

**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<br>Mr Marcel Firth                                                                                                                                                           | To APCM 2021 (from 2016)<br>To APCM 2021 (from 2020)                                                                                                                                                                                |
| <i>Representatives on the Deanery Synod:</i> | Mrs Hilary Hardwick<br>Mr David Hardwick<br>Fr Gareth Jones                                                                                                                                        | To APCM 2023 (from 2020)<br>To APCM 2023 (from 2020)<br>House of Clergy (ex officio)                                                                                                                                                |
| <i>Elected/coopted members:</i>              | Mrs Fay Chinweze<br>Mr John Cox<br>Mrs Emma Jeffery (Vice-Chair)<br>Mr Michael Mann (Hon. Treasurer)<br><b>Mrs Jean Ayres</b><br>Mr Alan Hardy<br>Mr Robert Mason<br>Mrs Clare Cox (PCC Secretary) | To APCM 2022 (from 2019)<br>To APCM 2023 (from 2020)<br>To APCM 2022 (from 2019)<br>To APCM 2023 (from 2020)<br><b>To APCM 2020 (from 2017)</b><br>To APCM 2021 (from 2018)<br>To APCM 2022 (from 2019)<br>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 |
|-------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|------------------------|
| <b>Income and endowments from:</b>                          |                    |                    |                    |                    |                     |                        |
| 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              |
| <b>Total income</b>                                         | <b>51,165.16</b>   | <b>657.41</b>      | <b>10,290.58</b>   | <b>—</b>           | <b>62,113.15</b>    | <b>210,340.59</b>      |
| <b>Expenditure on:</b>                                      |                    |                    |                    |                    |                     |                        |
| 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                 |
| <b>Total expenditure</b>                                    | <b>86,661.20</b>   | <b>36,185.63</b>   | <b>36,446.35</b>   | <b>—</b>           | <b>159,293.18</b>   | <b>253,224.79</b>      |
| <b>Net income / (expenditure) resources before transfer</b> | <b>(35,496.04)</b> | <b>(35,528.22)</b> | <b>(26,155.77)</b> | <b>—</b>           | <b>(97,180.03)</b>  | <b>(42,884.20)</b>     |
| <b>Transfers</b>                                            |                    |                    |                    |                    |                     |                        |
| 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)            |
| <b>Other recognised gains / losses</b>                      |                    |                    |                    |                    |                     |                        |
| Gains / losses on investment assets                         | —                  | —                  | —                  | (19,880.44)        | (19,880.44)         | 18,989.28              |
| <b>Net movement in funds</b>                                | <b>(496.04)</b>    | <b>(41,273.91)</b> | <b>(55,410.08)</b> | <b>(19,880.44)</b> | <b>(117,060.47)</b> | <b>(23,894.92)</b>     |
| <b>Total funds brought forward</b>                          | <b>6,845.79</b>    | <b>187,712.47</b>  | <b>121,651.74</b>  | <b>228,285.53</b>  | <b>544,495.53</b>   | <b>568,390.45</b>      |
| <b>Total funds carried forward</b>                          | <b>6,349.75</b>    | <b>146,438.56</b>  | <b>66,241.66</b>   | <b>208,405.09</b>  | <b>427,435.06</b>   | <b>544,495.53</b>      |

## Balance sheet

|                                                    | General          | Designated        | Restricted       | Endowment         | This year         | Last year         |
|----------------------------------------------------|------------------|-------------------|------------------|-------------------|-------------------|-------------------|
| <b>Fixed assets</b>                                |                  |                   |                  |                   |                   |                   |
| Investments                                        | —                | —                 | —                | 208,405.09        | 208,405.09        | 228,285.53        |
|                                                    | —                | —                 | —                | <b>208,405.09</b> | <b>208,405.09</b> | <b>228,285.53</b> |
| <b>Current assets</b>                              |                  |                   |                  |                   |                   |                   |
| 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        |
|                                                    | <b>29,846.70</b> | <b>155,126.56</b> | <b>66,257.66</b> | <b>—</b>          | <b>251,230.92</b> | <b>318,729.44</b> |
| <b>Liabilities</b>                                 |                  |                   |                  |                   |                   |                   |
| Creditors: Amounts falling due in one year         | 23,496.95        | 8,688.00          | 16.00            | —                 | 32,200.95         | 2,519.44          |
|                                                    | <b>23,496.95</b> | <b>8,688.00</b>   | <b>16.00</b>     | <b>—</b>          | <b>32,200.95</b>  | <b>2,519.44</b>   |
| <b>Net current assets less current liabilities</b> | <b>6,349.75</b>  | <b>146,438.56</b> | <b>66,241.66</b> | <b>—</b>          | <b>219,029.97</b> | <b>316,210.00</b> |
| <b>Total assets less current liabilities</b>       | <b>6,349.75</b>  | <b>146,438.56</b> | <b>66,241.66</b> | <b>208,405.09</b> | <b>427,435.06</b> | <b>544,495.53</b> |
| <b>Total net assets less liabilities</b>           | <b>6,349.75</b>  | <b>146,438.56</b> | <b>66,241.66</b> | <b>208,405.09</b> | <b>427,435.06</b> | <b>544,495.53</b> |
| <b>Funds of the church</b>                         | <b>6,349.75</b>  | <b>146,438.56</b> | <b>66,241.66</b> | <b>208,405.09</b> | <b>427,435.06</b> | <b>544,495.53</b> |

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         |
| <b>INCOME AND ENDOWMENTS</b>             |                  |               |                  |           |                  |                   |
| <b>Donations and legacies</b>            |                  |               |                  |           |                  |                   |
| 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        |
| <b>Income from charitable activities</b> |                  |               |                  |           |                  |                   |
| 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          |
| <b>Other trading activities</b>          |                  |               |                  |           |                  |                   |
| 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          |
| <b>Investments</b>                       |                  |               |                  |           |                  |                   |
| 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         |
| <b>INCOME TOTAL</b>                      | <b>51,165.16</b> | <b>657.41</b> | <b>10,290.58</b> | <b>—</b>  | <b>62,113.15</b> | <b>210,340.59</b> |

**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           |
| <b>Total</b>              | <b>294.00</b> | <b>—</b> | <b>—</b> | <b>—</b> | <b>294.00</b> | <b>10,923.55</b> |

**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            |
| <b>Total</b>                             | <b>86,265.13</b> | <b>36,185.63</b> | <b>36,446.35</b> | <b>—</b> | <b>158,897.11</b> | <b>242,044.19</b> |

**Other expenditure**

|              |               |          |          |          |               |               |
|--------------|---------------|----------|----------|----------|---------------|---------------|
| Bank charges | 102.07        | —        | —        | —        | 102.07        | 257.05        |
| <b>Total</b> | <b>102.07</b> | <b>—</b> | <b>—</b> | <b>—</b> | <b>102.07</b> | <b>257.05</b> |

|                          |                  |                  |                  |          |                   |                   |
|--------------------------|------------------|------------------|------------------|----------|-------------------|-------------------|
| <b>EXPENDITURE TOTAL</b> | <b>86,661.20</b> | <b>36,185.63</b> | <b>36,446.35</b> | <b>—</b> | <b>159,293.18</b> | <b>253,224.79</b> |
|--------------------------|------------------|------------------|------------------|----------|-------------------|-------------------|

|                    |                    |                    |                    |          |                    |                    |
|--------------------|--------------------|--------------------|--------------------|----------|--------------------|--------------------|
| <b>GRAND TOTAL</b> | <b>(35,496.04)</b> | <b>(35,528.22)</b> | <b>(26,155.77)</b> | <b>—</b> | <b>(97,180.03)</b> | <b>(42,884.20)</b> |
|--------------------|--------------------|--------------------|--------------------|----------|--------------------|--------------------|

## 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

|                               | Charibond   | Charifund    | Total        |
|-------------------------------|-------------|--------------|--------------|
| 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

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

**Creditors**

|                             | <i>Unrestricted funds</i> | <i>Designated funds</i> | <i>Restricted funds</i> | <i>Total</i>      | <i>2019</i> |
|-----------------------------|---------------------------|-------------------------|-------------------------|-------------------|-------------|
| Utilities                   | £584.85                   | —                       | —                       | <b>£584.85</b>    | £427.82     |
| Outstanding Parish Share    | £22,789.62                | —                       | —                       | <b>£22,789.62</b> | —           |
| Outstanding Agency payments | £199.00                   | —                       | —                       | <b>£199.00</b>    | £102.00     |
| Other creditors             | £237.71                   | £8,688.00               | —                       | <b>£8,925.71</b>  | £1,989.62   |
| <b>Total</b>                | <b>£23,811.18</b>         | <b>£8,688.00</b>        | —                       | <b>£32,499.18</b> | £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  | <b>Total</b> |
|---------------------------------|--------|--------|---------|----------|----------|-------|--------------|
| <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>     |               |      |
|----------------------------|-------------|-------|------------------------|---------------|------|
|                            | <b>2020</b> | 2019  |                        | <b>2020</b>   | 2019 |
| Collections and donations  | <b>450</b>  | 4108  | Training               |               | 107  |
|                            |             |       | Housing                | <b>143</b>    | 3161 |
| Grants: Chelmsford diocese |             | 10000 | Emergency housing loan | <b>(1800)</b> | 1800 |
| LB Barking & Dagenham      |             | 1700  | ESOL language support  | <b>1380</b>   | 845  |
| Paypal Giving              |             | 150   | Other support          | <b>4726</b>   | 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 31<sup>st</sup> 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

Professional Body : Institute of Financial Accountants : [www.ifa.org.uk](http://www.ifa.org.uk)

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