.

The Emergency Fund is a channel for external emergencies.

The Refugee Welcome Dagenham fund was set up in 2018 to support a sponsored family from Syria who were housed in a church property in Dagenham. The fund is now used more widely to support refugees settled locally.

Memorial funds

The Barnes Memorial has continued to support our Parish Administrator £2,474.79.

The Martin memorial fund contributed £5,000 respectively to our general fund and support our current account balance.

The Row Memorial contributed £2,850 respectively to our general fund and support our current account balance.

Independent examiner's report to the trustees of St Mary's Ilford PCC

I report to the trustees on my examination of the accounts of St Mary's Ilford PCC (the PCC) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the PCC, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ross Holland

Fellow of the Institute of Chartered Accountants in England & Wales

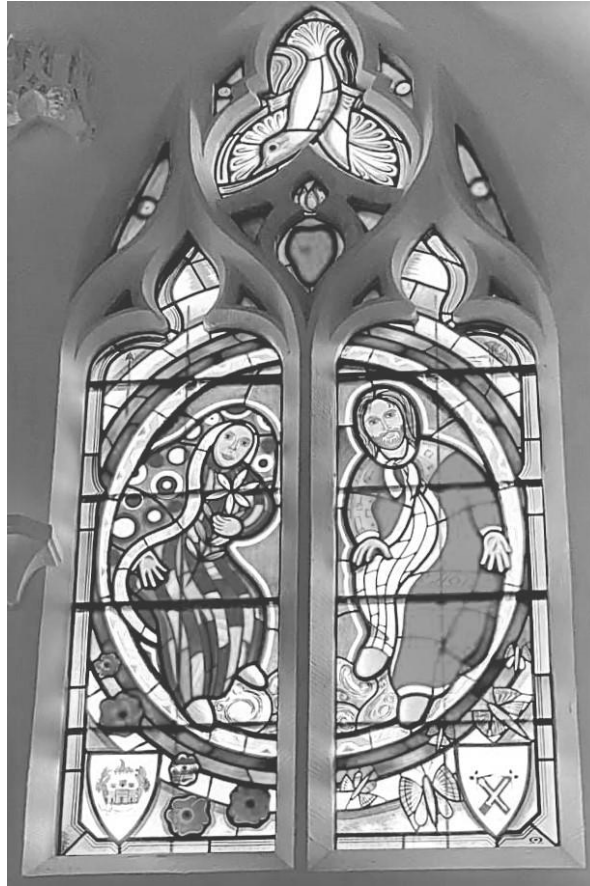
c/o 26 South Park Road, Ilford, IG1 1SS

21 July 2023

Accounts



**SAINT MARY the VIRGIN
GREAT ILFORD
THE DIOCESE OF CHELMSFORD**



**PAPERS FOR THE
ANNUAL PAROCHIAL CHURCH
MEETING**

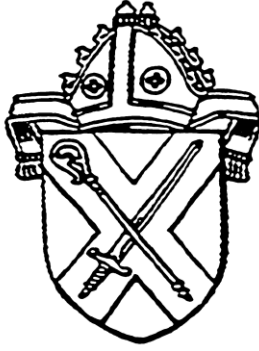
together with

**ANNUAL REPORT AND FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL**

FOR THE YEAR ENDING 31st DECEMBER 2021

Sunday 29th May 2022

11.30am



SAINT MARY the VIRGIN, GREAT ILFORD
THE DIOCESE OF CHELMSFORD

ANNUAL PAROCHIAL GENERAL MEETING

Sunday 29th MAY 2022

11.30am

AGENDA

VESTRY MEETING

1. To approve the minutes of the previous meeting.
2. To ELECT Churchwardens
3. To APPOINT Deputy Churchwardens

(This agenda is in accordance with the Churchwardens Appointments and Registration Measure 2001)

ANNUAL GENERAL MEETING

1. Apologies for absence
2. To APPROVE the minutes of the previous Annual General Meeting
3. To DISCUSS any matters arising from the meeting
4. To ELECT (by ballot if necessary) members of the Parochial Church Council for a period of THREE YEARS
5. To APPOINT Sides-people for the coming year
6. To APPROVE the Electoral Roll
7. To RECEIVE the Annual Report of the proceedings of the Church Council for the past year
8. To RECEIVE the Accounts of the Council for the year ended December 31st 2021.
9. To APPOINT Independent Financial Examiner(s)
10. To RECEIVE a report on the fabric, goods and ornaments of the church
11. To RECIEVE Synodical Reports and other matters of parochial or general interest

(This agenda is in accordance with the Church Representation Rules and Synodical Government Measure 1969 – revised 2004)

NOTE: There will be an extraordinary meeting of the Parochial Church Council immediately after the Annual General Meeting for the purpose of electing officers of the Council.

REPORT OF THE PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2021

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility, with the Incumbent, of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church and community hall at 426 High Road, Ilford.

PUBLIC BENEFIT

The church and premises are at the heart of the community and serve as a focal point and a beacon of hope, stability and cohesion in an ever-changing community. Public services are held throughout the week and are open to all regardless of faith affiliation, and the church building is available to interfaith and secular groups. The Community Hall is used throughout the week by community groups and on a casual basis for other community activities. Church and hall are likewise available for appropriate functions such as concerts and recitals.

The church tower houses a ring of 8 bells. With the help of the St Margaret's Barking ringers, who ring in several towers in this part of Essex/east London, the bells are rung before Sunday Mass about twice per month in addition to Holy Days and other ad hoc celebrations.

As the Church of England is the *Church by law established* we are uniquely available for civic services and special services for local groups. The church building houses some items of religious art which are of particular note and features in the Barking Episcopal Area Art Trail.

The church is situated within a Victorian churchyard and cemetery and this has been designated as an *Area of Special Interest* by the Local Authority. As such we regularly and increasingly facilitate the locating of family graves and assist those researching their genealogy. The churchyard is home to 5 Commonwealth War Graves and in 2018 work was undertaken to clean these up and make them more accessible. The Commonwealth War Grave Commission installed a sign on our main gates indicating the presence of these important graves. Work to make the churchyard a more attractive and safer area continues in concert with the local authority.

ANNUAL REVIEW

The parish continues the process of reorientation and recovery after the challenges of the pandemic. At the time of writing most activities, including the weekly round of worship has been re-established. We have continued to live stream principal services, and this has been valued by those who, for reasons of access, sickness or frailty have felt unable to return to church in person. Sadly, a handful of members who were regular worshippers before the pandemic have not returned.

Our refugee engagement program has continued and developed, and we responded in August 2021 to the Afghan crisis by hosting an appeal on behalf of the Diocese which raised over £6000 for support services for Afghan refugees within Essex and East London. We continue to support the resettlement of refugees from the MENA regions, as well as asylum seekers in bridging accommodation within the parish, and now those fleeing the war in Ukraine. Often the work we do in these areas is necessarily low key due to matters of security and safeguarding.

We continue to respond to and meet pastoral need when it arises, both from within the established congregation and wider afield and we support the work of the various local agencies attending to the growing and ever-present problem of street homelessness and addiction.

We were delighted to welcome Fr Jacob Kyie-Baffour as our Assistant Priest, and he was Licensed in autumn of 2021.

We were likewise delighted to give our support to our Churchwarden, Marcel Firth who has begun the formal process of testing his vocation to the priesthood. If successful, Marcel will begin his formation in September 2022 whilst remaining at St Mary's, and when ordained, will serve at St Mary's as a Locally Ordained Minister (none-stipendiary).

The financial review will clearly show the fiscal challenges of maintaining mission and ministry in a sustainable way and the challenges of maintaining the church building, though this has not been significantly affected by the pandemic and has been a regular concern over the past years. We have invested significantly in improvements to the church building over the past 5 years, and as such, the site is sound and without any major defects.

The year ahead will see the beginning of serious listening, reflection, and action to ensure that the ministry offered through and from St Mary's reflects honestly the resources available and is sustainable in the years to come.

FINANCIAL REVIEW

At a time when there is much discussion in the church of the cost of full-time ministry and the maintenance of the built heritage, we have been able to pay our assessed share of £61,672 to the diocese through the generosity of present and past members, and have spent £5,634 on maintenance, of which £4,458 was from General funds.

Voluntary giving has remained relatively strong, as more members have moved to payment through the bank or to online giving, a drop of just under 5% on 2020; at the same time people have given generously in support of diverse causes: £6,123 for Afghanistan refugees, £623 for local Iraqi refugees, £609 for needy families at Christmas and £340 to the Vicar's discretionary fund.

Our income from the hire of the hall fell right away in 2020, but has grown back up to £6,535 in 2021, compared with £4,780 in 2019; £3,280 was earned in the last quarter of 2021, creating a strong expectation of further growth in 2022.

Our unrestricted income for 2021 was £57,635 and our expenditure £93,574, a shortfall of £35,939, which was made up by a transfer of £36,000 from memorial funds. Excluding endowment funds, total assets of the church at the end of 2021 were £175,060.

ADMINISTRATIVE INFORMATION

The bureaucratic business of the church is dealt with by the PCC, or the Standing Committee on their behalf, and the day-to-day business is addressed by the Vicar, Churchwardens and Treasurer.

During 2021 the PCC met at about quarterly intervals remotely due to Covid-19 restrictions.

PCC members who have served from 1 January 2021 until the date this report was approved are:

<i>Incumbent</i>	Canon Gareth Jones	Chair (ex officio)
<i>Churchwardens:</i>	Miss Margaret Quinney Mr Marcel Firth	To APCM 2022 (from 2016) To APCM 2022 (from 2020)
<i>Representatives on the Deanery Synod:</i>	Mrs Hilary Hardwick Mr David Hardwick Fr Gareth Jones	To APCM 2023 (from 2020) To APCM 2023 (from 2020) House of Clergy (ex officio)
<i>Elected/coopted members:</i>	Mrs Fay Chinweze Mr John Cox Mrs Emma Jeffery (Vice-Chair) Mr Michael Mann (Hon. Treasurer) Mr Alan Hardy Mr Robert Mason Mrs Clare Cox (PCC Secretary)	To APCM 2022 (from 2019) To APCM 2023 (from 2020) To APCM 2022 (from 2019) To APCM 2023 (from 2020) To APCM 2024 (from 2021) To APCM 2022 (from 2019) To APCM 2023 (from 2020)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

**Approved by the PCC on
and signed on its behalf by Fr Gareth Jones (chair)**

St Mary's Ilford PCC

Registered Charity No. 1132877

Financial Statements for the year ending 31st December 2021

[See separate document]

Subject to examination and PCC approval
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Churchwardens' Report April 2021 to April 2022

Although we still take care to keep everyone safe, this has been a year of slowly trying to achieve a 'new normal' after the lockdowns. It has been lovely to see things that we took for granted, such as singing in church and socialising, being gradually restored.

Services:

The church has been open for all services since Easter 2021 and livestreaming continued, initially for Sunday and Thursday services, but now only for the Sunday Parish Mass and Holy days. All weekday services are now held in the Resurrection Chapel with a small but regular attendance. Attendance at the Parish Mass has been variable.

The Patronal Festival:

At our Patronal Festival in September, we welcomed the Venerable Christopher Burke, Archdeacon of Barking as our preacher. After a lovely service with a full congregation, we celebrated with drinks and a light buffet.

Harvest:

We celebrated Harvest in October. The church looked good dressed in autumn shades and with the usual brilliant display of goods, showing the generosity of our church family. It was wonderful to see so many people in church to enjoy our lovely service and, after two long years approximately thirty people enjoyed a Harvest Lunch in the Community Hall. Archdeacon, Elwin Cockett was our preacher. We are very grateful to Fr Gareth and Diana for their hard work in preparing and serving the lunch.

Gifts of food were taken to the Welcome Centre and bathroom items to refugees housed locally, the following week.

St Monica's:

The following week, during the afternoon, Fr Jacob hosted a Special Thanksgiving Service as part of the 75th Anniversary Celebrations of St. Monica's Senior High School Ghana. It was a joyous service with many photographs taken and food parcels handed out to take home.

All Souls:

On Tuesday 2nd November departed loved ones were remembered at our All-Souls' Service.

Remembrance Sunday:

This time we were able to join with the nation in commemorating the dead in our traditional way during our Parish Mass.

Christmas:

We looked forward to celebrating a Christmas in our usual style for the first time in two years. The trees arrived and were in place ready for our Carol Service on the Sunday before Christmas. Our thanks to Arthur Dike for helping to get them in place and decorated. The Carol Service was another joyous occasion, with mince pies, sausage rolls and warmed seasonal juice, served in the naïve, after the service.

Midnight Mass, which started at 11pm, was a lovely, candlelit service and we welcomed the Baby Jesus as the bambino was placed in the crib at Midnight. Sadly, numbers were down as many of our church family had tested positive for covid. On Christmas morning we had to cancel our service as Fr Gareth had also tested positive. Consequently, few people got to enjoy our festive church before 12th night. Thankfully all those who tested positive experienced mild or no symptoms.

Lent & Easter 2022:

Lent started with our Ash Wednesday service.

On Mothering Sunday Milly and Nini distributed sixty small posies to members of the congregation. Unfortunately, some of our Lent services had to be cancelled as on medical advice, Fr Gareth reluctantly took some leave. It was lovely to have him back with us on Palm Sunday.

There was a full programme of services throughout Holy Week.

Maundy Thursday included the foot washing ceremony and a few people managed to stay for the watch until midnight.

Although attendances were low at the start of the week there was a good attendance on Good Friday. The first Mass of Easter was celebrated at 8pm on the Saturday evening again this year.

On Easter Sunday it was a joy to see a full church. After the beautiful service everyone went home with an Easter Egg.

We have been grateful to Fr Stephen, Father Tom, Rev. Bridgit and Rev. Janet for covering the occasional services during the year.

Fr John Barnes:

On Sunday 13th June several of us, together with the Deputy Mayor and other visitors celebrated Evening Prayer in South Park. During the service Fr Gareth blessed the Lebanon Cedar planted in memory of Fr Barnes.

The Faith Walk:

In September, on a rather wet afternoon, we welcomed sixty-five people from all different faiths to our church. We were the penultimate venue of the Faith walk.

Fr Gareth spoke about being an Eco-friendly church and Fr Martin spoke about the importance of water in the Christian Faith.

Climate Sunday:

In October our MMU, St Luke's, St Margaret's and St Mary's, met for an afternoon service in Valentines Park. Fr Gareth and Margaret were the only representatives from St Mary's.

Living Stones:

Many of our church family have, over the year tested positive for covid but, thanks to the rollout of the vaccines and the periodic boosters, symptoms, if any, have been mild.

Induction of Church Wardens:

For the second year running Fr Gareth was able to deputise for the Archdeacon and admit Marcel and Margaret as churchwardens during the Parish Mass. This year, however, covid restrictions did not prevent us from being soaked with Holy water.

Fr Gareth:

In April we congratulated Fr Gareth on his appointment as Canon to the Bishop of Cape Coast, Ghana and Honorary Canon of Cape Coast Cathedral.

Fr Jacob:

During the Mass on Sunday 13th June, we welcomed Fr Jacob as our Assistant Priest and in our traditional style celebrated with drinks outside after the service.

Marcel:

Marcel has been working through the process of discernment for ordination and is looking forward to starting his training should he be accepted.

Baptisms:

In September we welcomed Joshua Lloyd, grandson of Clare and John Cox, and in November Jayce, who was less than one week old, and Princess with their families to receive the Sacrament of Holy Baptism.

It has been lovely to see Jayce and Princess, who live locally, at the 10am Mass on occasions.

Confirmations:

Allen Bennett, Amelia (Milly) Jones and Caleb Tann were confirmed by Bishop Guli in Chelmsford Cathedral. Although we were disappointed that it was not possible for the service to be at St Mary's as originally planned, we were able to watch the lovely service through live streaming. We celebrated the following Sunday when they were able to make communion for the first in their own church. Celebrations continued after the service with cake and drinks.

Wedding Vows:

In September Mark and Michelle Warwick were joined by their family and friends as they gave thanks for their marriage and renewed their wedding vows. Mark and his sons arrived at the church on Harley Davidsons. Fr Gareth couldn't resist trying one out for size but fortunately the ignition was not switched on!

Funerals:

The funeral service of Lynn Bezant took place at the end of April this year.

Church Bells:

In June it was a joy to welcome back the bellringers and hear the bells again after so many months. We are so grateful to the ringers who ring the bells before the Parish Mass on alternate Sundays.

Meetings:

Although staff meetings are now face to face meetings, all PCC meetings have been held on Zoom.

Social Activities:

In June we started serving tea and coffee outside after the Parish Mass each Sunday where we were able to socialise at a safe distance. Unfortunately, the weather did not cooperate and so most weeks we were forced to move inside to

the north aisle and socialise in small groups around the church. We have now moved back to the Community Hall where refreshments are set up for everyone to serve themselves to tea or coffee and a small pack of biscuits.

The Garden Party:

The weather was also responsible for the long looked forward to Vicarage Garden Party being postponed twice and finally cancelled. We hope for better luck this year.

Birthdays:

Special refreshments were served to celebrate the birthdays of Colin Newman and Euan.

The Quinquennial:

Our architect, John Baily, carried out a full inspection in August. Although he highlighted some issues which will need attention, most of which were already in hand, there was thankfully nothing major causing concern.

Maintenance:

All the regular maintenance checks were completed at the appropriate time in the year.

Annually:

- The Fire Extinguishers
- The PAT testing (small electrical appliances)
- The Roof Alarm
- The Lightening Conductor
- The Boilers

The Lift has a maintenance check quarterly.

The organ and piano are tuned at regular intervals.

Repairs

• Boilers:

During the Quinquennial inspection a leak was found in the boiler room.

The faulty parts on the boiler were replaced within a few weeks.

When the Heating Boilers had their annual inspection, it was found that one needed to be closed down due to above normal emissions of carbon monoxide. New parts were fitted, and the Gas Safety Certificates were issued.

There was no problem with the kitchen boiler and the safety certificate was issued on the day of the inspection.

• Lighting:

The security light at the East End of the Church was replaced and suitable guards were installed to prevent further damage by pigeons.

A faulty security light on the South wall was replaced recently and also a small light near the North Porch.

• Guttering:

The blocked guttering and downpipes on the North side were cleared.

• Plumbing:

The seal round the kitchen sink was renewed.

The basin in the smaller ground floor toilet was secured to the wall and the wobbly toilet seat was replaced.

Technology:

There have been many improvements made during the year to enhance the sound and the livestreaming.

Flowers in Church:

Except for Advent and Lent, we have flowers in church each week. There are, however, fewer than we had before lockdown.

There is always an arrangement by the High Altar and there are smaller arrangements by Our Lady, in the Resurrection Chapel and on St Anne's Altar, currently dedicated to the people of Ukraine. There are more displays for Christmas, Easter, the Patronal Festival and Harvest. The cost of flowers, like everything else, has risen considerably and it is sometimes difficult to get exactly what we need. As for last year we had a Memory Tree at Easter rather than lilies, these were £3 per bloom this year.

We would welcome more help with the flowers, either by sparing a little time to try your hand at arranging, you do not need any previous experience, help is available, and you can learn on the job, or you could give a donation for flowers in thanksgiving, for a special occasion or in memory of a loved one. Please give it a little thought.

The Churchyard:

Maintaining the churchyard is an ongoing problem which has escalated over the last few weeks.

We are working very hard with Fr Gareth, the Council, and the Westerly Group to improve the situation but progress is slow.

Thanks:

There are many people to whom we owe our grateful thanks:

- Fr Gareth, our Deputy Wardens, the PCC and all members of the congregation for their continued support and encouragement throughout the year.
- John, the Choir, and the Servers for their hard work in helping to make all our services special. Thanks too to those who read the lessons, prepare the intercessions, and those who take up the Offertory.
- the small group of people who regularly come along to help when we have a big clean and help to make our church sparkle for special occasions. We would, however, welcome volunteers to help on a more regular basis.
- all those who quietly and diligently carry out the many tasks that need to be done, but often are only noticed when they are not done.

In addition, we offer our personal thanks to Fr Gareth for his hard work, commitment, and vision, and for his leadership throughout the year.

*.. Marcel Firth and Margaret Quinney
Churchwardens*

Planned Giving / Gift Aid

Over the last two years there have been many changes to the Planned Giving Scheme.

It was evident that the Blue Envelopes were already being used by fewer people but when we went into lockdown, they became redundant.

We are very grateful to all those who quickly found alternative methods of maintaining their commitment to making their regular, generous contributions.

The current methods of payment are:

- Monthly Bank Orders.
- Monthly/quarterly cheques.
- The new Parish Giving Scheme - more information coming soon.
- The Card Machine at the back of the church.
- Scanning the symbol on displays around the church.
- Online giving.
- Cash on the plate.

Some people use more than one of these options. All methods provide the option of adding Gift Aid.

People not originally on the Planned Giving Scheme have been making regular contributions using the above options.

Charity giving using the Yellow Envelopes has only been maintained by a few people but there have been many generous, charitable contributions to appeals made through the year.

Those who pay sufficient tax make their contribution under the Gift Aid (GA) Scheme which enables us to claim back an extra 25% on each amount given. Very simply if you give a total of £400 to charities during one tax year, they can claim a total of £100 back. Or looking at it another way for each £100 you pay in tax during one tax year you can give up to a total of £400 to charities.

Plate Collections:

We can claim GA on all amounts given in Plate collections, provided that no more than £20 is given by any one person, under the Gift Aid Small Donations Scheme. Also providing there are eleven or more in the congregation.

The following table shows the GA claimed for 2021.

CLAIMS 2021							
Month	Church	Sacristy	Charity	Vicar's Fund	Refugee Fund	Needy	Total
January	£236.25			£75.00			£311.25
Candlemas		£63.75					£63.75
February	£198.75		£6.25				£205.00
March	£340.00						£340.00
GASDs Jan - Apr	£44.08						£44.08
New Tax Year:							
April	£301.25		£18.75				£320.00
May	£238.75		£6.25				£245.00
June	£371.25						£371.25
July	£208.75		£6.25				£215.00
August	£208.75		£6.25		£67.50		£282.50
September	£219.38		£6.25	£2.50	£3.75		£231.88
October	£252.50		£6.25	£3.75	£25.00		£287.50
November	£190.00			£1.25			£191.25
December	£273.75		£6.25	£3.75			£283.75
GASDs Ap -Dec	£439.99						£439.99
Back claims	£107.50						£107.50
Needy						£102.50	£102.50
Afghan Appeal					£417.50		£417.50
	£3,630.95	£63.75	£62.50	£86.25	£513.75	£102.50	£4,459.70

If anyone would like to join the GA scheme or would like more information about making regular contributions, please talk to me after Mass. All such conversations are strictly confidential.

*Margaret Quinney
Planned Giving & Gift Aid Secretary*

Guild of Altar Servers

We continue to be grateful for the loyalty of our regular Servers, Arthur Dyke, and Alan Hardy, and we are pleased that Marcel Firth has joined us as part of his training. Robert Mason left us on Palm Sunday to join one of the London churches.

We are delighted that Euan has joined us and comes every week, progressing from Boat to Acolyte duties.

It's lovely that Milly, Nathan, and Caleb will be with us on a regular basis now that pandemic restrictions have been lifted.

Duties of MC, Acolyte, Thurifer and Crucifer are shared on a rota basis according to experience.

As always, we are indebted to the team who faithfully attend each Sunday, funerals, and major festivals.

*David Hardwick
Head Server*

Music

Since May 2021 we at St Mary's have been fortunate to have had a sung mass every Sunday except for two: one when I had been 'pinged' late on Saturday evening and so had to get myself tested and self-isolate; another when, despite my best efforts, a deputy could not be found. Now, with the recent installation of a digital hymn player (already used during the first part of the Good Friday *Tre Ore*) such emergencies are well covered.

Throughout all this time, the choir – much diminished in size through covid precautions – has continued to function well. Regular practices have ceased since my 'retirement' in February 2019. Nevertheless, *private* practice has continued on an almost weekly basis. Thanks to the internet, I have been able to email to choir members printed music and midi files (mainly of psalms but occasionally other pieces) for them to familiarise themselves with before the following Sunday.

But no amount of support, technological or otherwise (for bigger events such as the Carol Service there have been normal practices) would have any effect

were it not for sheer competence of the choir members themselves. I'm sure I speak for all when I say how grateful I am for their lovely singing and great commitment to the music at St Mary's.

Sadly, Michael has been unable to sing with us for a while for health reasons, but we hope he will be able to re-join us soon. Also, Caroline has decided to leave the choir after 40 years of service. We thank her for her valuable contribution to the soprano line during that time. We shall miss her, but it is good that she will continue to support the singing from her place in the congregation.

The choir is now very small – sufficiently so for me to be able to thank them all – Emma, Jean, Clare, Colin and Michael – by name, for their unfailing support during this unusual time.

*John Cox
Director of Music Emeritus*

The Walsingham Cell of S Mary and S Francis

Residential Pilgrimage to Walsingham 2021

It was a lovely that a group of eight of us were able to make our pilgrimage to Our Lady's Shrine at Walsingham once again in September.

There were slightly fewer pilgrims in residence but the full Shrine programme was again in place.

We arrived around 3.30pm, and after dropping off our cases made our First Visit to the Holy House at 4.30pm. Some of us attended Evening Prayer at 5.30 followed by Shrine Prayers (the Rosary) before Supper.

At 11am on Tuesday morning we celebrated Holy Cross day in the Shrine Church and the relic was venerated,

It was a very wet day, but some brave souls were undaunted and went trekking through the undergrowth in the Priory grounds which houses the Priory ruins, whilst others visited the Shrine Shop for religious (or otherwise) artifacts. During our time there some went to the Farm Shop for local produce, and one pilgrim purchased enough lamb and pork chops to last her a year!

In the evening we had the first of the main services which was the Sprinkling, Healing Ministries and Benediction, during which Fr Gareth gave the Sacramental blessing.

Fr Ben Bradshaw, the Shrine Priest, gave a homily using the Transfiguration as his theme.

On Wednesday we gathered for the Pilgrim Mass when visiting pilgrims took an active part in the service, and as the weather was much better, we were able to have our Stations of the Cross using the lovely Stations situated in the grounds. At 4pm we visited the Holy House again to pray for our parish and others in need and to lay them at the feet of Our Lady to intercede for us. The Shrine has been refurbished during lockdown and looks even more glorious.

In the evening we had the Procession of Our Lady when, following a homily on the Marriage at Cana from Fr Ben we were able to walk with the image of Mary in a candlelit procession through the shrine grounds, followed by Benediction back in church.

The next day Fr Gareth celebrated Mass for us in the Holy House after which he blessed various icons, rosaries, and candles that we'd bought, and after lunch we made our final visit to the Holy House to say farewell to Our Lady.

It was really good to be able to be back at the Shrine again, and we are so grateful to Fr Kevin Smith, the Shrine Administrator, Fr Ben the Shrine Priest, Fr Andrew Greaney the Chantry Priest, the Hospitality team, the Hospitality team, housekeeping staff, cleaners and refectory staff in making us safe and possible to happen.

*Hilary Hardwick
Walsingham Cell Secretary*

The Additional Curates Society

Fr Darren, the General Secretary of the Additional Curates Society, writes in his Lent article that over 180 years ago Joshua Watson identified a genuine need to work in some of the poorest and most populous parishes in England and Wales. He and others formed the ACS and since then the work of resourcing the Church's ministry has continued unabatedly. The ACS commits itself to ensuring that every penny donated is used solely for the purpose for which it was given, and the work of the Society covers two main areas.

Resourcing Ministry for the Future, which is done through vocational work including conferences and parish placements, and Stipend and Clergy Support done through making grants to parishes to cover the working expenses of clergy.

Over the years we have benefited from the assistance of ACS when we had our own Curates.

We were once again able to hold our usual annual raffle in church on the feast of Christ the King when Archdeacon Elwin Cockett was present, which raised £131. Donations have also been made through our usual Lent Box appeal.

Once again, thank you for your continued support of the ACS.

*Hilary Hardwick
ACS Parish Secretary*

Safeguarding

Safeguarding is of paramount importance in our parish. The issue is highlighted at every PCC meeting and the whole community is encouraged to be vigilant and share any concerns about the wellbeing of children and vulnerable adults with Fr Gareth or with myself as Parish Safeguarding Representative.

When any concerns about a vulnerable member of the congregation are shared with Fr Gareth or myself these are duly noted, discussed and referred to the Diocesan Safeguarding Officer whose advice will be acted upon and if necessary contact will be made with outside agencies eg Social Services. Any concerns

and subsequent actions will be discussed, noted, logged and updated as appropriate.

As Parish Safeguarding Representative and together with Fr Gareth, we maintain an up to date overview of current DBS checks and any Safeguarding training undertaken by any whose roles require this and whether delivered online or face to face.

At St Marys we take Safeguarding very seriously. It has a prominent place on our website and is included as an agenda point at every PCC meeting.

*Clare Cox
(Parish Safeguarding Representative)*

Prayer Ministry

In addition to prayers offered during our Masses the prayer life of St Mary's is upheld through the regular offering of Morning and Evening prayer said daily either in church or within the parish in communion with that of the wider Church.

It's lovely that we are able to meet for silent meditation before the Blessed Sacrament using the Jesus Prayer, before Mass on Thursday mornings.

We pray for the sick and distressed as well as the departed during each Mass and names are printed in

the service booklet for private prayer. If you would like a name included, please speak to me or Fr Gareth.

Sometimes there is a need for urgent or confidential prayer. In these situations, a small group of people are committed to praying in their homes for those known to them to be in particular need or distress, please let me or Fr Gareth know if you have a prayer request.

*Hilary Hardwick
Prayer Ministry Co-ordinator*

Deanery Synod

Meetings were held on 20th May 2021 via Zoom, 22nd Sept at Christ Church Wanstead, 23rd Nov at St Francis Barkingside and 23rd Feb 2022 at St Margaret's Ilford.

The first meeting was led by Philip Carnelley who has taken over from Gillian Leonard as Lay Chair.

Topics that have been discussed over the meetings include.

The new Treasurer Daniel Jebanesan, encouraging parishes to adopt the Generous God Generous Disciple stewardship scheme. He also spoke about proposed changes to the current parish share model, looking at a possible hybrid model from 2024.

A presentation from the Revd James Gilder, the Diocesan Environmental Officer, during which he explained that the main threat to the environment was due to the emission of CO2 gases. The diocese is responsible for 20,000 tonnes of CO2 output from churches, schools etc. and suggestions were made about how we could reduce this.

As St Mary's is already an Echo church, we are already playing our part.

A presentation on the Church of England's initiative Living in Love and Faith was given by the Revd Chris Wragg and we were asked to look at resources on the website prior to the meeting.

LLF is a five-session course which churches and interested groups are encouraged to participate in to listen to and understand conflicting views around questions of sexuality, relationships, and marriage within the Church.

A presentation was given by the Revd Samuel Maginnis from St John's Loughton, as the new

representative at General Synod. Fr Sam gave an outline of how General Synod works including the fact that it consisted of 483 members, two thirds of whom are first time members. He thinks this reflected the current interest in the Living in Love and Faith initiative. Topics discussed at GS included safeguarding and the national safeguarding teams; modern slavery; the persecuted Church; faculty jurisdiction and eco heating and racial justice and institutional racism.

The Revd Martyn Hawkes proposed bringing a motion to Diocesan Synod to instruct the investment managers to adopt a policy of divestment from all companies engaged in the extraction and production of fossil fuels, and a policy of non-investment in companies with significant revenues arising from fossil fuels in the future.

Diocesan Synod had its first meeting of the new triennium. The main item was a presentation of the Racial Justice Task and Finnish Group, set up by Bishop Peter in 2020 and led by Bishop Roger Morris.

The new Mothers Union president, Maxine Paul, spoke about how the MU is open to all baptised people irrespective of marital status or gender. Current projects include English for Women, and AFIA, a holiday scheme for those in need, contact centres for separated families and a domestic abuse pilot project.

Fr Gareth gave a report on the situation regarding refugees and asylum seekers and encouraged Deanery Synod members to be more proactive in walking alongside refugees in their parishes.

*Hilary Hardwick
Deanery Synod Representative*



ST MARY THE VIRGIN, GREAT ILFORD
DIOCESE OF CHELMSFORD
CHURCH OF ENGLAND

Registered Charity No 1132877

Minutes of the Vestry Meeting 23rd May 2021

Item	Name	Item	Action	By
		.		
1		Minutes of the previous Vestry Meeting held on 18.10 20 The minutes were accepted, all were in favour with no abstentions.		
2		Election of Churchwardens There were two nominations. Margaret Quinney who is to stand again. Nominated by Pamela Reeve and seconded by Robert Mason all were in favour. Marcel Firth proposed by Hilary Hardwick and seconded by Fay Chinweze all were in favour. Fr Gareth offered thanks for their continued service.		
3		Appointment of Deputy Churchwarden Fr Gareth offered thanks to Arthur Dike for all his work behind the scenes. Arthur has agreed to stand as Deputy Churchwarden again. Robert Mason is to continue as Deputy Churchwarden with Arthur to work alongside the Churchwardens and Fr Gareth. Thanks to him. The meeting closed and the Annual General Meeting was then held.		



ST MARY THE VIRGIN, GREAT ILFORD
DIOCESE OF CHELMSFORD
CHURCH OF ENGLAND

Registered Charity No 1132877

Minutes of the Annual Parochial Church Meeting (APCM) 23rd May 2021

Item	Name	Item	Action	By
1		Apologies for Absence Robert Mason		
2		Minutes Minutes of the last Annual Parochial Church Meeting held on Sunday 18 th October 2020 were accepted as an accurate record, proposed by Alan Hardy and seconded by Hilary Hardwick and agreed with no abstentions.		
3		Matters Arising There were no matters arising.		
4		Election of members of the Parochial Church Council There was one nomination for re-election Alan Hardy – nominate by Arthur Dike; seconded by Colin Newman (approved by all) Fr Gareth explained that there were two vacancies on the PCC which could be filled by co-option. To discuss with PCC secretary.		
5		Appointment of Sidespeople for the coming year The following persons were nominated by the Churchwardens to serve as Sides-people for the year: Judy Dash, Mandy Goodwin, Barbara Iggulden, Richard Wright The Meeting unanimously approved the election of all the nominated candidates. Fr Gareth offered thanks to the sidespeople for agreeing to stand again.		

6		Approval of Revised Electoral Roll There is a new Electoral Roll this year The figures for the Electoral Roll are as follows: 2020 71 on roll 2021 72 on roll Of this number 36 reside within the parish and 36 without. There were no questions and the roll was received and approved. Fr Gareth offered thanks to Emma Jeffrey for her work on the Electoral Roll. Emma is to continue as Electoral Roll Officer and commented that it was good for the increase in numbers.		
7		Annual Report of the proceedings of the Church Council for the past year Pages 1-3 of booklet. There were no questions on the Trustees Annual Report. It was moved that the report be received Proposed by Keith Jeffrey seconded by Fay Chinweze, all were in favour.		
8		Independently Examined Accounts of the Council for the Year Ended 31st December 2019 Pages 5-9 of booklet. Fr Gareth remarked that it was good to see Michael Mann and to welcome him back after the difficult times of lockdown The accounts are not yet examined and are in draft form. These will be resubmitted to the PCC and then to the External Examiner. We have managed over the last year by drawing on bequests where appropriate, approximately £35,000 of lost income from the hire of the hall over lockdowns but voluntary income has filled some of the gaps. We face the future with renewed confidence. There were no questions. Fr Gareth: Amazed at the continued generosity of the people of the parish and those who have moved away, Voluntary giving only dropped by 2% which is remarkable considering the effect of the pandemic. Many have increased giving. £35,000 is not nearly as bad as it might have been and is similar to previous years. Thanks come from the PCC for those who continue to give generously and support our church. Fr Gareth recommended that we receive the accounts for the year ended 31.12.2020 which will be finalised, firstly by the PCC and then by the External Examiner Proposed by Michael Mann; seconded by Emma Jeffrey All were in favour.		

9		To appoint Independent Financial Examiner Fr Gareth proposed that our current Independent Financial Examiner, Emmanuel Osuji, continued in this role and that he was happy to do so. This was approved by all		
10		Fr Gareth offered formal thanks to Michael for his immensely hard work in maintaining the accounts to a professional standard. This was followed by a round of applause. Report on the Fabric, Goods and Ornaments of the Church/ Fr Gareth: Much has gone on including installation of the stained glass window from a bequest. Installation of camera system for live streaming to ensure a stable output for those not able to get to church. Keith Jeffrey operates this system as technician during services. Receive the Fabric, goods and ornaments report Proposed by Judy Dash; seconded by Judy Sender		
11		Synodical and General Reports Included in the Annual Report were the following reports: 1. Churchwardens' report – Fabric and Living Stones (Margaret Quinney. Hilary Hardwick) 2. Planned Giving /Gift Aid (Margaret Quinney) 3. Choir and Music (John Cox) 4. Servers (David Hardwick) 5. The Walsingham Cell (Hilary Hardwick) 6. The Additional Curates Society (Hilary Hardwick) 7. Community Hall (Margaret Quinney) 8. Safeguarding (Clare Cox) 9. Flower Team (Margaret Quinney) 10. St Mary's Junior Church (Tina Kew) 11. 9th Ilford (St Mary's) Rainbow Unit (Penny Wallace) 12. 9th Ilford (St Mary's) Brownie Pack (Penny Wallace) 13. Guides (Tina Kew) 14. Prayer Ministry (Hilary Hardwick) 15. Deanery Synod (Hilary Hardwick) There were no questions on any of the reports. Fr Gareth offered thanks to all those who had provided reports, especially to Deanery Synod reps as there were a lot of meetings over zoom. Thanks t the servers team after a difficult year with lock downs and closures. They have adapted to new ways remarkably which is a tribute to David Hardwick and the team. Formal thanks to John Cox and the choir adapting to the new environment, without the cantors and the organ music our		

		worship would have been diminished especially today on Pentecost. Special thanks to the choir and to John Cox as he has retired. There were no questions. Motion to receive the reports: - Proposed by Jean Ayres; seconded by John Cox		
12		Chair's report Over the past year, as a team, PCC and congregation have done their utmost during the past year. It was important that we kept connected. The Pastoral contact team led by Hilary Hardwick kept regular contact. This was an experiment and it worked remarkably well. Thanks to Hilary and to all the team callers. Thanks also to the Covid Task Group, a small group who worked out what to do at the beginning of the pandemic using guidance and talking to other churches. Thanks to the churchwardens whose ministry is often hidden, with massive amounts of work to do especially over the last year, sanitising surfaces, ensuring churchyard is kept beautiful, Formal thanks and a show of appreciation. Thanks to PCC, thrown into the unknown, zoom meetings to ensure business of church continues. Patience in the face of difficult decisions. Appreciation shown.		
13		Any Other Business A vote of thanks was offered to Fr Gareth from Margaret Quinney for all that he had done over the last year and especially during the pandemic providing services when the church has been closed. Fr Gareth ended the meeting in prayer and thanked everyone for attending.		

St Mary's Ilford PCC – 1132877
Financial Statements for the year ending 31 December 2021
Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	29,793.90	-	9,902.03	-	39,695.93	41,231.79
Income from charitable activities	3,171.60	-	-	-	3,171.60	184.05
Other trading activities	6,999.63	-	250.00	-	7,249.63	2,106.92
Investments	17,570.29	57.81	42.27	-	17,670.37	18,590.39
Total income	57,535.42	57.81	10,194.30	-	67,787.53	62,113.15
Expenditure on:						
Raising funds	2,774.44	-	-	-	2,774.44	294.00
Expenditure on charitable activities	90,608.04	556.85	17,726.00	-	108,890.89	158,897.11
Other expenditure	191.76	-	-	-	191.76	102.07
Total expenditure	93,574.24	556.85	17,726.00	-	111,857.09	159,293.18
Net income / (expenditure) resources before transfer	(36,038.82)	(499.04)	(7,531.70)	-	(44,069.56)	(97,180.03)
Transfers:						
Gross transfers between funds - in	37,700.00	10,211.10	10,200.00	-	58,111.10	69,593.71
Gross transfers between funds - out	-	(47,900.00)	(10,211.10)	-	(58,111.10)	(69,593.71)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	9,749.68	9,749.68	(19,880.44)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	1,661.18	(38,187.94)	(7,542.80)	9,749.68	(34,319.88)	(117,060.47)
Reconciliation of funds						
Total funds brought forward	6,349.75	146,438.56	66,241.66	208,405.09	427,435.06	544,495.53
Total funds carried forward	8,010.93	108,250.62	58,698.86	218,154.77	393,115.18	427,435.06

Balance sheet as at 31 December 2021

	General	Designated	Restricted	Endowment	At 31/12/2021 £	At 31/12/2020 £
Fixed assets						
Investments	-	-	-	218,154.77	218,154.77	208,405.09
	-	-	-	218,154.77	218,154.77	208,405.09
Current assets						
Debtors	927.53	-	173.78	-	1,101.31	762.67
Cash At Bank And In Hand	10,853.55	108,250.62	59,615.08	-	178,719.25	250,468.25
	11,781.08	108,250.62	59,788.86	-	179,820.56	251,230.92
Liabilities						
Creditors: Amounts Falling Due In One Year	3,770.15	-	1,090.00	-	4,860.15	32,200.95
	3,770.15	-	1,090.00	-	4,860.15	32,200.95
Net current assets less current liabilities	8,010.93	108,250.62	58,698.86	-	174,960.41	219,029.97
Total assets less current liabilities	8,010.93	108,250.62	58,698.86	218,154.77	393,115.18	427,435.06

Approved by the Parochial Church Council on
Signed for the PCC:

Fr Gareth Jones
Chair

Margaret Quinney
Churchwarden

Michael Mann
Treasurer

St Mary's Ilford PCC – 1132877 – Financial Statements 2021

Analysis of income (§2) and expenditure (§3)

	General	Designated	Restricted	This year	Total Last year
Income and endowments from:					
Donations and legacies					
0104 - Pg bank GA	8,560.00	-	-	8,560.00	8,250.00
0105 - Pg bank nonGA	2,144.00	-	-	2,144.00	2,194.00
0107 - Payroll giving	2,577.00	-	-	2,577.00	2,362.25
0113 - Pg envelopes GA	1,925.00	-	300.00	2,225.00	3,536.95
0114 - Pg envelopes non-GA	3,494.89	-	-	3,494.89	2,134.33
0116 - Gift Aid - periodic	950.00	-	-	950.00	420.00
0121 - Card donation GA	1,338.00	-	1,425.00	2,763.00	3,816.00
0122 - Card donation non-GA	700.00	-	842.75	1,542.75	1,126.00
0301 - Collections	1,491.27	-	-	1,491.27	1,877.13
0412 - Votive candles	44.22	-	-	44.22	41.85
0501 - Gift Aid - occasional	10.00	-	-	10.00	11.95
0550 - Donations & appeals - recurrent	1,075.00	-	947.00	2,022.00	1,120.00
0551 - Candlemas gifts	535.00	-	-	535.00	971.00
0560 - Donations & appeals - one-off	1,087.20	-	4,833.50	5,920.70	1,243.50
0601 - Tax recoverable on Gift Aid	3,422.31	-	553.78	3,976.09	4,092.65
0605 - GASDS	440.01	-	-	440.01	478.18
0701 - Legacies	-	-	-	-	7,556.00
08A1 - Non-recurring one-off grants	-	-	1,000.00	1,000.00	-
Donations and legacies Totals	29,793.90	-	9,902.03	39,695.93	41,231.79
Income from charitable activities					
1101 - Fees for weddings and funerals	920.00	-	-	920.00	91.00
1105 - Heating charge - weddings & funerals	100.00	-	-	100.00	-
1205 - Refreshments	-	-	-	-	70.25
1210 - Bookstall sales to promote objectives	50.10	-	-	50.10	3.00
1280 - Pilgrimages & outings	2,101.50	-	-	2,101.50	19.80
Income from charitable activities Totals	3,171.60	-	-	3,171.60	184.05
Other trading activities					
0910 - Fundraising	455.00	-	-	455.00	340.00
1240 - Hall lettings - fundraising	6,544.63	-	-	6,544.63	1,766.92
1245 - Hall letting deposits	-	-	250.00	250.00	-
Other trading activities Totals	6,999.63	-	250.00	7,249.63	2,106.92
Investments					
1001 - Dividends - investments	7,570.29	-	-	7,570.29	7,487.15
1020 - Bank interest	-	57.81	42.27	100.08	1,103.24
1030 - Rent from telecomms	10,000.00	-	-	10,000.00	10,000.00
Investments Totals	17,570.29	57.81	42.27	17,670.37	18,590.39
Income and endowments Grand totals	57,535.42	57.81	10,194.30	67,787.53	62,113.15

St Mary's Ilford PCC – 1132877 – Financial Statements 2021

	General	Designated	Restricted	This year	Total Last year
Expenditure on:					
Raising funds					
1730 - Fundraising costs	184.73	-	-	184.73	214.00
1735 - Pilgrimage & outing costs	2,526.00	-	-	2,526.00	80.00
1738 - Catering expenses	63.71	-	-	63.71	-
Raising funds Totals	2,774.44	-	-	2,774.44	294.00
Expenditure on charitable activities					
1830 - Giving - relief and development agencies	-	-	6,000.00	6,000.00	574.00
1850 - Giving - UK-based church societies	227.50	-	433.75	661.25	87.50
1870 - Giving - secular charities	-	-	140.00	140.00	-
1880 - Subscriptions	142.00	-	-	142.00	112.00
1910 - Diocesan parish share	61,672.00	-	-	61,672.00	60,772.27
2001 - Assistant staff costs	52.40	-	11.23	63.63	-
2005 - Presentations from PCC funds	230.00	-	-	230.00	300.00
2010 - Organist's honorarium	300.00	-	-	300.00	450.00
2020 - Cleaner (Hall)	701.25	-	-	701.25	918.00
2050 - Salary of parish administrator	-	-	5,931.00	5,931.00	6,372.00
2101 - Working expenses of incumbent	1,105.82	-	-	1,105.82	1,159.65
2130 - Vicarage maintenance/security	524.99	-	-	524.99	-
2150 - Vicar's telephone	1,244.35	-	-	1,244.35	1,300.94
2160 - Vicar's discretionary fund	1,369.50	-	-	1,369.50	3,437.50
2210 - Promotion & website	2,229.84	399.24	-	2,629.08	4,682.55
2301 - Church running - insurance	2,990.24	-	-	2,990.24	2,953.76
2305 - Church security	894.79	-	-	894.79	884.40
2320 - Organ / piano tuning	580.40	-	-	580.40	676.80
2330 - Church maintenance	4,457.55	157.61	1,018.39	5,633.55	7,594.34
2331 - Cleaning	-	-	-	-	4.13
2332 - Cleaning & janitorial supplies	283.97	-	-	283.97	1,054.12
2335 - Hall cleaning	211.72	-	-	211.72	222.57
2341 - Sacristy consumables & maintenance	1,463.78	-	-	1,463.78	1,093.27
2342 - Sacristy acquisitions	69.57	-	321.61	391.18	2,878.88
2343 - Service books	69.50	-	-	69.50	68.00
2345 - Music	255.00	-	-	255.00	749.32
2347 - Junior Church expenses	-	-	-	-	53.50
2349 - Flower costs	180.00	-	555.51	735.51	352.15
2360 - Church office	1,861.61	-	-	1,861.61	1,536.18
2370 - Visiting speakers / locums	580.70	-	-	580.70	53.85
2380 - Public catering	200.09	-	-	200.09	317.52
2401 - Church running - electric	829.89	-	-	829.89	901.48
2410 - Church running - gas	4,734.34	-	-	4,734.34	2,546.62
2420 - Church running - water	131.88	-	-	131.88	128.58
2425 - Refuse collection	151.47	-	-	151.47	148.50
2460 - Refugee Welcome housing	-	-	-	-	(1,657.23)
2470 - Refugee Welcome support	-	-	3,314.51	3,314.51	4,302.86
2502 - Printing & stationery	241.66	-	-	241.66	152.85
2530 - Hall running - electricity	102.60	-	-	102.60	93.11
2540 - Hall running - gas	402.73	-	-	402.73	227.09
2560 - Hall running - maintenance	69.90	-	-	69.90	-
2601 - Governance costs examination/audit fee	45.00	-	-	45.00	-
2701 - Church major repairs - structure	-	-	-	-	8,688.00
2710 - Church major repairs - installation	-	-	-	-	25,418.40
2720 - Church interior and exterior decorating	-	-	-	-	16,030.80
2820 - Hall + major repairs - installation	-	-	-	-	1,256.85
Expenditure on charitable activities Totals	90,608.04	556.85	17,726.00	108,890.89	158,897.11
Other expenditure					
2620 - Bank charges	191.76	-	-	191.76	102.07
Other expenditure Totals	191.76	-	-	191.76	102.07
Expenditure Grand totals	93,574.24	556.85	17,726.00	111,857.09	159,293.18

§4. Staff costs

Fees are paid to our self-employed cleaner, parish administrator and, until his retirement in March 2021, to our Director of Music, who is also a trustee. No Trustee is paid for their services as a trustee.

§5. Investments

	<i>Charibond</i>	<i>Charifund</i>	<i>Total</i>
Market value 31 December 2019	£106,613.25	£121,672.28	£228,285.53
Revaluation gain/loss 2020	£1,228.99	(£21,109.43)	(£19,880.44)
Market value 31 December 2020	£107,842.24	£100,562.85	£208,405.09
Revaluation gain/loss 2021	(£3,704.17)	£13,453.85	£9,749.68
Market value 31 December 2021	£104,138.07	£114,016.70	£218,154.77
Percentage gain/loss 2020	1.2%	-17.3%	-8.7%
Percentage gain/loss 2021	-3.4%	13.4%	4.7%

Income from investment 2021	£2,148.60	£5,421.69	£7,570.29
2020	£2,578.32	£4,908.83	£7,487.15

M & G Charibond and Charifund represent investments made from the proceeds received from the sale of the Assistant Clergy house at 2 Elizabeth Avenue, and are held for the long-term benefit of the church and the General Fund. The investments are administered for the PCC by the Chelmsford Diocesan Board of Finance. The Charibond has the higher rate of return, but the Charifund has the potential for capital growth (or decline).

§6. Debtors

	<i>Unrestricted funds</i>	<i>Designated funds</i>	<i>Restricted funds</i>	Total	<i>2020</i>
Tax receivable	£927.53	—	£423.78	£1,351.31	£787.77
Submetered electricity	£895.81	—	—	£895.81	397.24
Total	£1,823.34	—	£423.78	£2,247.12	£11,185.01

§7. Creditors

	<i>Unrestricted funds</i>	<i>Designated funds</i>	<i>Restricted funds</i>	Total	<i>2020</i>
Utilities	£3,811.41	—	—	£3,811.41	£584.85
Outstanding Parish Share	—	—	—	—	£22,789.62
Outstanding Agency payments	—	—	—	—	£199.00
Other creditors	£853.53	—	£705.00	£1,558.53	£8,925.71
Total	£4,664.94	—	£705.00	£5,369.94	£32,499.18

§8. Fund movements and analysis

	Opening	Incoming	Outgoing	Transfers	Closing
General fund (unrestricted)	£6,349.75	£57,635.42	£93,574.24	£43,400.00	£13,810.93
Auxiliary funds (restricted)					
Bell fund	£161.00	£12.00	—	—	£173.00
Choir fund	£671.21	£167.00	—	—	£836.21
Fabric fund	£1,018.39	—	£1,018.39	—	—
Flower fund	£278.55	£585.00	£555.51	—	£308.04
Trust fund (hirer deposits)	£725.00	£250.00	—	—	£975.00
Total auxiliary funds	£2,854.15	£914.00	£1,573.90	—	£2,282.25
Support funds (restricted)					
Charity distribution fund (Yellow envelopes)	£573.75	£362.50	£573.75	—	£362.50
Emergency fund	—	£6,777.53	£6,302.47	—	£475.06
RWD – Refugee Welcome Dagenham	£3,683.96	£1,998.00	£3,012.04	—	£2,669.92
Total support funds	£4,257.71	£9,138.03	£9,888.26	—	£3,506.98
Memorial funds (designated except as indicated)					
Barnes memorial (restricted)	£59,129.80	£29.40	£6,263.84	—	£52,895.36
Bonner memorial	£20,171.44	£13.39	—	—	20,184.83
Gorman memorial	£876.36	£0.43	—	—	£786.79
Horne memorial	£351.51	—	—	—	£351.51
Martin memorial	£70,481.60	£33.83	—	(£24,100.00)	£46,415.43
Row memorial	£51,295.51	£23.03	£157.61	(£19,300.00)	£31,860.93
Wagg memorial	£3,140.99	—	£399.24	—	£2,741.75
Williams memorial	£121.15	—	—	—	£121.15
Total memorial funds	£205,568.36	£100.08	£6,820.69	(£43,400.00)	£155,357.75

§8a Auxiliary funds

The **Bell Fund** is held on behalf of St Mary's bellringers; income comes mostly from donations by visiting ringers, and pays for the replacement of worn ropes and broken stays.

The **Choir Fund** buys music and robes etc for the choir; it received a boost of £167 from the congregation who were asked to sponsor their favourite hymns.

The **Fabric Fund** saves for the expensive repairs that come round about once every 5 years when the architect presents his Quinquennial Report. The remaining balance of £1,018 was used towards roofing repairs.

Flowers are arranged by a team led by Margaret Quinney, who administers donations and costs through a Flower Float; the **Flower Fund** embraces both the flower float and other funds held in the bank account.

The **Trust Fund** holds deposits made by hirers of the hall against lost keys and accidental damage.

§8b Support funds

Members who support the church through planned giving (through blue envelopes or otherwise) often add an additional sum to be distributed to other charities at the discretion of the PCC (yellow envelopes). This is known as the **Charity Distribution Fund**. £574 collected in 2020 was distributed in 2021 to Redbridge Samaritans, the Ilford Welcome Centre, St Francis Hospice Havering and the Mothers Union international; £362 collected in 2021 remains to be distributed.

The **Emergency Fund** is a channel for external emergencies. In 2021 it was used for the Afghan Refugee Appeal, the proceeds of which were passed to the Diocese to administer.

The **Refugee Welcome Dagenham fund** was set up in 2018 to support a sponsored family from Syria who were housed in a church property in Dagenham; our formal commitment to this family has ended, but we have continued occasional support mainly for college fees (£816 in 2021). The fund is now used more widely to support refugees settled locally, especially from Iraq. We have received donations of £623 from the public and £350 from other PCCs, and have spent £1,196 in support of Iraqi families; in addition £1,000 was received from the Diocese of Chelmsford, which was used to distribute 100 Tesco vouchers to refugees housed in a hotel in the parish.

§8c Memorial funds

The **Barnes Memorial** has continued to support our Parish Administrator (£5,142) and purchased a chasuble (£322).

The **Martin Memorial** and the **Row Memorial** contributed £24,100 and £19,300 respectively to our General fund and support our deficit. The **Row Memorial** also paid £158 towards roof repairs.

The **Wagg Memorial** paid £399 for a streaming camera for use in the online sharing of our worship.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
St Mary's Ilford PCC

On accounts for the year
ended

31st December 2021

Charity no
(if any)

1132877

Set out on pages

1-10 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2021**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: oeosuji

Date: 02/09/2022

Name: Obilo Emmanuel OSUJI - MSc, ACCA, AFA

Relevant professional
qualification(s) or body
(if any):

Institute of Financial Accountants

Address:

Diamond and Co. Accountants & Tax Consultants

253 Liverpool Road
London N1 1LX

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Not Applicable.

Accounts

REPORT OF THE PAROCHIAL CHURCH COUNCIL

For the year ended 31 December 2020

OBJECTIVES AND ACTIVITIES

The PCC has articulated a Parish vision:

We, the people of God at St Mary's, Great Ilford, seek to be faithful to the apostles' teaching and fellowship, to the breaking of bread and the prayers (*Acts 2:42*) and to authenticate this in acts of love and service to one another and to the community in which we are set.

In particular we seek to do this:

- By growing in our knowledge and love of God through the duty and joy of worship day by day and through study of holy scripture – that God's people in this place might grow in faith and number
- By seeing all that we do as flowing from the incarnation of Jesus Christ who came among us so that we might be loved into salvation, celebrating the rich diversity of human life in its manifold expressions as created and redeemed by God
- Through fostering a culture of welcome and hospitality, which includes all, so that we might be truly representative of the diverse community in which we are set
- Through reaching out in love and service to all age groups from the very young, to young people, young adults, those in mid-life, through to the elderly. All life is created, hallowed and infinitely valued by God who is the source of all life and love

St Mary's PCC has the responsibility, with the Incumbent, of promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church and community hall at 426 High Road, Ilford.

PUBLIC BENEFIT

The church and premises are at the heart of the community and serve as a focal point and a beacon of hope, stability and cohesion in an ever-changing community. Public services are held throughout the week and are open to all regardless of faith affiliation, and the church building is available to interfaith and secular groups. The Community Hall is used throughout the week by community groups and on a casual basis for other community activities. Church and hall are likewise available for appropriate functions such as concerts and recitals.

The church tower houses a ring of 8 bells. With the help of the St Margaret's Barking ringers, who ring in several towers in this part of Essex/east London, the bells are rung before Sunday Mass about twice per month in addition to Holy Days and other ad hoc celebrations.

As the Church of England is the *Church by law established* we are uniquely available for civic services and special services for local groups. The church building houses some items of religious art which are of particular note and features in the Barking Episcopal Area Art Trail.

The church is situated within a Victorian churchyard and cemetery and this has been designated as an *Area of Special Interest* by the Local Authority. As such we regularly and increasingly facilitate the locating of family graves and assist those researching their genealogy. The churchyard is home to 5 Commonwealth War Graves and in 2018 work was undertaken to clean these up and make them more accessible. The Commonwealth War Grave Commission installed a sign on our main gates indicating the presence of these important graves. Work to make the churchyard a more attractive and safer area continues in concert with the local authority.

ANNUAL REVIEW

At the time of producing this report we are in the spring of 2021; 14 months into the global coronavirus pandemic. 2020 has been blighted by the pandemic due to 3 lockdowns, the first of which saw the total closure of churches.

At the outset of the pandemic we put in place measures to ensure that the church community could continue in worship, fellowship and pastoral care. A pastoral group was established and those who we believed to be most vulnerable during periods of social isolation were called on a regular basis by a member of the team. Any significant concerns were then passed on to the Vicar who was able to take necessary action. This scheme remains in place and has been well received by those involved.

We also began to live stream daily services, first from the Vicarage and later from the church. This ensured that the majority who had access to the internet were able to access live worship and join together with others doing the same. This has been a lifeline for many, and new people have come into our digital worshipping community through it. Live streaming continues daily and we have invested a significant amount of resources into improving and stabilising the infrastructure. We think the live streaming will remain an integral part of our ministry at St Mary's.

For the minority who do not have access to the internet, we have ensured greater pastoral contact and the weekly provision of hard copies of worship materials. We have also signposted to the Church of England's Daily Prayer phone line.

Due to the pandemic our usual program of social events, retreats and pilgrimages have been cancelled. We intend to begin this program again when national guidelines allow.

FINANCIAL REVIEW

Regeneration works, most notably the nave flooring, were completed in the early months of 2020, at an additional cost of £35,580, from memorial funds; later in the year, the Sacred Heart window was installed in the Resurrection Chapel, from a bequest by Margaret Bonner (£23,680 in 2020, £2,567 previously).

Following the lockdown in March, provision was made for streaming services first from the Vicarage, later from the church; this is to become a permanent feature of the church to enable the housebound to connect with the life of the church, inevitably at a cost. Some of the one-off expenditure has come from memorial funds; two expenditure heads which cover electronics and sanitising and signage show an increase over 2019 of £1,170 and £880.

We have lost the income from the hire of our hall, but voluntary giving has remained notably strong, as more members have moved to payment through the bank or to online giving, a drop of only 2% on 2019; at the same time people have given £2660 to the Vicar's discretionary fund to assist the victims of the pandemic.

The cancellation of pilgrimages in 2020 led to a marked drop in related income and expenditure, but no overall effect on our finances as these activities are self-funding.

Our unrestricted income for 2020 was £51,165 and our expenditure £86,661, a shortfall of £35,496, which was made up by a transfer of £35,000 from memorial funds. During the year we received an additional £7,556 in legacies. Excluding endowment funds, total assets of the church at the end of 2020 were £208,405.

ADMINISTRATIVE INFORMATION

The bureaucratic business of the church is dealt with by the PCC, or the Standing Committee on their behalf, and the day-to-day business is addressed by the Vicar, Churchwardens and Treasurer.

During 2020 the PCC met at about quarterly intervals remotely due to Covid-19 restrictions.

PCC members who have served from 1 January 2020 until the date this report was approved are:

<i>Incumbent</i>	Fr Gareth Jones	Chair (ex officio)
<i>Churchwardens:</i>	Miss Margaret Quinney Mr Marcel Firth	To APCM 2021 (from 2016) To APCM 2021 (from 2020)
<i>Representatives on the Deanery Synod:</i>	Mrs Hilary Hardwick Mr David Hardwick Fr Gareth Jones	To APCM 2023 (from 2020) To APCM 2023 (from 2020) House of Clergy (ex officio)
<i>Elected/coopted members:</i>	Mrs Fay Chinweze Mr John Cox Mrs Emma Jeffery (Vice-Chair) Mr Michael Mann (Hon. Treasurer) Mrs Jean Ayres Mr Alan Hardy Mr Robert Mason Mrs Clare Cox (PCC Secretary)	To APCM 2022 (from 2019) To APCM 2023 (from 2020) To APCM 2022 (from 2019) To APCM 2023 (from 2020) To APCM 2020 (from 2017) To APCM 2021 (from 2018) To APCM 2022 (from 2019) To APCM 2023 (from 2020)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Approved by the PCC on 2 NOVEMBER 2021
and signed on its behalf by Fr Gareth Jones (chair)

[Signed] G.E.J. Jones

St Mary's Ilford PCC

Registered Charity No. 1132877

End of Year Financial Statements

Year ending 31 December 2020

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	31,387.04	—	9,844.75	—	41,231.79	173,012.20
Income from charitable activities	184.05	—	—	—	184.05	9,511.78
Other trading activities	2,106.92	—	—	—	2,106.92	6,904.00
Investments	17,487.15	657.41	445.83	—	18,590.39	20,912.61
Total income	51,165.16	657.41	10,290.58	—	62,113.15	210,340.59
Expenditure on:						
Raising funds	294.00	—	—	—	294.00	10,923.55
Expenditure on charitable activities	86,265.13	36,185.63	36,446.35	—	158,897.11	242,044.19
Other expenditure	102.07	—	—	—	102.07	257.05
Total expenditure	86,661.20	36,185.63	36,446.35	—	159,293.18	253,224.79
Net income / (expenditure) resources before transfer	(35,496.04)	(35,528.22)	(26,155.77)	—	(97,180.03)	(42,884.20)
Transfers						
Gross transfers between funds - in	35,000.00	31,924.01	2,669.70	—	69,593.71	30,075.00
Gross transfers between funds - out	—	(37,669.70)	(31,924.01)	—	(69,593.71)	(30,075.00)
Other recognised gains / losses						
Gains / losses on investment assets	—	—	—	(19,880.44)	(19,880.44)	18,989.28
Net movement in funds	(496.04)	(41,273.91)	(55,410.08)	(19,880.44)	(117,060.47)	(23,894.92)
Total funds brought forward	6,845.79	187,712.47	121,651.74	228,285.53	544,495.53	568,390.45
Total funds carried forward	6,349.75	146,438.56	66,241.66	208,405.09	427,435.06	544,495.53

Balance sheet

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets						
Investments	—	—	—	208,405.09	208,405.09	228,285.53
	—	—	—	208,405.09	208,405.09	228,285.53
Current assets						
Debtors	739.30	—	23.37	—	762.67	1,764.76
Cash at bank and in hand	29,107.40	155,126.56	66,234.29	—	250,468.25	316,964.68
	29,846.70	155,126.56	66,257.66	—	251,230.92	318,729.44
Liabilities						
Creditors: Amounts falling due in one year	23,496.95	8,688.00	16.00	—	32,200.95	2,519.44
	23,496.95	8,688.00	16.00	—	32,200.95	2,519.44
Net current assets less current liabilities	6,349.75	146,438.56	66,241.66	—	219,029.97	316,210.00
Total assets less current liabilities	6,349.75	146,438.56	66,241.66	208,405.09	427,435.06	544,495.53
Total net assets less liabilities	6,349.75	146,438.56	66,241.66	208,405.09	427,435.06	544,495.53
Funds of the church	6,349.75	146,438.56	66,241.66	208,405.09	427,435.06	544,495.53

Approved by the Parochial Church Council on: 2 November 2021

Signed for the PCC:

[Signed] G.E.J. Jones

Fr Gareth Jones
Chair

[Signed] Margaret Quinney

Margaret Quinney
Churchwarden

[Signed] W. M. Mann

Michael Mann
Treasurer*The notes on pp 6 - 10 form part of these accounts*

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
Pg bank GA	8,250.00	—	—	—	8,250.00	7,336.00
Pg bank nonGA	2,194.00	—	—	—	2,194.00	1,848.00
Payroll giving	2,362.25	—	—	—	2,362.25	2,791.75
Pg envelopes GA	3,249.85	—	287.10	—	3,536.95	5,996.45
Pg envelopes non-GA	1,988.33	—	146.00	—	2,134.33	3,816.99
Gift Aid - periodic	420.00	—	—	—	420.00	400.00
Card donation GA	3,161.00	—	655.00	—	3,816.00	—
Card donation non-GA	800.00	—	326.00	—	1,126.00	—
Collections	1,877.13	—	—	—	1,877.13	3,764.58
Votive candles	41.85	—	—	—	41.85	165.55
Gift Aid - occasional	11.95	—	—	—	11.95	181.38
Donations & appeals - recurrent	500.00	—	620.00	—	1,120.00	1,248.18
Candlemas gifts	971.00	—	—	—	971.00	811.30
Donations & appeals - one-off	1,238.00	—	5.50	—	1,243.50	3,791.26
Tax recoverable on Gift Aid	3,860.87	—	231.78	—	4,092.65	3,681.08
GASDS	460.81	—	17.37	—	478.18	1,420.14
Legacies	—	—	7,556.00	—	7,556.00	123,486.54
Non-recurring one-off grants	—	—	—	—	—	11,850.00
Total	31,387.04	—	9,844.75	—	41,231.79	173,012.20
Income from charitable activities						
Fees for weddings and funerals	91.00	—	—	—	91.00	800.00
Refreshments	70.25	—	—	—	70.25	507.71
Bookstall sales to promote objectives	3.00	—	—	—	3.00	49.07
Pilgrimages & outings	19.80	—	—	—	19.80	8,155.00
Total	184.05	—	—	—	184.05	9,511.78
Other trading activities						
Fundraising	340.00	—	—	—	340.00	1,648.50
Hall lettings - fundraising	1,766.92	—	—	—	1,766.92	4,780.50
Hall letting deposits	—	—	—	—	—	475.00
Total	2,106.92	—	—	—	2,106.92	6,904.00
Investments						
Dividends - investments	7,487.15	—	—	—	7,487.15	8,487.53
Bank interest	—	657.41	445.83	—	1,103.24	2,425.08
Rent from telecomms	10,000.00	—	—	—	10,000.00	10,000.00
Total	17,487.15	657.41	445.83	—	18,590.39	20,912.61
INCOME TOTAL	51,165.16	657.41	10,290.58	—	62,113.15	210,340.59

EXPENDITURE**Raising funds**

Fundraising costs	214.00	—	—	—	214.00	547.51
Pilgrimage & outing costs	80.00	—	—	—	80.00	10,260.24
Catering expenses	—	—	—	—	—	115.80
Total	294.00	—	—	—	294.00	10,923.55

Expenditure on charitable activities

Giving - relief and development agencies	120.00	—	454.00	—	574.00	105.00
Giving - UK-based church societies	87.50	—	—	—	87.50	942.76
Giving - secular charities	—	—	—	—	—	315.00
Subscriptions	112.00	—	—	—	112.00	1,642.00
Diocesan parish share	60,772.27	—	—	—	60,772.27	59,443.56
Assistant staff costs	—	—	—	—	—	1,139.00
Presentations from PCC funds	300.00	—	—	—	300.00	238.00
Organist's honorarium	450.00	—	—	—	450.00	3,600.00
Cleaner (Hall)	918.00	—	—	—	918.00	1,453.55
Salary of parish administrator	—	—	6,372.00	—	6,372.00	9,506.00
Working expenses of incumbent	1,159.65	—	—	—	1,159.65	1,360.82
Vicarage maintenance/security	—	—	—	—	—	72.00
Vicar's telephone	1,300.94	—	—	—	1,300.94	965.41
Vicar's discretionary fund	2,741.25	—	696.25	—	3,437.50	834.35
Promotion & website	1,832.05	2,850.50	—	—	4,682.55	664.23
Church running - insurance	2,953.76	—	—	—	2,953.76	2,973.50
Church security	884.40	—	—	—	884.40	1,355.66
Organ / piano tuning	676.80	—	—	—	676.80	556.80
Church maintenance	2,491.94	5,102.40	—	—	7,594.34	3,607.53
Cleaning	4.13	—	—	—	4.13	52.18
Cleaning & janitorial supplies	1,054.12	—	—	—	1,054.12	176.70
Hall cleaning	222.57	—	—	—	222.57	43.33
Sacristy consumables & maintenance	1,093.27	—	—	—	1,093.27	1,256.17
Sacristy acquisitions	113.88	—	2,765.00	—	2,878.88	480.99
Service books	68.00	—	—	—	68.00	109.42
Music	749.32	—	—	—	749.32	418.00
Junior Church expenses	53.50	—	—	—	53.50	156.03
Flower costs	—	—	352.15	—	352.15	757.70
Church office	1,536.18	—	—	—	1,536.18	1,172.83
Visiting speakers / locums	53.85	—	—	—	53.85	550.00
Public catering	317.52	—	—	—	317.52	85.00
Church running - electric	901.48	—	—	—	901.48	994.62
Church running - gas	2,546.62	—	—	—	2,546.62	3,132.44
Church running - water	128.58	—	—	—	128.58	140.67
Refuse collection	148.50	—	—	—	148.50	137.88
Refugee Welcome training	—	—	—	—	—	107.64
Refugee Welcome housing	—	82.68	(1,739.91)	—	(1,657.23)	4,960.92
Refugee Welcome support	—	—	4,302.86	—	4,302.86	5,570.77
Printing & stationery	152.85	—	—	—	152.85	210.84
Hall running - electricity	93.11	—	—	—	93.11	110.51
Hall running - gas	227.09	—	—	—	227.09	338.35
Hall running - maintenance	—	—	—	—	—	159.76
Governance: examination/audit fee	—	—	—	—	—	23.48
Church major repairs - structure	—	8,688.00	—	—	8,688.00	—
Church major repairs - installation	—	2,174.40	23,244.00	—	25,418.40	96,445.54
Church interior and exterior decorating	—	16,030.80	—	—	16,030.80	32,718.00
Hall + major repairs - installation	—	1,256.85	—	—	1,256.85	959.25
Total	86,265.13	36,185.63	36,446.35	—	158,897.11	242,044.19

Other expenditure

Bank charges	102.07	—	—	—	102.07	257.05
Total	102.07	—	—	—	102.07	257.05

EXPENDITURE TOTAL	86,661.20	36,185.63	36,446.35	—	159,293.18	253,224.79
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GRAND TOTAL	(35,496.04)	(35,528.22)	(26,155.77)	—	(97,180.03)	(42,884.20)
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Fund movement summary

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances Carried forward
Barnes - Res	58,405.70	7,807.10	7,083.00	—	59,129.80
Bells - Res	161.00	—	—	—	161.00
Bonner – Res/Des	52,347.91	194.73	32,371.20	—	20,171.44
Charity distribution - Res	55.25	518.50	—	—	573.75
Choir - Res	671.21	—	—	—	671.21
Emergency Appeals - Res	—	1,150.25	1,150.25	—	—
Fabric - Res	1,018.39	—	—	—	1,018.39
Flower - Res	460.70	170.00	352.15	—	278.55
Gorman - Des	872.70	3.66	—	—	876.36
Horne - Des	351.51	—	—	—	351.51
LeggattALG - Res	2,054.00	—	2,054.00	—	—
Martin - Des	81,985.36	341.09	1,844.85	(10,000.00)	70,481.60
Refugee Welcome Dag - Res	5,879.59	450.00	2,645.63	—	3,683.96
Row - Des	99,255.46	311.94	23,271.89	(25,000.00)	51,295.51
Trust - Res	725.00	—	—	—	725.00
Wagg - Des	5,000.00	—	1,859.01	—	3,140.99
Williams - Des	120.43	0.72	—	—	121.15
General - Unrestr	6,845.79	51,165.16	86,661.20	35,000.00	6,349.75
	544,495.53	62,113.15	159,293.18	—	219,049.97

Note: following the completion of the Sacred Heart window, the balance of the Bonner fund has been moved from the Restricted to the Designated class

Staff costs

Fees are paid to our self-employed cleaner, parish administrator and our Director of Music, who is also a trustee. No Trustee is paid for their services as a trustee.

Investments

	<i>Charibond</i>	<i>Charifund</i>	<i>Total</i>
Market value 31 December 2018	£104,963.13	£104,333.12	£209,296.25
Revaluation gain/loss 2019	£1,650.12	£17,339.16	£18,989.28
Market value 31 December 2019	£106,613.25	£121,672.28	£228,285.53
Revaluation gain/loss 2020	£1,228.99	(£21,109.43)	(£19,880.41)
Market value 31 December 2020	£107,842.24	£100,562.85	£208,405.09
Percentage gain/loss 2019	1.6%	16.6%	9.0%
Percentage gain/loss 2020	1.2%	-17.3%	-8.7%

Income from investment 2020	£2,578.32	£4,908.83	£7,487.15
2019	£2,793.18	£5,788.03	£8,487.53

M & G Charibond and Charifund represent investments made from the proceeds received from the sale of the Assistant Clergy house at 2 Elizabeth Avenue, and are held for the long-term benefit of the church and the General Fund. The investments are administered for the PCC by the Chelmsford Diocesan Board of Finance. The Charibond has the higher rate of return, but the Charifund has the potential for capital growth (or decline).

Debtors

	<i>Unrestricted funds</i>	<i>Designated funds</i>	<i>Restricted funds</i>	<i>Total</i>	<i>2019</i>
Tax receivable	£764.30	—	£23.47	£787.77	£1,764.76
Submetered electricity	£397.24	—	—	£397.24	—
Total	£1,161.54	—	£23.47	£1,185.01	£1,764.76

Creditors

	<i>Unrestricted funds</i>	<i>Designated funds</i>	<i>Restricted funds</i>	<i>Total</i>	<i>2019</i>
Utilities	£584.85	—	—	£584.85	£427.82
Outstanding Parish Share	£22,789.62	—	—	£22,789.62	—
Outstanding Agency payments	£199.00	—	—	£199.00	£102.00
Other creditors	£237.71	£8,688.00	—	£8,925.71	£1,989.62
Total	£23,811.18	£8,688.00	—	£32,499.18	£2,519.44

Payment of the Parish Share is voluntary; during the lockdown the PCC reduced its payment to 50% with intention of review at the end of the year. It did so and paid in full in January 2021.

Designated and restricted funds**Memorial funds**

<i>Fund</i>	Barnes	Bonner	Leggatt	Martin	Row	Wagg	Total
<i>Brought forward</i>	58,406	52,343	2,054	81,985	99,255	5,000	
<i>Income</i>							
Legacies	7,556						7,556
Interest	251	195		341	312		1,099
<i>Expenditure</i>							
Regeneration							
Nave flooring				474	15,557		16,031
Roof repairs		8,688			4,663		13,351
Welcome desk					228		228
Architect					396		396
Professional cleaning					1436		1436
Altar furnishings	711		2,054				2,765
Sacred Heart window		23,683					23,683
Kitchen cooker				1,371			1,371
Website and streaming					991	1,859	2,850
PA Salary	7,153						7,153
<i>Transfer to General Fund</i>				(10,000)	(25,000)		
<i>Carried forward</i>	58,349	20,167	0	70,481	51,296	3141	6,846

Note: Some projects were part-paid in 2019: Kitchen cooker £959 (total £2,330), altar furnishings £446 (total £3,211) and Sacred Heart window £1,416 (total £25,099).

There was no expenditure from some memorial funds: **Gorman** (interest £4, c/fwd £876), **Horne** (c/fwd 352), **Williams** (interest £1, c/fwd £121).

Refugee Welcome Dagenham

Refugee Welcome Dagenham is a project sponsored by the PCC, which has run from October 2018; our formal commitment concluded at the end of April 2020, but we have continued to offer occasional support particularly with health and language, and we are moving toward a more general support of refugee settlement.

<i>Income</i>			<i>Expenditure</i>		
	2020	2019		2020	2019
Collections and donations	450	4108	Training		107
			Housing	143	3161
Grants: Chelmsford diocese		10000	Emergency housing loan	(1800)	1800
LB Barking & Dagenham		1700	ESOL language support	1380	845
Paypal Giving		150	Other support	4726	4726

The figure for housing refers to furnishing and repairs; the supported family are responsible for their own rent, with normal housing benefits; on two occasions benefits were delayed and an emergency loan was made and repaid promptly. The grant from LBR was specifically for language support (ESOL)

Other funds

There was no expenditure from the **Bell fund** (£161 c/fwd), **Choir fund** (£671 c/fwd) or **Fabric fund** (£1,018 c/fwd)

Charity fund: £55.25 was brought forward from 2019, and £518.50 collected in 2020; £573.75 was shared out between 4 charities in April 2021, but is shown as in hand in these accounts.

Flower fund: £461 was brought forward, including £36 in a flower float administered by Miss Margaret Quinney. During 2020 £170 was donated and £172 spent on flowers through the flower float; £180 from the Flower Fund was spent on two Christmas trees. £281 was carried forward, of which £34 was in the flower float.

Emergency fund: In this exceptional year, donations in response to different emergencies were fully spent and accounted for through the Vicar's discretionary fund. £454 was collected in response to the Beirut port explosion and passed to Christian Aid; £696.25 was contributed to meet the cost of emergency C-Section for a relative of a family from Syria under our care, and was sent through family contacts; £2,660 was collected and dispensed in emergency assistance under the label CovidAid – this last appears in the accounts under the General Fund.

Examiner's Certificate

Independent Examiner's Report on the Accounts

Report to the Trustees/Members of St. Mary the Virgin, Great Ilford for the year ended 31st December 2020, set out on pages 1 to 10.

- i). The charity's trustees are responsible for the preparation of the accounts.
- ii). The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed
- iii). Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Financial Accountants, which is one of the listed bodies.

It is my responsibility to:

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

My examination was carried out in accordance with 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Signed oeosuji

Date 01/11/2021

Name : Obilo Emmanuel OSUJI MSc, AFA

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