

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF LAWFORD, ESSEX

England & Wales · Charity number 1133132

Details

Other names ST. MARY'S LAWFORD P.C.C

Status Registered

Legal form Other

Registered 2009-12-04

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

Contact

Address St Mary The Virgin Church
Church Hill
Lawford
Manningtree
CO11 2JX

Phone 01206392659

Email office@crossreachchurches.co.uk

Website www.lawfordchurch.co.uk

Activities

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

Activities: The Parochial Church Council of Lawford exists to promote the Christian Gospel - the good news of Jesus Christ, to those who live and work in the parish of Lawford and beyond.

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £194,815 | £137,196 | - | - |
| 2023-12-31 | £80,035 | £81,074 | - | - |
| 2022-12-31 | £61,974 | £62,440 | - | - |
| 2021-12-31 | £55,790 | £68,854 | - | - |
| 2020-12-31 | £77,573 | £80,297 | - | - |

Trustees

| Name | Role | Appointed |
|-----------------------------------|------|------------|
| Caroline Mary Dunlop | | 2024-04-29 |
| Christopher Andrew Lawson Jones | | 2025-05-12 |
| Christopher John Monckton-Rickett | | 2020-05-01 |
| Francis Ian Franks | | 2023-04-01 |
| Ian John Dunlop | | 2024-04-29 |
| Jean Rosemary Points | | 2026-04-21 |
| Karen Hilary Greenland | | 2024-04-29 |
| Karen Louise Crowhurst | | 2020-09-01 |
| Mary Nunn | | 2020-09-01 |
| Megan Patricia Howes | | 2020-07-01 |
| Moira Pamela French | | 2023-04-01 |
| Nicolette Read | | 2026-04-21 |
| Susan Monckton-Rickett | | 2020-09-01 |
| Timothy Parker | | 2023-01-01 |

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD
(STMARY'S CHURCH, LAWFORD)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024.**

**Incumbent: Reverend Dom Turner
(resigned February 2025)**

Independent Examiner:

Mrs. Hilary Powell

1 Ash Grove

Great Bromley

Colchester

CO7 7UQ

Banks:

Barclays Bank

Leicester

LE87 2BB

**Central Board of Finance
of the Church of England CCLA**

One Angel Lane

London

EC4R 3BA

Registered Charity Number: 133132

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD
(ST MARY'S CHURCH, LAWFORD)
ANNUAL REPORT 2024

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THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD) ANNUAL REPORT 2023

The Parochial Church Council (PCC) as trustees is pleased to present their report together with the independently examined Accounts for the year ended 31 December 2024.

Legal, Administrative and Governance Information

St Mary's Church Lawford is a charity registered with the Charitable Commission of England and Wales and is governed by the Parochial Church Council Powers Measure (1956).

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

PCC members who served during 2024

| | |
|------------------------|---|
| Curate in Charge: | Rev Dom Turner (resigned February 2025) |
| Curate: | Rev Nicky Young |
| Licensed Lay Minister: | Margaret Southgate |
| Church Warden: | Megan Howes |
| Deanery Synod: | Karen Crowhurst |
| Elected Members: | Betsy Edwards |
| | Francis Franks |
| | Moira French |
| | Richard Heath (resigned April 2024) |
| | Elisabeth Humphries |
| | Chris Monckton-Rickett |
| | Sue Monckton-Rickett |
| | Mary Nunn |
| | Tim Parker |
| | Rev Paul Greenland (Treasurer) |
| | Karen Greenland |
| | Ian Dunlop |
| | Caroline Dunlop |

In April 2024, Rev Paul Greenland was appointed the Honorary Treasurer.

St. Mary's Lawford has worked within an informal group CrossReach Churches with the two other parishes for which Rev. Dom Turner is incumbent; St. Mary with St. Michael Mistley and St. Lawrence, Bradfield.

Rev. Dom Turner informed the parish of his resignation in December 2024 and left the parish in February 2025. At the time of writing this report the parish is in an interregnum.

Committees

The only PCC appointed committee is the Standing Committee, which has delegated power to transact the business of the PCC between meetings subject to directions given by the PCC.

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ANNUAL REPORT 2024**

Church Attendance

The number of people on the Electoral Roll as at 31 December 2024 was 108, (75 residents and 33 non-residents). However, since the year end the 2024 the revision of the Electoral Roll that takes place every five years has been completed and following this revision, the Electoral Roll as at 11 April 2025 stands at 69 (47 residents and 22 non-residents).

The average Sunday Service attendance excluding special services, but including baptisms and both services on Sundays 40.2(3.5 children and 36.7 adults) (34.8 in 2023 including 2.9 children and 29.5). The average attendance statistics excluding baptism services for the last 3 years are below, showing minimal growth 1.6 (0.2 children and 1.4 adults) in the attendance at 11.00am service from 2023 to 2024 and still below 2022 figures, a decrease in attendance at the monthly 9.15am service from 2023 to 2024 and a minimal increase in the attendance at the monthly midweek communion from 2023 to 2024.

| | 2022 | | | 2023 | | | 2024 | | |
|--|--------|---------|-----------------|--------|---------|-----------------|--------|---------|-----------------|
| | 8.00am | 10.30am | Tuesday Monthly | 9.15am | 11.00am | Tuesday Monthly | 9.15am | 11.00am | Tuesday Monthly |
| Average Attendance (excl Baptism Services and Remembrance) | | | | | | | | | |
| Children | 0.1 | 2.2 | - | 0.0 | 3.1 | - | - | 3.3 | - |
| Adults | 10.1 | 35.8 | 10.2 | 35.8 | 26.4 | 16.3 | 31.2 | 27.8 | 16.9 |
| Total | 10.2 | 37.9 | 10.2 | 35.8 | 29.5 | 16.3 | 31.2 | 31.1 | 16.9 |

Aims and Purpose

The aim of St Mary’s as with all Church of England Churches is ‘To promote the whole mission of the Church, pastoral, evangelistic, social and ecumenical’. In fulfilling this aim the PCC has the responsibility of cooperating with the incumbent, the Reverend Dom Turner, in promoting within the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church, Churchyard and Church Hall.

Objectives and Activities

The objectives of St. Mary’s are to provide the community with a place of and opportunities for worship and to develop and enable activities that will both grow the family of the church and provide public benefit.

Achievements and Performance

- **Worship:** In 2024 the pattern of Sunday services held in St. Mary’s continued to a Contemporary Style of Service each week with one being a communion and in addition a more formal communion in addition being held on one Sunday in the month and a midweek communion held once a month. St. Mary’s Choir has continued to support worship across all of the three CrossReach churches, attending one service in each church per month.
- **Children’s Activities:** are available each Sunday. The Edward Bear Group, for pre-school children and their parents / carers has continued to meet weekly in term time and continues to be well attended as do the special events held by Edward Bear such as Woodland Tree Easter Walk.
- **Discipleship and Outreach:** During 2024 there have been two regular home / small groups meeting for both members of St. Mary’s and the other CrossReach Churches and across churches there has been an Alpha course, a Lent course and an Advent course.
- **Pastoral Activities:** Various groups meet on a monthly / fortnightly basis providing fellowship to both church members and the wider community including Choir, Ladies in Fellowship Together, Support in Loss, Coffee and Chat, Art Club, Craft Group and Handbells. The annual Light a Candle Service for all who have ben bereaved was held in St. Mary’s this year.
- **Prayer Group:** In February a monthly prayer group was started at Lawford Church and in September a further group was established for all of the CrossReach churches.

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- **Social Activities:** Several social events have been held throughout the year including Quiz Nights, Wreath Making Workshops, Dog Day, TableTop Sale and Christmas Tree Festival. These activities have been successful both in terms of engaging with the community and also in raising funds for the church generally and specifically to support maintenance and restoration work.
- **Support for Community Activities:** St. Mary's has supported Manningtree Foodbank by donating to it all of the produce given at Harvest Festival and providing Christmas gifts for the children of families supported by the Foodbank. Support has also been provided by the collection of warm clothing and bedding for community support groups. St. Mary's along with other churches also attended the Tendring Show.
- **Lawford C of E Primary School:** the governing body consists of 14 governors, of which 8 are Church Governors, including the Rev. Dom Turner and two PCC members. St Mary's also provided Bibles all pupils in year 3.
- **Support for Other Charities:** St Mary's congregation has supported Christian Aid, the Children's Society, Macmillan nursing and Tools With A Mission through specific giving, fundraising events and donation of items.
- **Building Repairs and Restoration:** the maintenance of an historic building requires considerable effort and costs. In 2024 work has continued out to maintain and restore the interior and external fabric of the church building and hall. There remains much work to be done, including the priority of replacing the current heating system, work on which has commenced and will be completed in May 2025 thanks to a generous donation for the full cost from The Murton Poole Charitable Trust. The PCC would like to thank the Friends of Lawford Church Group and everyone who contributes to the practical work on the buildings, the work in keeping the current heating system functioning and for their support in investigating restoration and repair projects.

Our thanks to everyone who has helped to make these events happen for your generosity in time, skills, resources and finances.

Public Benefit

The purposes and activities, as listed above are in accordance with the guidance on public benefit issued by the Charity Commission.

Risk Awareness and Management

The PCC regularly reviews the major strategic, business and operational risks, that the church faces and the mitigating factors.

Safeguarding

The PCC is very aware of its responsibilities with regard to safeguarding and follows the House of Bishops guidance in implementing policies and procedures.

Our appreciation

In addition to those mentioned above our appreciation goes to:

- the many non-stipendiary priests who have led worship and specific services during the year; Rev Nicky Young, Rev Stephen Carter, Rev John Brien, Rev Paul Greenland, Rev David Titley and to Local Lay Ministers Margaret Southgate and Kevin Hawkins.
- our administrators for all of the work that they do to keep the church functioning
- the many members of the congregation that led groups, assist in the leading of worship, fundraise, organise events, etc.
- all those who support the work of St. Mary's financially

We thank God for everyone who gives so generously of their finances time and skills.

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We especially want to thank two members of the St. Mary's team, who stepped down from their roles this year: Rosina Porter, who has cleaned the church for over fourteen years and Beck Jones, who has been PCC secretary. We thank them for their commitment. As they both stepped down, we welcomed Margaret Steed and Jenny Hartland who took over from Rosina and Beck respectively.

Financial Review

Statement of Trustee's Responsibilities

Charity law requires the PCC as trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year, and to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.
- Observe the methods and principles of the Charities SORP.
- Keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the requirements of Charity Law.
- Safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Financial Position for 2024

The accounts as set out in pages 7 to 13

The General Fund had a Surplus of £3,044 for the year.

General Fund Income £63,503 in 2024 compared to £56,039 in 2023, the main variances being

- General Giving increased from £24,489 to £27,957, with an increase in Gift Aided Gifts and Free Will offerings, which is beneficial to the church in having a more regular and secure basis of income.
- Income Tax recovered decreased from £8,673 in 2023 to £8,290 due to some claims for gifts in previous years being made in 2023.
- Donations increased from £1,992 in 2023 to £7,349 in 2024 due to a £5k gift for General Funds.
- Children's Activities increased from £941 in 2023 to £1,898 in 2024 due to increased donations from Edward Bear attendees

General Fund Expenditure has increased from £53,574 in 2023 to £60,458 in 2024, with the main variances being:

- The amount paid as Diocesan Quota (Parish Share) increased from £19,750 in 2023 to £21,000 in 2024, which is still significantly below the targeted amount of £33,842
- Boiler costs increased from £8,104 in 2023 to £12,755 in 2024 due to increased cost of woodchip and repairs in 2024

The General Fund has a surplus at the end of 2024 of £3,044 and a balance of £10,532. However, it should be emphasised that this has only been achieved by the church not meeting its Parish Share target by £13K. If the Parish Share had been paid in full the Church would have had a deficit for 2024 of over £9K. The Parish Share in 2023 also not met by a similar amount.

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Designated and Restricted Funds had a Surplus of £54,217 for the year

Income of £131,312 in 2024 compared to £23,990 in 2023 the main sources of additional income were:

- A legacy of £4,939 being received in 2024
- £5,169 income for the Refresh Weekend in the New Wine / Refresh Event with corresponding expenditure of £5,326 for the event. This event was organised by Rev Dom Turner and other ministers, and St Mary's was used to both collect income and pay costs. There were no financial liabilities for St Mary's

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- Restoration fund increased by £10k due to fundraising events
- Diocesan Loan of £30,000 given in advance of the sale of the rectory. When the rectory is sold, St Mary's will pay it back as it is a loan, and then the Diocese will make a grant of £30,000 from the sale in relation to the fact that the church has needed to church heating from the rectory prior to the sale.
- In 2024 the Heating Fund £80,280 has been received The Murton Poole Charitable Trust. The Trust has committed to covering the full cost of the installation of the new air source heat pump (ASHP) project. So far £69,652 has been paid for the work done to date. More funds will be received as invoices paid in 2025 for the completion of the project.

We are immensely thankful for the provision of funds for the installation of the ASHP and to all of those who enabled this to happen.

Expenditure of £77,095 in 2024 compared to £27,499 in 2023 with main variances being:

- £5,326 being spent on the New Wine / Refresh event, as mentioned above.
- £69,652 has been spent on the Air Source Heat Pump installation. More funds will be received as invoices are paid in 2025 for the completion of the project.

Reserves Policy

The financial position of St. Mary's is such that it is not possible to meet all of the financial commitments of the day-to-day activities of the Church, and to maintain an unrestricted general fund reserve. The PCC however, acknowledge the guidance of the Charity Commission to maintain a reserve of at least three months expenditure, and will seek to move towards this, as the financial position allows.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)

**STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024**

| | Note | Unre- stricted Funds 2024 £ | Designated Funds 2024 £ | Restricted &Endowment Funds 2024 £ | Total Funds 2024 £ | Total Funds 2023 £ |
|------------------------------------|------|--------------------------------------|-------------------------------|---|--------------------------|--------------------------|
| INCOME AND EXPENDITURE FROM | | | | | | |
| Donations and Legacies | 1.3 | 62,044 | 10,721 | 119,275 | 192,040 | 77,656 |
| Charitable Activities | | 0 | 0 | 0 | 0 | 36 |
| Other Trading Activities | | 895 | 0 | 0 | 895 | 814 |
| Investment Income | | 563 | 11 | 1,305 | 1,879 | 1,529 |
| Other Income | | 0 | 0 | 0 | 0 | 0 |
| Total Income | | 63,503 | 10,732 | 120,580 | 194,814 | 80,035 |
| EXPENDITURE ON | | | | | | |
| | 1.4 | | | | | |
| Fund Raising | | 25,743 | 5,357 | 71,380 | 102,477 | 52,578 |
| Charitable Activities | | 34,715 | 0 | 0 | 34,715 | 28,496 |
| Governance | | 0 | 0 | 0 | 0 | 0 |
| Total Expenditure | | 60,458 | 5,357 | 71,380 | 137,192 | 81,074 |
| Net Income / (Expenditure) | | 3,043 | 5,375 | 49,201 | 57,626 | -1,040 |
| Reconciliation of Funds | | | | | | |
| Total Funds Brought Forward | | 7,129 | 8,984 | 31,403 | 47,518 | 48,559 |
| Transfer Between Funds | | 359 | -488 | 129 | 0 | 0 |
| Total Funds Carried Forward | | 10,533 | 13,871 | 80,736 | 105,137 | 47,518 |

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
BALANCE SHEET AS AT 31 DECEMBER 2024**

| | | Unrestricted Funds 2024 | Designated Funds 2024 | Restricted Funds & Endowments 2024 | Total Funds 2024 | Total Funds 2023 |
|---|------|----------------------------|--------------------------|---|---------------------|---------------------|
| | Note | £ | | £ | £ | £ |
| FIXED ASSETS | | | | | | |
| Tangible Assets | 1.6 | 0 | 0 | 0 | 0 | 0 |
| CURRENT ASSETS | | | | | | |
| Prepayments and Accrued Income | 1.8 | 3,668 | 0 | 0 | 3,668 | 7,377 |
| Cash at Bank | | | | | | |
| Barclays Current Account | 1.10 | 7,523 | 0 | 0 | 7,523 | 5,327 |
| Barlcays Savings Account | | 161 | 13,871 | 55,678 | 69,710 | 14,427 |
| CFB / CCLA Savings Account | | 0 | 0 | 25,056 | 25,056 | 23,796 |
| Petty Cash | | 34 | 0 | 0 | 34 | 0 |
| TOTAL CURRENT ASSETS | | 11,385 | 13,871 | 80,734 | 105,990 | 50,927 |
| CURRENT LIABILITIES | | | | | | |
| Creditors falling due within one year | 1.9 | -853 | 0 | 0 | -853 | -3,409 |
| NET CURRENT ASSETS | | 10,532 | 13,871 | 80,734 | 105,137 | 47,518 |
| TOTAL ASSETS LESS CURRENT LIABILIIES | | 10,532 | 13,871 | 80,735 | 105,137 | 47,518 |
| FUND BALANCES | | | | | | |
| Unrestricted Funds | | | | | 10,532 | 7,129 |
| Designated | | | | | 13,871 | 8,984 |
| Restricted Funds | | | | | 80,735 | 31,403 |
| | | | | | 105,137 | 47,518 |

Other Funds

In addition to the funds held in the name of the Parochial Church Council of Lawford (St. Mary's Lawford) there are two trusts held in separate charities that are for the benefit of the church.

1. John Edes Trust Fund Charity Number 213987, which has the following Charitable objects:

For promoting aiding and furthering the objects and work of the Church of England by: -

- A. Maintenance and upkeep of Lawford churchyard,
- B. Repair, maintenance and upkeep of the fabric of Lawford church,
- C. Repair, maintenance and upkeep of the Lawford rectory.

As at 31 December 2024 the value of this fund was £8,069.82

2. Charity Of Emma Aggatha Ogilvie Charity Number 239477, which has the following Charitable objects

For the maintenance and support of those in need in the parish of Manningtree.

As at 31 December 2024 the value of this fund was £971.15

Signed on behalf of PCC



Rev P Greenland

Treasurer 06/05/2025

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024**

1. Accounting Policies

1.1 Accounting convention

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) applicable to charities and the Charities Act 2011, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102). Assets and liabilities are initially recognised at historical cost or transaction value, unless otherwise stated in the relevant accounting policy notes.

The PCC have assessed whether the use of the going concern basis is appropriate, and have made this assessment for a period of at least one year from the date of approval of the Financial Statements. In particular, the PCC have considered forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The Trustees have concluded that there is a reasonable expectation that the church has adequate resources to continue to operate for the foreseeable future. The church, therefore, continues to adopt the going concern basis in preparing its Financial Statements, and meets the definition of a public benefit entity as set out in FRS 102.

1.2 Funds

- The general fund represents the funds of the church that are not subject to restrictions regarding their use and is available for general purposes.
- Restricted funds are those that have been given to the church for use for a specific purpose.
- Designated Funds are those that have been set aside from general funds by the church for a given purpose, but can be re-assigned for general purposes or to other designated or restricted purposes.

1.3 Incoming resources

Income, including investment income, is recognised in the period in which the church becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the church has to fulfil conditions before becoming entitled to it, or where the donor has specified that the income is to be expended in a future period.

1.4 Expenditure

Expenditure is apportioned between Raising Funds and Charitable Activities according to the purpose for the expenditure.

1.5 Depreciation

The church holds no fixed assets on which depreciation needs to be calculated.

1.6 Irrecoverable VAT

The church is unable to recover VAT other than under the Listed Places of Worship Grant. Any VAT, which cannot be recovered is charged in the statement of financial activities.

1.7 Taxation

The church is a registered charity and is exempt from taxation under the Income & Corporation Taxes Acts.

1.8 Debtors, Prepayments and Accrued Income

Debtors are recognised at the settlement amount; prepayments are valued at the calculated amount prepaid, and accrued income is recognised at the known value of income that relates to the current year, but was not received until the next financial year.

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024**

1.9 Creditors

Creditors and provisions are recognised where the church has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial Instruments

The church only has financial assets of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The church has no financial liabilities that qualify as basic financial instruments.

1.11 Cashflow statement

The church has taken advantage of the exemption provided by the FRS 102 SORP and has not prepared a Cash Flow Statement for the year.

1.12 Rounding

Minor variances between the SOFA, Balance Sheet and Tables contained within the Notes to the Accounts are due only to rounding issues.

2.2 Fund Movement Summary

| | Opening Balance 01/01/2024 | Income 2024 | Expenditure 2024 | Transfer of Funds | Closing Balance 31/12/24 |
|--|----------------------------------|----------------|---------------------|----------------------|--------------------------------|
| | £ | £ | £ | £ | £ |
| Designated | | | | | |
| Designated - Flower Festivals | 1,092 | 406 | -31 | -398 | 1,070 |
| Designated - Legacies | 7,766 | 4,951 | 0 | 0 | 12,717 |
| Designated - Refresh / New Wine Activities | 125 | 5,375 | -5,326 | -90 | 84 |
| Total Designated Funds | 8,984 | 10,732 | -5,357 | - 488 | 13,872 |
| Restricted | | | | | |
| Restricted - Childrens fund | 3,401 | 62 | -828 | -198 | 2,437 |
| Restricted - Choir fund | 947 | 160 | -24 | 0 | 1,083 |
| Restricted - Handbells fund | 1,863 | 40 | 0 | -500 | 1,403 |
| Restricted - Memorials | 4,838 | 7 | 0 | 0 | 4,845 |
| Restricted - Restoration fund | 19,914 | 10,031 | -875 | 827 | 29,898 |
| Restricted - Diocesan Loan | 0 | 30,000 | 0 | 0 | 30,000 |
| Restricted - Heating Fund | 0 | 80,280 | -69,652 | 0 | 10,628 |
| Total Restricted Funds | 30,966 | 120,580 | -71,379 | 129 | 80,295 |
| Endowment | | | | | |
| Endowment - Graveyard trusts | 439 | 0 | 0 | 0 | 439 |
| Total Designated/ Restricted / Endowments | 40,389 | 131,312 | -76,736 | -359 | 94,606 |
| General Fund | 7,128 | 63,503 | -60,460 | 359 | 10,530 |
| Total Funds | 47,518 | 194,815 | -137,196 | 0 | 105,136 |

The transfer between funds included:

- £500 and £398 being transferred from the Handbells fund and Flower Festival fund respectively, as contributions to the Restoration Fund

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

3.0 GENERAL ACCOUNT Detailed Income and Expenditure Account for the year ended 31 December 2024

| Detailed Income and Expenditure | Unrestricted Funds 2024 | Designated Funds 2024 | Restricted Funds & Endowments 2024 | Total Funds 2024 | Total Funds 2023 |
|--|-------------------------|-----------------------|------------------------------------|------------------|------------------|
| Income and endowments | £ | £ | £ | £ | £ |
| <i>Donations and legacies</i> | | | | | |
| 1100 - Weekly Envelopes | 255 | 0 | 0 | 255 | 967 |
| 1101 - Gift Aid | 21,169 | 0 | 0 | 21,169 | 18,992 |
| 1102 - Free Will | 3,250 | 0 | 0 | 3,250 | 1,041 |
| 1103 - Income Tax recovered | 8,290 | 41 | 7 | 8,339 | 9,123 |
| 1105 - Church collections | 3,097 | 165 | 19 | 3,282 | 3,498 |
| 1107 - Giftday | | | | | 250 |
| 1108 - Donations | 7,349 | 5,169 | 1,380 | 13,899 | 5,075 |
| 1110 - Churchyard income | 2,750 | 0 | 0 | 2,750 | 2,750 |
| 1111 - Childrens activities | 1,898 | 0 | 0 | 1,898 | 941 |
| 1129 - Legacies | 0 | 4,939 | 0 | 4,939 | 0 |
| 1130 - Grants | 0 | 0 | 110,280 | 110,280 | 11,122 |
| 1133 - Fund Raising | 2,197 | 406 | 7,531 | 10,134 | 10,500 |
| 1134 - School Bibles | 0 | 0 | 57 | 57 | 347 |
| 1135 - Memorial donations | 0 | 0 | 0 | 0 | 200 |
| 1140 - Parish Mission | 92 | 0 | 0 | 92 | 0 |
| 1175 - Fees | 11,693 | 0 | 0 | 11,693 | 12,844 |
| <i>Donations and legacies Totals</i> | 62,044 | 10,721 | 119,275 | 192,044 | 77,655 |
| <i>Income from charitable activities</i> | | | | | |
| 1131 - Charities | 0 | 0 | 0 | 0 | 0 |
| 1145 - Handbells | 0 | 0 | 0 | 0 | 36 |
| <i>Income from charitable activities Totals</i> | 0 | 0 | 0 | 0 | 36 |
| <i>Other trading activities</i> | | | | | |
| 1113 - Vestry Stock | 0 | 0 | 0 | 0 | 11 |
| 1176 - Catering | 895 | 0 | 0 | 895 | 623 |
| 1177 - Hall Use | 0 | 0 | 0 | 0 | 180 |
| <i>Other trading activities Totals</i> | 895 | 0 | 0 | 895 | 814 |
| <i>Investments</i> | | | | | |
| 1151 - Bank interest | 501 | 0 | 0 | 501 | 361 |
| 1153 - Funds interest | 62 | 11 | 1,305 | 1,378 | 1,167 |
| <i>Investments Totals</i> | 563 | 11 | 1,305 | 1,879 | 1,529 |
| <i>Other income Totals</i> | 0 | 0 | 0 | 0 | 0 |
| Income & Endowments Grand Totals | 63,502 | 10,732 | 120,581 | 194,818 | 80,035 |

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

| Expenditure | Unrestricted Funds 2024 | Designated Funds 2024 | Restricted Funds & Endowments 2024 | Total Funds 2024 | Total Funds 2023 |
|---|--------------------------------|------------------------------|---|-------------------------|-------------------------|
| | £ | £ | £ | £ | £ |
| <i>Raising funds</i> | | | | | |
| 1323 - Priest in charge expenses | 385 | 0 | 0 | 385 | 180 |
| 1325 - Associate Clergy | 36 | 0 | 0 | 36 | 125 |
| 1327 - Secretarial duties | 5,334 | 0 | 0 | 5,334 | 5,148 |
| 1329 - Cleaning | 1,792 | 0 | 0 | 1,792 | 1,440 |
| 1331 - Telephone - Broadband | 915 | 0 | 0 | 915 | 941 |
| 1335 - Security | 737 | 0 | 0 | 737 | 690 |
| 1337 - Heat/Light/Power | 849 | 0 | 0 | 849 | 1,170 |
| 1339 - Insurance | 2,556 | 0 | 0 | 2,556 | 2,364 |
| 1341 - Internal works | 1,563 | 0 | 695 | 2,258 | 940 |
| 1342 - Hall catering | 580 | 0 | 0 | 580 | 414 |
| 1343 - Vestry | 89 | 0 | 0 | 89 | 61 |
| 1345 - Music | 4 | 0 | 24 | 29 | 732 |
| 1347 - Churchyard | 6,031 | 0 | 0 | 6,031 | 5,643 |
| 1350 - Magazine - Other Expenses | 0 | 0 | 0 | 0 | 6 |
| 1351 - Parish mission | 174 | 5,326 | 0 | 5,500 | 104 |
| 1353 - Childrens activities | 0 | 0 | 89 | 89 | 30 |
| 1355 - External works | 0 | 0 | 69,652 | 69,652 | 26,760 |
| 1357 - Miscellaneous | 153 | 31 | 0 | 183 | 475 |
| 1362 - School Bibles | 0 | 0 | 739 | 739 | 311 |
| 1367 - Training | -0 | 0 | 0 | -0 | 23 |
| 1371 - Fund raising | 165 | 0 | 180 | 344 | 500 |
| 1375 - Printing expenses | 124 | 0 | 0 | 124 | 299 |
| 1376 - Stationery | 76 | 0 | 0 | 76 | 15 |
| 1378 - Fees paid out | 4,310 | 0 | 0 | 4,310 | 4,198 |
| <i>Raising funds Totals</i> | 25,887 | 5,357 | 71,380 | 102,615 | 52,578 |
| <i>Expenditure on charitable activities</i> | | | | | |
| 1321 - Diocesan Quota | 21,000 | 0 | 0 | 21,000 | 19,750 |
| 1333 - Sound System | | | | | 6 |
| 1336 - Bolier Costs | 12,755 | 0 | 0 | 12,755 | 8,104 |
| 1338 - Rectory Electricity | 583 | 0 | 0 | 583 | -823 |
| 1340 - Water Rates | 239 | 0 | 0 | 239 | 1,459 |
| <i>Expenditure on charitable activities Totals</i> | 34,577 | 0 | 0 | 34,577 | 28,496 |
| <i>Church management & Administration</i> | 0 | 0 | 0 | 0 | 0 |
| Expenditure Grand totals | 60,458 | 5,357 | 71,380 | 137,192 | 81,074 |
| Net Income / (Expenditure) | 3,043 | 5,375 | 49,201 | 57,625 | -1,040 |

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF LAWFORD

I report the church trustees on my examination of the accounts for the year ended 31 December 2024, which are set out on pages 8 to 13

Responsibilities and basis of report

As the trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

As the Independent Examiner it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the Charities Act 2011
- state whether any particular matters have come to my attention

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented within those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. accounting records were not kept as required by the Charities Act 2011: or
2. the accounts do not accord with those records with the accounting requirements; or
3. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



Mrs. Hilary Powell
1 Ash Grove
Great Bromley
Colchester
CO7 7UQ

Date

7 May 2025.

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD
(STMARY'S CHURCH, LAWFORD)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023.**

Incumbent: Reverend Dom Turner

Independent Examiner:

Mrs. Hilary Powell

1Ash Grove

Great Bromley

Colchester

CO7 7UQ

Banks:

Barclays Bank

Leicester

LE87 2BB

**Central Board of Finance
of the Church of England CCLA**

One Angel Lane

London

EC4R 3BA

Registered Charity Number: 133132

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD
(ST MARY'S CHURCH, LAWFORD)
ANNUAL REPORT 2023

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THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD) ANNUAL REPORT 2023

The Parochial Church Council (PCC) as trustees is pleased to present their report together with the independently examined Accounts for the year ended 31 December 2023.

Legal, Administrative and Governance Information

St Mary's Church Lawford is a charity registered with the Charitable Commission of England and Wales and is governed by the Parochial Church Council Powers Measure (1956).

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

PCC members who served during 2023

| | |
|------------------------|--|
| Curate in Charge: | Rev Dom Turner |
| Curate: | Rev Nicky Young |
| Associate Priest: | Rev Sally Morris (resigned August 2023) |
| Licensed Lay Minister: | Margaret Southgate |
| Church Warden: | Megan Howes (and Deanery Synod) |
| Deanery Synod: | Karen Crowhurst |
| Elected Members: | Betsy Edwards Francis Franks Maira French Richard Heath Elizabeth Humphries Chris Monckton-Rickett Sue Monckton-Rickett Mary Nunn Tim Parker Edgar Potter (resigned May 2023) |

The PCC would like to express its immense gratitude to Edgar Potter, who resigned from the PCC and as Honorary Treasurer after serving in both roles for over forty years.

In October 2023, Sue Monckton-Rickett was appointed the Honorary Treasurer.

Following the appointment of Rev Dom Turner as Curate-in-Charge to St. Mary's Lawford, the parish has worked within an informal group CrossReach Churches with the two other parishes for which Rev. Dom Turner is incumbent; St. Mary with St. Michael Mistley and St. Lawrence, Bradfield.

Committees

The only PCC appointed committee is the Standing Committee, which has delegated power to transact the business of the PCC between meetings subject to directions given by the PCC.

Church Attendance

The number of people on the Electoral Roll is 108 (resident 75 and non- resident 33) (104 in 2023) and the average Sunday Service attendance excluding special services, but including baptisms and both services on Sundays 32.4 (2.9 children and 29.5 adults) (32.3 in 2022 including 2.2 children and 30.3).

Aims and Purpose

The aim of St Mary's as with all Church of England Churches is 'To promote the whole mission of the Church, pastoral, evangelistic, social and ecumenical'. In fulfilling this aim the PCC has the responsibility of cooperating with the incumbent, the Reverend Dom Turner, in promoting within the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church, Churchyard and Church Hall.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD) ANNUAL REPORT 2023

Objectives and Activities

The objectives of St. Mary's are to provide the community with a place of and opportunities for worship and to develop and enable activities that will both grow the family of the church and provide public benefit.

Achievements and Performance

- **Worship:** In 2023 the pattern of Sunday services held in St. Mary's has changed from one of holding a varied pattern across the month (Family Service, Communion and Morning Worship) to holding a Contemporary Style of Service each week with one being a communion and a more formal communion in addition being held on one Sunday in the month. This has been part of a plan to offer a variety of services across the CrossReach Services Group. There has continued to be a midweek communion held once a month.
The change in the pattern of services has resulted in St. Mary's Choir now supporting worship across all of the three CrossReach churches, attending one service in each church per month.
- **Children's Activities:** As part of the new pattern of services, children's activities have been made available each Sunday. The Edward Bear Group, for pre-school children and their parents / carers has continued to meet weekly in term time and continues to be well attended. Messy Church activities have also been held at various points during the year.
- **Discipleship and Outreach:** During 2023 there have been three Home / small groups meeting for both members of St. Mary's and the other CrossReach Churches and an across churches Alpha course.
- **Pastoral Activities:** Various groups meet on a monthly / fortnightly basis providing fellowship to both church members and the wider community including Choir, Ladies in Fellowship Together, Support in Loss, Coffee and Chat, Art Club, Craft Group and Handbells.
- **Social Activities:** Several social events have been held throughout the year including Quiz Nights, Barn Dance, Choir Concert, Flower Festival, Flower Arranging Afternoon Tea, Wreath Making Workshop. These activities have been successful both in terms of engaging with the community and also in raising funds for the church generally and specifically to support maintenance and restoration work.
- **Support for Community Activities:** St. Mary's has supported Manningtree Foodbank by donating to it all of the produce given at Harvest Festival and providing Christmas gifts for all of the children of families supported by the Foodbank. Support has also been provided by the collection of warm clothing and bedding for community support groups.
- **Lawford C of E Primary School:** the governing body consists of 14 governors, of which 8 are Church Governors, including the Rev. Dom Turner and two PCC members. However, many of Each year the Church provides Bibles to a year group within the school.
- **Support for Other Charities:** St Mary's congregation has supported Christian Aid, the Children's Society and MacMillan Nurses through specific giving and fundraising events.
- **Building Repairs and Restoration:** the maintenance of an historic building requires considerable effort and costs. In 2023 much work was carried out to restore the interior and external fabric of the church building and hall including a significant amount of repairs to ensure that the church tower was safe. There remains much work to be done, including the priority of replacing the current heating system. The PCC would like to thank the Friend's of Lawford Church Group for all of the practical work that they have carried out on the buildings, for their work in keeping the current heating system functioning and for their support in investigating restoration and repair projects.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD) ANNUAL REPORT 2023

Public Benefit

The purposes and activities, as listed above are in accordance with the guidance on public benefit issued by the Charity Commission.

Risk Awareness and Management

The PCC regularly reviews the major strategic, business and operational risks, that the church faces and the mitigating factors.

Safeguarding

The PCC is very aware of its responsibilities with regard to safeguarding and follows the House of Bishops guidance in implementing policies and procedures.

Our appreciation

In addition to those mentioned above our appreciation goes to:

- the many non-stipendary priests who have led worship and specific services during the year; Rev Sally Morris, Rev Nicky Young, Rev Stephen Carter, Rev John Brien, Rev Paul Greenland, and to Local Lay Ministers Margaret Southgate and Kevin Hawkins.
- our administrators for all of the work that they do to keep the church functioning
- the many members of the congregation that led groups, assist in the leading of worship, fundraise, organise events, etc.
- all those who support the work of St. Mary's financially

We thank God for everyone who gives so generously of their finances time and skills.

Financial Review

Statement of Trustee's Responsibilities

Charity law requires the PCC as trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year, and to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.
- Observe the methods and principles of the Charities SORP.
- Keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the requirements of Charity Law.
- Safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Financial Position for 2023

The accounts as set out in pages 7 to 14

The General Fund had a Surplus of £2,465 for the year.

General Fund Income £56,039 in 2023 compared to £59,744 in 2022, the main variances being

- General Giving has increased from £23,312 to £24,489, with also a shift from weekly envelopes and collections to committed regular giving either Gift Aided or Free Will, which is beneficial to the church in having a more regular and secure basis of income.

- Income Tax recovered increased from £6,095 in 2022 to £8,673 in 2023 due to some claims for gifts in previous years being made in 2023.
- GiftDay decreased from £3,238 in 2022 to £250 in 2023, mainly due to income at events like the Flower Festival / Gift Day being allocated to the Restoration Restricted Fund
- Fundraising decreased from £6,317 in 2022 to £2,894 in 2023 mainly due to income from fundraising events being allocated to the Restoration Restricted Fund.

General Fund Expenditure has decreased from £62,440 in 2022 to £53,574 in 2023, with the main variances being:

- The amount paid as Diocesan Quota (Parish Share) decreased from £24,500 in 2022 to £19,750 in 2023. The amount paid in 2023 equates to only 57% of the target of £34,601 set by the Diocese.
- Secretarial costs have increased from £4,528 in 2022 to £5,148 in 2023 to salary increases to be in-line with minimum wage.
- Churchyard costs have decreased from £7,599 in 2022 to £5,643 in 2023. In 2022 approximately £1,000 was spent on replacement shingle for the path and water rates were charged to Churchyard costs in 2022. Water Rates in 2023 have been shown as a new category and were £1,459 compared to approximately £750 in 2022. This is due to a leak being discovered in 2022, but only estimated bills being paid until October 2023, when an actual reading took into account all of the water lost as a result of the leak.
- Light / Heat / Power in 2022 the cost was £5,867 and this included the costs of electricity for the church, electricity for the rectory (to run the boiler) and the boiler costs (servicing, repairs and woodchip including delivery). In 2023 the electricity for the rectory and boiler costs have been shown in separate categories. The combined cost to compare against £5,867 is £8,451 with the boiler costs alone being £8,104. 14% of the Church's income £675 per month is spent on the boiler, which is not sustainable and highlights the need for an alternative to be found as soon as possible.

The General Fund has a surplus at the end of 2023 of £2,465 and a balance of £7,129 however it should be emphasised that this has only been achieved by the church not meeting its Parish Share target by £14,851. If the Parish Share had been paid in full the Church would have had a deficit for 2023 of over £12,000.

Designated and Restricted Funds had a Deficit of £3,509 for the year

Income of £23,990 in 2023 compared to £3,232 in 2022 with £22,096 being raised for the Restoration in 2023. The main sources of income were:

- Donations £3,083 in 2023 compared to £115 in 2022
- Grants £11,122 - £6,836 from Lawford Parish Council towards the cost of repairs to the tower and £4,286 Listed Places of Worship Grant (an application can be made to have VAT on certain works refunded)
- Fundraising £7,606 in 2023 compared to £721 in 2022, as mentioned above less fundraising has been allocated to General Funds and more to the Restoration Fund, however in total the amount of income from Fundraising in total increased from £7,038 in 2022 to £10,500 in 2023.

Expenditure of £27,499 in 2023 compared to £2,000 in 2022, with £26,296 being spent from the Restoration Fund mainly on the repairs to the tower.

The balance on Designated and Restricted Funds as at 31 December is £40,387 of which £19,914 is the Restoration Fund, £7,766 is Legacies, £4,839 is Memorials and £3,401 for Children's Fund.

The level of funds will need to be significantly increased to enable a replacement heating system to be installed and also to carry out repairs and restoration to the fabric of the building.

Reserves Policy

The financial position of St. Mary's is such that it is not possible to meet all of the financial commitments of the day-to-day activities of the Church and to maintain an unrestricted general fund reserve. The PCC however, acknowledge the guidance of the Charity Commission to maintain a reserve of at least three months expenditure and will seek to move towards this, as the financial position allows.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)

**STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023**

| | Note | Unre- stricted Funds 2023 £ | Designated Funds 2023 £ | Restricted &Endowment Funds 2023 £ | Total Funds 2023 £ | Total Funds 2022 £ |
|------------------------------------|------|--------------------------------------|-------------------------------|---|--------------------------|--------------------------|
| INCOME AND EXPENDITURE FROM | | | | | | |
| Donations and Legacies | 1.3 | 54,833 | 700 | 22,119 | 77,656 | 59,927 |
| Charitable Activities | | 30 | — | 6 | 36 | 701 |
| Other Trading Activities | | 814 | — | — | 814 | 120 |
| Investment Income | | 362 | 240 | 926 | 1,529 | 790 |
| Other Income | | | | | 0 | 434 |
| Total Income | | 56,039 | 940 | 23,050 | 80,035 | 61,974 |
| EXPENDITURE ON | | | | | | |
| | 1.4 | | | | | |
| Fund Raising | | 25,078 | 862 | 26,637 | 52,578 | 37,063 |
| Charitable Activities | | 28,496 | — | — | 28,496 | 25,376 |
| Governance | | — | — | — | 0 | 0 |
| Total Expenditure | | 53,574 | 862 | 26,637 | 81,074 | 62,440 |
| Net Income / (Expenditure) | | 2,465 | 78 | -3,587 | -1,040 | -466 |
| Reconciliation of Funds | | | | | | |
| Total Funds Brought Forward | | 4,479 | 9,087 | 34,992 | 48,559 | 49,024 |
| Transfer Between Funds | | 181 | -181 | 0 | 0 | 0 |
| Total Funds Carried Forward | | 7,129 | 8,984 | 31,403 | 47,518 | 48,558 |

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
BALANCE SHEET AS AT 31 DECEMBER 2023**

| | Note | Unre- stricted Funds 2023 £ | Desig- nated Funds 2023 | Restricted Funds & En- dowments 2023 £ | Total Funds 2023 £ | Total Funds 2022 £ |
|--|------|--------------------------------------|----------------------------------|--|-----------------------------|-----------------------------|
| FIXED ASSETS | | | | | | |
| Tangible Assets | 1.6 | 0 | 0 | 0 | 0 | 0 |
| CURRENT ASSETS | | | | | | |
| Stocks | | 0 | 0 | 0 | 0 | 225 |
| Prepayments and Accrued Income | 1.8 | 6,341 | 25 | 1,011 | 7,377 | 526 |
| Cash at Bank | | | | | 0 | |
| Barclays Current Account | 1.10 | 4,200 | 1,127 | 0 | 5,327 | -2,405 |
| Barclays Savings Account | | 0 | 7,831 | 6,596 | 14,427 | 6,145 |
| CFB Savings Account | | 0 | 0 | 23,796 | 23,796 | 44,447 |
| Petty Cash | | 0 | 0 | 0 | 0 | 6 |
| TOTAL CURRENT ASSETS | | 10,541 | 8,984 | 31,403 | 50,927 | 48,945 |
| CURRENT LIABILITIES | | | | | | |
| Creditors falling due within one year | 1.9 | -3,409 | 0 | 0 | -3,409 | -386 |
| NET CURRENT ASSETS | | 7,132 | 8,984 | 31,403 | 47,518 | 48,558 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 7,129 | 8,984 | 31,403 | 47,518 | 48,558 |
| FUND BALANCES | | | | | | |
| Unrestricted Funds | | | | | 7,129 | 4,479 |
| Designated | | | | | 8,984 | 9,087 |
| Restricted Funds | | | | | 31,403 | 34,992 |
| | | | | | 47,518 | 48,558 |

Other Funds

In addition to the funds held in the name of the Parochial Church Council of Lawford (St. Mary's Lawford) there are two trusts held in separate charities that are for the benefit of the church.

1. John Edes Trust Fund Charity Number 213987, which has the following Charitable objects:

For promoting aiding and furthering the objects and work of the Church of England by:-

- A. Maintenance and upkeep of Lawford churchyard,
- B. Repair, maintenance and upkeep of the fabric of Lawford church,
- C. Repair, maintenance and upkeep of the Lawford rectory.

As at 31 December 2023 the value of this fund was £7,889.25

2. Charity Of Emma Aggatha Ogilvie Charity Number 239477, which has the following Charitable objects

For the maintenance and support of those in need in the parish of Manningtree.

As at 31 December 2023 the value of this fund was £949.42

Signed on behalf of PCC



S Monckton-Rickett
Treasurer 19/04/2024

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**

1. Accounting Policies

1.1 Accounting convention

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) applicable to charities and the Charities Act 2011 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102). Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The PCC have assessed whether the use of the going concern basis is appropriate and have made this assessment for a period of at least one year from the date of approval of the Financial Statements. In particular, the PCC have considered forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The Trustees have concluded that there is a reasonable expectation that the church has adequate resources to continue to operate for the foreseeable future. The church, therefore, continues to adopt the going concern basis in preparing its Financial Statements and meets the definition of a public benefit entity as set out in FRS 102.

1.2 Funds

- The general fund represents the funds of the church that are not subject to restrictions regarding their use and is available for general purposes.
- Restricted funds are those that have been given to the church for use for a specific purpose.
- Designated Funds are those that have been set aside from general funds by the church for a given purpose, but can be re-assigned for general purposes or to other designated or restricted purposes.

1.3 Incoming resources

Income including investment income is recognised in the period in which the church becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the church has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

1.4 Expenditure

Expenditure is apportioned between Raising Funds and Charitable Activities according to the purpose for the expenditure.

1.5 Depreciation

The church holds no fixed assets on which depreciation needs to be calculated.
Leasehold property

1.6 Irrecoverable VAT

The church is unable to recover VAT other than under the Listed Places of Worship Grant. Any VAT, which cannot be recovered is charged in the statement of financial activities.

1.7 Taxation

The church is a registered charity and is exempt from taxation under the Income & Corporation Taxes Acts.

**THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**

1.8 Debtors, Prepayments and Accrued Income

Debtors are recognised at the settlement amount, prepayments are valued at the calculated amount prepaid and accrued income is recognised at the known value of income that relates to the current year but was received until the next financial year.

1.9 Creditors

Creditors and provisions are recognised where the church has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.10 Financial Instruments

The church only has financial assets of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The church has no financial liabilities that qualify as basic financial instruments.

1.11 Cashflow statement

The church has taken advantage of the exemption provided by the FRS 102 SORP and has not prepared a Cash Flow Statement for the year.

2.2 Fund Movement Summary

| | Opening Bal- ance 01/01/2023 £ | Income 2023 £ | Expenditure 2023 £ | Transfer of Funds £ | Closing Balance 31/12/23 £ |
|--|---|------------------|--------------------------|---------------------------|-------------------------------------|
| Designated | | | | | |
| Designated - Benefice Fund | 543 | 0 | -362 | -181 | 0 |
| Designated - Flower Festivals | 997 | 594 | -500 | 0 | 1,092 |
| Designated - Legacies | 7,546 | 220 | 0 | 0 | 7,766 |
| Designated - Refresh / New Wine Activi- ties | 0 | 125 | 0 | 0 | 125 |
| Total Designated Funds | 9,087 | 940 | -862 | -181 | 8,984 |
| Restricted | | | | | |
| Restricted - Childrens fund | 3,218 | 524 | -341 | 0 | 3,401 |
| Restricted - Choir fund | 920 | 26 | 0 | 0 | 947 |
| Restricted - Handbells fund | 1,805 | 58 | 0 | 0 | 1,863 |
| Restricted - Memorials | 4,503 | 335 | 0 | 0 | 4,838 |
| Restricted - Restoration fund | 23,866 | 22,096 | -26,296 | 248 | 19,914 |
| Restricted - Windows fund | 248 | 0 | 0 | -248 | 0 |
| Total Restricted Funds | 34,562 | 23,042 | -26,637 | 0 | 30,966 |
| Endowment | | | | | |
| Endowment - Graveyard trusts | 430 | 9 | 0 | 0 | 439 |
| Total Designated/ Restricted / Endow- ments | 44,079 | 23,991 | -27,499 | -181 | 40,389 |
| General Fund | 4,479 | 56,042 | -53,574 | 181 | 7,128 |
| Total Funds | 48,558 | 80,035 | -81,074 | 0 | 47,518 |

The transfer between funds included:

- £181 being transferred from the Benefice Fund to General Funds. The Benefice Fund had held funds generated by events relating to the benefice of Lawford, Little Bentley and Great Bromley. Since, this benefice is in practice no longer active, the funds were distributed equally between the three churches and will be used for general purposes.
- £248 was transferred from the Windows Fund to the Restoration Fund, to streamline reporting, after consultation with the Diocese, who confirmed that such a transfer would be appropriate, given that the fund value was under £1,000 and that the purposes of both funds were similar.

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

3.0 GENERAL ACCOUNT Detailed Income and Expenditure Account for the year ended 31 December 2023

| Detailed Income and Expenditure | Unrestricted Funds 2023 | Designated Funds 2023 | Restricted Funds & Endowments 2023 | Total Funds 2023 | Total Funds 2022 |
|--|-------------------------|-----------------------|------------------------------------|------------------|------------------|
| Income and endowments | £ | £ | £ | £ | £ |
| <i>Donations and legacies</i> | | | | | |
| 1100 - Weekly Envelopes | 967 | — | — | 967 | 1,115 |
| 1101 - Gift Aid | 18,983 | 0 | 9 | 18,992 | 15,864 |
| 1102 - Free Will | 1,041 | — | — | 1,041 | 2,321 |
| 1103 - Income Tax recovered | 8,673 | 25 | 425 | 9,123 | 6,095 |
| 1105 - Church collections | 3,498 | — | — | 3,498 | 4,012 |
| 1107 - Giftday | 250 | — | — | 250 | 3,238 |
| 1108 - Donations | 1,992 | 100 | 2,983 | 5,075 | 1,154 |
| 1110 - Churchyard income | 2,750 | — | — | 2,750 | 20 |
| 1111 - Childrens activities | 941 | — | — | 941 | 1,015 |
| 1130 - Grants | — | — | 11,122 | 11,122 | 3,050 |
| 1133 - Fund Raising | 2,894 | 575 | 7,031 | 10,500 | 7,037 |
| 1134 - School Bibles | 0 | — | 347 | 347 | 215 |
| 1135 - Memorial donations | — | — | 200 | 200 | 780 |
| 1136 - Internal works | — | — | — | 0 | 78 |
| 1140 - Parish Mission | 0 | — | — | 0 | 758 |
| 1175 - Fees | 12,844 | — | — | 12,844 | 13,170 |
| <i>Donations and legacies Totals</i> | 54,836 | 700 | 22,119 | 77,655 | 59,927 |
| <i>Income from charitable activities</i> | | | | | |
| 1131 - Charities | 0 | — | — | 0 | 628 |
| 1145 - Handbells | 30 | — | 6 | 36 | 73 |
| <i>Income from charitable activities Totals</i> | 30 | 0 | 6 | 36 | 701 |
| <i>Other trading activities</i> | | | | | |
| 1113 - Vestry Stock | 11 | — | — | 11 | — |
| 1176 - Catering | 623 | — | — | 623 | — |
| 1177 - Hall Use | 180 | — | — | 180 | 120 |
| <i>Other trading activities Totals</i> | 814 | 0 | 0 | 814 | 120 |
| <i>Investments</i> | | | | | |
| 1151 - Bank interest | 361 | — | — | 361 | 250 |
| 1153 - Funds interest | 0 | 240 | 926 | 1,167 | 540 |
| <i>Investments Totals</i> | 361 | 240 | 926 | 1,529 | 790 |
| <i>Other income Totals</i> | 0 | 0 | 0 | 0 | 434 |
| Income & Endowments Grand Totals | 56,042 | 940 | 23,051 | 80,035 | 61,972 |

THE PAROCHIAL CHURCH COUNCIL OF LAWFORD (ST MARY'S CHURCH, LAWFORD)
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

| Expenditure | Unrestricted Funds 2023 £ | Designated Funds 2023 £ | Restricted Funds & En- dowments 2023 £ | Total Funds 2023 £ | Total Funds 2022 £ |
|---|---------------------------------|-------------------------------|--|-----------------------------|-----------------------------|
| <i>Raising funds</i> | | | | | |
| 1323 - Priest in charge expenses | 180 | — | — | 180 | 191 |
| 1325 - Associate Clergy | 125 | — | — | 125 | 39 |
| 1327 - Secretarial duties | 5,148 | — | — | 5,148 | 4,528 |
| 1329 - Cleaning | 1,440 | — | — | 1,440 | 1,320 |
| 1331 - Telephone - Broadband | 941 | — | — | 941 | 1,252 |
| 1335 - Security | 690 | — | — | 690 | 660 |
| 1337 - Heat/Light/Power | 1,170 | — | — | 1,170 | 5,867 |
| 1339 - Insurance | 2,364 | — | — | 2,364 | 2,367 |
| 1341 - Internal works | 843 | — | 97 | 940 | 7,629 |
| 1342 - Hall catering | 414 | — | — | 414 | — |
| 1343 - Vestry | 61 | — | — | 61 | 168 |
| 1345 - Music | 732 | — | — | 732 | 630 |
| 1347 - Churchyard | 5,643 | — | — | 5,643 | 7,594 |
| 1350 - Magazine - other expenses | 6 | — | — | 6 | — |
| 1351 - Parish mission | 104 | — | — | 104 | 158 |
| 1353 - Childrens activities | — | — | 30 | 30 | 57 |
| 1355 - External works | 561 | — | 26,199 | 26,760 | 291 |
| 1357 - Miscellaneous | 113 | 362 | — | 475 | — |
| 1360 - School Governors | — | — | — | 0 | 43 |
| 1361 - School Bibles | — | — | 311 | 311 | 417 |
| 1367 - Training | 23 | — | — | 23 | — |
| 1369 - Handbells expenses | — | — | — | 0 | 11 |
| 1371 - Fund raising | — | 500 | — | 500 | 327 |
| 1375 - Printing expenses | 299 | — | — | 299 | 41 |
| 1376 - Stationery | 15 | — | — | 15 | 136 |
| 1378 - Fees paid out | 4,198 | — | — | 4,198 | 3,328 |
| <i>Raising funds Totals</i> | 25,078 | 862 | 26,637 | 52,578 | 37,064 |
| <i>Expenditure on charitable activities</i> | | | | | |
| 1305 - Home missions | — | — | — | 0 | 94 |
| 1307 - Secular charities | 0 | — | — | 0 | 649 |
| 1321 - Diocesan Quota | 19,750 | — | — | 19,750 | 24,500 |
| 1333 - Sound system | 6 | — | — | 6 | 132 |
| 1336 - Bolier Costs | 8,104 | — | — | 8,104 | — |
| 1338 - Rectory Electricity | -823 | — | — | -823 | — |
| 1340 - Water Rates | 1,459 | — | — | 1,459 | — |
| <i>Expenditure on charitable activities Totals</i> | 28,496 | 0 | 0 | 28,496 | 25,376 |
| <i>Church management & Administration Totals</i> | 0 | 0 | 0 | 0 | 0 |
| Expenditure Grand totals | 53,574 | 862 | 26,637 | 81,074 | 62,440 |
| Net Income / (Expenditure) | 2,468 | 78 | -3,586 | -1,040 | -469 |

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF LAWFORD

I report the church trustees on my examination of the accounts for the year ended 31 December 2023, which are set out on pages 7 to 14

Responsibilities and basis of report

As the trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

As the Independent Examiner it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the Charities Act 2011
- state whether any particular matters have come to my attention

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented within those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. accounting records were not kept as required by the Charities Act 2011: or
2. the accounts do not accord with those records with the accounting requirements; or
3. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



Mrs. Hilary Powell
1Ash Grove
Great Bromley
Colchester
CO7 7UQ

Date 20 April 2024

Accounts

ST MARY'S CHURCH, LAWFORD
ANNUAL REPORT AND FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL.
FOR THE YEAR ENDED 31 DECEMBER 2022.

Incumbent:

Reverend Dom Turner (from 20 June)

Independent Examiner:

Mrs. Hilary Powell
1 Ash Grove
Great Bromley
Colchester CO7 7UQ

Banks:

Barclays Bank plc
Manningtree Branch
9 High Street
Colchester CO1 1DA

Central Board of Finance
of the Church of England
CCLA
One Angel Lane
London EC4R 3BA

Registered Charity Number : 1133132

ST MARY'S CHURCH, LAWFORD

Financial Statements of the Parochial Church Council

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**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF LAWFORD, ESSEX
ANNUAL REPORT 2022.**

The PCC, as trustees of the Charity, submit their annual report and financial statements for the year ended 31 December 2022. The PCC have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in 2005 in preparing the annual report and financial statements.

Mission Statement. Lawford Church – seeking Gods Transforming power in ourselves, our church, and our community.

Administrative information.

St. Mary's Church, Lawford, is the parish church of a large village in north east Essex, which borders Manningtree, the smallest town in England. During the past 30 years extensive work has been carried out to improve facilities at the church, for the benefit of all. These works have added a church hall, office, kitchen and toilets, and a new Copeman Hart organ has also been installed. Further changes were made later when the church was re-ordered and the heating system changed.

The PCC registered with the Charity Commission on 4 December 2009, and is governed by the Parochial Church Council Powers Measure (1996) as amended by the Church Representation Rules.

Objectives.

The PCC fulfils its responsibility by working closely with the church community at Lawford to promote the gospel, through its pastoral, evangelistic, social and ecumenical work. This is made evident in the way many lay people are involved in leadership roles throughout the church.

Membership.

As from the APCM meeting on 24th May 2021 the membership was made up of the following:

| | |
|-------------------------|--|
| Associate Priest | Rev. Sally Morris, |
| Reader | Margaret Southgate |
| Church Wardens: | Megan Howes (Chairperson), Betsy Edwards |
| Deanery/Diocesan Synod: | Richard Heath |
| Elected: | Mary Nunn, Edgar Potter, June Wilson, Nicky Young, Jennifer Holmes, Karen Crowhurst, Moira French, Susan Monckton-Rickett, Christopher Monckton-Rickett, Tim Parker and Rebecca Jones. |

As from the APCM 11th April 2022 the membership changed to the following:

| | |
|------------------------|---|
| Curate in Charge | Rev. Dom Turner (June onwards) |
| Associate Priest | Rev. Sally Morris, |
| Curate | Nicky Young (September onwards) |
| Reader | Margaret Southgate |
| Church Warden | Megan Howes (and Deanery Synod) |
| Deanery/Diocesan Synod | Karen Crowhurst |
| Elected | Mary Nunn, Edgar Potter, Betsy Edwards, Moira French, Richard Heath, Sue Monckton-Rickett, Christopher Monckton-Rickett, Tim Parker, Alexandra Seward, Elizabeth Humphries, and Rebecca Jones |

The 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.

Committees.

Standing Committee: The only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. There are also other committees in place concerned with: finance, youth, mission, outreach, grounds & fabric, achievements and performance.

The P.C.C is following the House of Bishops guidance regarding Safeguarding:

Church Attendance

Numbers on the Electoral roll are 105 (resident 74 non-resident 31). In the last year the average Sunday attendance was 30. The normal monthly pattern of services were 1st Sunday 10.30 Holy Communion, 2nd Sunday 8.00 Holy Communion 10.30 Family Service, 3rd Sunday 10.30 Holy Communion, and 4th Sunday 10.30 Morning Worship. When there was a 5th Sunday in the month it was normally a Benedicte service. The main church festivals of 2022 took place this year including Remembrance Sunday, when the church was full. The Collection money for this service went to the North Essex Veterans Support Group.

Review of the year

The full PCC met 6 times during the year, plus the APCM. Sub Committees met on several occasions.

The PCC has continued to carefully manage the financial affairs of the parish, led by the Finance Committee and Treasurer. We have a number of restricted funds which are monies donated for specific purposes, and can not be used for the general running expenses of our church.

Our support team of the Rev. Sally Morris, reader Margaret Southgate, authorized Local Preacher Nicky Young, retired clergy Rev. Canon Pat Preetney, Rev. Canon Stephen Carter and our church warden Megan Howes, alongside many others have continued to invest time, and energy into our church here at Lawford. We were unable to pay our Family Purse request of £49,333 this year, indeed we only managed to pay £24,5000, but we were able to pay all of our other bills. Receipts from all sources, including fundraising, church collections, covenants and investments were £59,628.

Regular activities related to the church during the past year included Edward Bear which is still receiving tremendous support, the Choir, Handbells, Art club, Ladies in Friendship Together, Baptismal and Marriage Preparation and bereavement care.

Lawford C of E primary school governing body comprises 14 Governors, 8 of which are Church governors. It is currently complete with Rev. Dorn on the body and Paul Greenland also newly appointed. The school uses the church for a lot of events and we ensure that all pupils get a copy of the bible. The current incumbent goes into the school on a weekly basis for assemblies. We have a school display board in our church hall which has recently been updated. The school continues to operate with a view to providing a Christian inspired education aimed at producing a caring and equitable outcome for all pupils. In last year's Ofsted, the school was found to be 'Good in every respect'.

The Friends of St. Mary's Church Lawford (a new group) have been very active around our church and grounds during the past year. They have carried out renovation work to the Front porch, office boards, Timeline, Churchyard and more recently clearing and improving the car park, to mention some of their activities.

The fund raising and social events which went ahead this year included, Afternoon teas and Garden coffee mornings, Harvest Saturday, Adult messy church, and a Christmas Tree Festival with Grand Draw,

Regular contributions to external charitable work continues via Christian Aid, Macmillan Nurses and The Children's Society

Big changes are afoot in 2023 for all of us here at Lawford, and indeed in the whole of the Cross Street Churches.

On behalf of the PCC:



Edgar Pottier Honorary Treasurer.

February 2023

St Mary the Virgin Lawford - 1133132

Balance sheet (Church of England)

As at: 31 December 2022

| | As at 31/12/2022 | As at 31/12/2021 |
|--|------------------|------------------|
| | £ | £ |
| Current assets | | |
| Stocks and work in progress | 225.00 | 900.00 |
| Debtors | 626.78 | 111.86 |
| Cash at bank and in hand | 48,193.54 | 48,412.03 |
| | <u>48,945.33</u> | <u>48,024.35</u> |
| Liabilities | | |
| Creditors: Amounts falling due in one year | 386.56 | --- |
| | <u>386.56</u> | <u>---</u> |
| Net current assets less current liabilities | <u>48,558.77</u> | <u>48,024.35</u> |
| Total assets less current liabilities | <u>48,558.77</u> | <u>48,024.35</u> |
| Total net assets less liabilities | <u>48,558.77</u> | <u>48,024.35</u> |
| Represented by | | |
| Unrestricted | | |
| Unrestricted - General fund | 4,479.32 | 3,284.40 |
| Designated | | |
| Designated - Benevolence Fund | 543.00 | 658.66 |
| Designated - Flower Festivals | 887.79 | 985.17 |
| Designated - Legacies | 7,346.07 | 7,450.72 |
| Designated - Revaluation reserves | --- | --- |
| Restricted | | |
| Restricted - Bell fund | --- | --- |
| Restricted - Childrens fund | 3,218.26 | 4,898.12 |
| Restricted - Choir fund | 920.51 | 813.96 |
| Restricted - Handbells fund | 1,865.03 | 1,871.20 |
| Restricted - Memorials | 4,503.76 | 3,670.74 |
| Restricted - Restoration fund | 23,888.72 | 23,069.68 |
| Restricted - Windows fund | 248.01 | 2,228.63 |
| Endowment | | |
| Endowment - Graveyard trusts | 430.00 | 430.00 |
| | <u>48,558.77</u> | <u>48,024.35</u> |
| Funds of the church | <u>48,558.77</u> | <u>48,024.35</u> |

EP

EDDIE POTTER HONORARY TREASURER

April 2023

St Mary the Virgin Lawford - 1133132

Analysis of income and expenditure
Selected period: 01 January 2022 to 31 December 2022

| | Unrestricted | Designated | Restricted | Endowment | Total This year | Total Last year |
|---|------------------|------------|-----------------|-----------|--------------------|--------------------|
| Income and endowments | | | | | | |
| Donations and legacies | | | | | | |
| 1100 - Weekly Envelopes | 1,115.85 | — | — | — | 1,115.85 | 1,229.80 |
| 1101 - Gift Aid | 15,854.00 | — | — | — | 15,854.00 | 16,938.50 |
| 1102 - Free Will | 2,321.04 | — | — | — | 2,321.04 | 2,682.78 |
| 1103 - Income Tax recovered | 6,095.48 | — | — | — | 6,095.48 | 6,656.81 |
| 1105 - Church collections | 4,012.34 | — | — | — | 4,012.34 | 3,765.74 |
| 1107 - Giftday | 3,238.58 | — | — | — | 3,238.58 | 700.00 |
| 1108 - Donations | 1,039.85 | — | 115.00 | — | 1,154.85 | 3,067.05 |
| 1109 - Wallbox | — | — | — | — | — | — |
| 1110 - Churchyard income | 20.00 | — | — | — | 20.00 | — |
| 1111 - Childrens activities | 1,015.00 | — | — | — | 1,015.00 | 108.00 |
| 1114 - Choir fund | — | — | — | — | — | — |
| 1129 - Legacies | — | — | — | — | — | — |
| 1130 - Grants | 3,050.00 | — | — | — | 3,050.00 | 3,500.00 |
| 1133 - Fund Raising | 6,318.55 | — | 721.20 | — | 7,039.75 | 3,400.51 |
| 1134 - School Bibles | 215.00 | — | — | — | 215.00 | 247.90 |
| 1135 - Memorial donations | — | — | 780.00 | — | 780.00 | — |
| 1136 - Internal works | 78.42 | — | — | — | 78.42 | — |
| 1137 - External works | — | — | — | — | — | — |
| 1139 - Music | — | — | — | — | — | — |
| 1140 - Parish Mission | 758.57 | — | — | — | 758.57 | 191.80 |
| 1141 - Youth work | — | — | — | — | — | — |
| 1175 - Fees | 13,170.66 | — | — | — | 13,170.66 | 10,729.71 |
| 1178 - Expenses back - Associate Priests | — | — | — | — | — | — |
| Donations and legacies Totals | 58,311.35 | — | 1,616.20 | — | 59,927.55 | 82,476.90 |
| Income from charitable activities | | | | | | |
| 1131 - Charities | 628.37 | — | — | — | 628.37 | 341.80 |
| 1145 - Handbells | — | — | 73.00 | — | 73.00 | — |
| Income from charitable activities Totals | 628.37 | — | 73.00 | — | 701.37 | 341.80 |
| Other trading activities | | | | | | |
| 1113 - Vestry Stock | — | — | — | — | — | — |
| 1170 - Office supplies | — | — | — | — | — | — |
| 1173 - Magazine Sales | — | — | — | — | 75.57 | — |
| 1174 - Magazine adverts | — | — | — | — | — | — |
| 1176 - Catering | — | — | — | — | — | — |
| 1177 - Hall Use | 120.00 | — | — | — | 120.00 | 60.00 |
| 1179 - Photocopying | — | — | — | — | — | 14.84 |
| 1186 - Stock | — | — | — | — | — | — |
| Other trading activities Totals | 120.00 | — | — | — | 120.00 | 74.84 |

| | Unrestricted | Designated | Restricted | Endowment | This year | Total Last year |
|---|------------------|---------------|-----------------|-------------|------------------|--------------------|
| Investments | | | | | | |
| 1151 - Bank interest | 250.06 | — | — | — | 250.06 | 250.13 |
| 1153 - Funds interest | — | 114.59 | 420.36 | 5.73 | 549.68 | 25.17 |
| Investments Totals | 250.06 | 114.59 | 420.36 | 5.73 | 790.74 | 258.30 |
| Other income | | | | | | |
| 1191 - Insurance claims | — | — | — | — | — | 1,739.00 |
| 1183 - Heating credits | 434.75 | — | — | — | 434.75 | 1,081.92 |
| 1185 - Fixed assets | — | — | — | — | — | — |
| Other Income Totals | 434.75 | — | — | — | 434.75 | 2,811.59 |
| Income and endowments Grand totals | 59,744.53 | 114.69 | 2,109.56 | 8.76 | 61,977.54 | 55,954.96 |

Expenditure

Raising funds

| | | | | | | |
|----------------------------------|------------------|----------|-----------------|----------|------------------|------------------|
| 1321 - Diocesan Quota | 24,600.00 | — | — | — | 24,600.00 | 40,178.50 |
| 1323 - Priest in charge expenses | 191.01 | — | — | — | 191.01 | — |
| 1325 - Associate Clergy | 39.38 | — | — | — | 39.38 | — |
| 1327 - Secretarial duties | 4,528.64 | — | — | — | 4,528.64 | 4,218.96 |
| 1328 - Cleaning | 1,320.00 | — | — | — | 1,320.00 | 1,440.00 |
| 1331 - Telephone - Broadband | 1,262.69 | — | — | — | 1,262.69 | 782.78 |
| 1333 - Sound system | 132.24 | — | — | — | 132.24 | — |
| 1335 - Security | 690.72 | — | — | — | 690.72 | 610.84 |
| 1337 - Heat/Light/Power | 4,496.71 | — | 1,370.49 | — | 5,867.20 | 5,242.23 |
| 1338 - Insurance | 2,267.73 | — | — | — | 2,267.73 | 2,229.05 |
| 1341 - Internal works | 7,629.38 | — | — | — | 7,629.38 | 3,245.97 |
| 1342 - Hall catering | — | — | — | — | — | — |
| 1343 - Vestry | 168.98 | — | — | — | 168.98 | 159.04 |
| 1345 - Music | 630.17 | — | — | — | 630.17 | 622.58 |
| 1346 - Organ tuning | — | — | — | — | — | — |
| 1347 - Churchyard | 7,594.23 | — | — | — | 7,594.23 | 5,502.14 |
| 1348 - Magazine printing | — | — | — | — | — | — |
| 1350 - Magazine - other expenses | — | — | — | — | — | — |
| 1351 - Parish mission | 121.26 | — | 38.95 | — | 160.21 | 39.89 |
| 1353 - Childrens activities | — | — | 57.83 | — | 57.83 | 149.99 |
| 1355 - External works | — | — | 291.97 | — | 291.97 | 142.50 |
| 1356 - Memorial expenses | — | — | — | — | — | — |
| 1357 - Miscellaneous | — | — | — | — | — | — |
| 1358 - Small works projects | — | — | — | — | — | — |
| 1359 - Youth expenses | — | — | — | — | — | — |
| 1360 - School Government | — | — | 43.38 | — | 43.38 | — |
| 1361 - School Bibles | 230.00 | — | 197.60 | — | 427.60 | 162.43 |
| 1367 - Training | — | — | — | — | — | — |
| 1369 - Handballs expenses | — | — | 11.40 | — | 11.40 | — |
| 1371 - Fund raising | 327.12 | — | — | — | 327.12 | 143.75 |
| 1372 - Giftday expenses | — | — | — | — | — | — |
| 1374 - Gift Aid expenses | — | — | — | — | — | — |
| 1375 - Printing expenses | 41.24 | — | — | — | 41.24 | — |
| 1376 - Stationery | 135.10 | — | — | — | 135.10 | 52.51 |
| 1378 - Fees paid out | 3,328.39 | — | — | — | 3,328.39 | 2,446.25 |
| Raising funds Totals | 58,698.06 | — | 1,969.60 | — | 60,667.66 | 68,422.94 |

| | Unrestricted | Designated | Restricted | Endowment | Two year | Total Last year |
|--|------------------|------------|-----------------|-----------|------------------|--------------------|
| Expenditure on charitable activities | | | | | | |
| 1300 - Overseas missionary | — | — | — | — | — | — |
| 1303 - Relief agencies overseas | — | — | — | — | — | — |
| 1306 - Home missions | 94.57 | — | — | — | 94.57 | — |
| 1307 - Secular charities | 649.80 | — | — | — | 649.80 | 568.26 |
| Expenditure on charitable activities Totals | 744.37 | — | — | — | 744.37 | 568.26 |
| Church management and administration | | | | | | |
| 1380 - Fixed Assets | — | — | — | — | — | — |
| 1381 - Stock - woodchips | — | — | — | — | — | — |
| 1382 - GST Add debtor | — | — | — | — | — | — |
| 1383 - Depreciation - equipment | — | — | — | — | — | — |
| 1397 - Bank charges | — | — | — | — | — | 12.50 |
| Church management and administration Totals | — | — | — | — | — | 12.50 |
| Expenditure Grand totals | 60,440.42 | — | 1,009.60 | — | 62,440.02 | 68,004.30 |

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 | 58,311.35 | 1,818.20 | — | 59,927.55 | 52,478.90 |
| Income from charitable activities | 628.37 | 73.00 | — | 701.37 | 341.80 |
| Other trading activities | 120.00 | — | — | 120.00 | 74.84 |
| Investments | 384.85 | 420.38 | 5.73 | 790.74 | 258.30 |
| Other income | 434.75 | — | — | 434.75 | 2,811.82 |
| Total income | 60,879.12 | 2,109.68 | 5.73 | 62,974.41 | 58,663.26 |
| Expenditure on: | | | | | |
| Raising funds | 59,698.05 | 1,999.60 | — | 61,697.65 | 68,423.54 |
| Expenditure on charitable activities | 744.37 | — | — | 744.37 | 568.26 |
| Church management and administration | — | — | — | — | 12.50 |
| Total expenditure | 60,440.42 | 1,999.60 | — | 62,440.02 | 69,004.30 |
| Gain / losses on investment assets | — | — | — | — | — |
| Net income / (expenditure) resources before transfer | (561.30) | 109.08 | 5.73 | (446.49) | (13,340.94) |
| Transfers | | | | | |
| Gross transfers between funds - in | 4,985.73 | 3,591.02 | — | 8,576.75 | 1,730.22 |
| Gross transfers between funds - out | (3,085.00) | (6,478.02) | (8.73) | (9,571.75) | 21,730.22 |
| Other recognised gains / losses | | | | | |
| Gain on revaluation, fixed assets, charity's own use | — | — | — | — | — |
| Net movement in funds | 1,300.43 | (1,775.04) | — | (474.61) | (13,340.94) |
| Reconciliation of funds | | | | | |
| Total funds brought forward | 12,267.05 | 26,327.93 | 439.25 | 49,034.23 | 62,066.32 |
| Total funds carried forward | 13,566.48 | 34,602.29 | 439.25 | 48,608.02 | 49,024.36 |

St Mary the Virgin Lawford - 1133132

Fund movement by type
Selected period: 01 January 2022 to 31 December 2022

| Fund and type | Fund balance brought forward | Incoming Resources | Outgoing Resources | Transfers | Gains and Losses | Journal Entries | Fund balance carried forward |
|-------------------------------|------------------------------|--------------------|--------------------|-------------------|------------------|-----------------|------------------------------|
| Unrestricted | | | | | | | |
| General - General fund | 2,284.48 | 59,744.83 | 60,440.42 | 1,889.73 | — | — | 4,479.32 |
| Sub-totals | 2,284.48 | 59,744.83 | 60,440.42 | 1,889.73 | — | — | 4,479.32 |
| Designated | | | | | | | |
| Benefice - Benefice Fund | 538.68 | 6.62 | — | — | — | — | 545.30 |
| Flower - Flower Festivals | 965.17 | 12.62 | — | — | — | — | 977.79 |
| Legacy - Legacies | 7,480.72 | 95.36 | — | — | — | — | 7,576.07 |
| ZRaval - Revaluation reserves | — | — | — | — | — | — | — |
| Sub-totals | 8,972.57 | 114.59 | — | — | — | — | 8,657.16 |
| Restricted | | | | | | | |
| Bell - Bell fund | — | — | — | — | — | — | — |
| Child - Childrens fund | 4,866.12 | 28.37 | 1,696.23 | — | — | — | 3,218.26 |
| Choir - Choir fund | 813.96 | 11.55 | — | 98.09 | — | — | 920.51 |
| Handbells - Handbells fund | 1,671.20 | 145.23 | 11.40 | — | — | — | 1,805.03 |
| Memorial - Memorials | 3,570.74 | 833.62 | — | — | — | — | 4,504.36 |
| Restor - Restoration fund | 23,068.68 | 1,089.01 | 281.97 | — | — | — | 23,866.72 |
| Window - Windows fund | 2,225.63 | 2.38 | — | (1,989.00) | — | — | 248.01 |
| Sub-totals | 36,337.33 | 2,169.88 | 1,989.60 | (1,891.00) | — | — | 34,622.28 |
| Endowment | | | | | | | |
| Grave - Graveyard trusts | 430.00 | 5.73 | — | (6.73) | — | — | 430.00 |
| Sub-totals | 430.00 | 5.73 | — | (6.73) | — | — | 430.00 |
| Totals | 49,024.38 | 61,874.41 | 62,440.02 | — | — | — | 48,548.77 |

Ogilvie Grave Trust 42 shares @ 2.06614p value £867.78 (2021 £983.56)

John Edes Trust 349 shares @ 2.06614p value £7,210.83 (2021 £8,172.92)

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

| Class and nominal code | General | Designated | Restricted | Endowment | Total | Last year |
|---|-----------------|-----------------|------------------|---------------|------------------|------------------|
| Current assets - Cash at bank and in hand | | | | | | |
| 1501 : Barclays Current | (14,225.39) | 8,028.54 | 3,601.44 | (7.25) | (2,494.90) | (140.87) |
| 1503 : Barclays Deposit | 6,832.77 | — | (488.11) | — | 5,144.98 | 2,666.51 |
| 1505 : C.B.F (1) Reserve Fund | 12,432.88 | 875.88 | 32,882.86 | 437.25 | 44,391.83 | 45,741.66 |
| 1507 : C.B.F (2) General Reserve | (719.81) | — | 774.88 | — | 55.35 | 148.51 |
| 1509 : Petty Cash | 8.30 | — | — | — | 8.30 | 8.30 |
| Total | 4,114.69 | 8,702.20 | 34,947.26 | 430.00 | 48,195.54 | 48,412.53 |
| Current assets - Debtors | | | | | | |
| Z05 : Accounts Receivable | 526.79 | — | — | — | 526.79 | 111.85 |
| Total | 526.79 | — | — | — | 526.79 | 111.85 |
| Current assets - Stocks and work in progress | | | | | | |
| Z06 : Stock - woodchips | 226.00 | — | — | — | 226.00 | 608.00 |
| Total | 226.00 | — | — | — | 226.00 | 500.00 |
| Liabilities - Agency accounts | | | | | | |
| 5599 : Agency collections | (384.95) | — | 384.95 | — | — | — |
| Total | (384.95) | — | 384.95 | — | — | — |
| Liabilities - Creditors: Amounts falling due in one year | | | | | | |
| Z04 : Accounts Payable | 398.56 | — | — | — | 398.56 | — |
| Total | 398.56 | — | — | — | 398.56 | — |
| Net total assets | 4,594.28 | 8,702.20 | 34,562.29 | 430.00 | 48,588.77 | 49,024.38 |
| Represented by | | | | | | |
| Unrestricted - General | 4,478.32 | — | — | — | 4,478.32 | 8,264.48 |
| Designated - Benefice | — | 543.30 | — | — | 543.30 | 538.88 |
| Designated - Flower | — | 997.79 | — | — | 997.79 | 995.17 |
| Designated - Legacy | — | 7,548.07 | — | — | 7,548.07 | 7,450.72 |
| Restricted - Child | — | — | 3,218.26 | — | 3,218.26 | 4,888.12 |
| Restricted - Choir | — | — | 920.51 | — | 920.51 | 913.58 |
| Restricted - Handbells | — | — | 1,605.05 | — | 1,605.05 | 1,571.20 |
| Restricted - Memorial | — | — | 4,503.76 | — | 4,503.76 | 3,870.74 |
| Restricted - Rector | — | — | 23,889.72 | — | 23,889.72 | 23,099.68 |
| Restricted - Window | — | — | 248.01 | — | 248.01 | 2,225.93 |
| Endowment - Grave | — | — | — | 430.00 | 430.00 | 430.00 |
| Total | 4,478.32 | 9,087.16 | 34,562.29 | 430.00 | 48,588.77 | 49,024.38 |

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of Lawford, Essex.

I report on the accounts for the year ended 31st December 2022

which are set out on pages 5 to 10.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

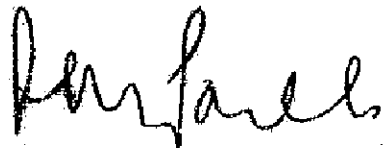
Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



17 April 2023

Hilary Powell
1 Ash Grove
Great Bromley
Colchester
Essex
CO7 7UQ

Accounts

ST MARY'S CHURCH, LAWFORD
ANNUAL REPORT AND FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL.
FOR THE YEAR ENDED 31 DECEMBER 2021

Independent Examiner:

Mrs. Hilary Powell
1 Ash Grove
Great Bromley
Colchester CO7 7UQ

Banks:

Barclays Bank plc
Manningtree Branch
9 High Street
Colchester CO1 1DA

Central Board of Finance
of the Church of England
Senator House
85 Queen Victoria Street
London EC4V 4ET

Registered Charity Number: 1133132

ST MARY'S CHURCH, LAWFORD

Financial Statements of the Parochial Church Council

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THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF LAWFORD, ESSEX
ANNUAL REPORT.

The PCC, as trustees of the Charity, submit their annual report and financial statements for the year ended 31 December 2021. The PCC have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in 2005 in preparing the annual report and financial statements.

Mission Statement

Lawford church – seeking Gods transforming power in ourselves, our church, and our community.

Administrative information.

St. Mary's Church, Lawford, is the parish church of a large village which borders Manningtree, the smallest town in Essex. Some years ago the church had an extension added, which houses a hall, choir vestry, office/clergy vestry, creche room, kitchen and toilets. It is therefore used for parish and committee work, as well as for meetings, courses, refreshments after services, rehearsals, lunches, creche, and Edward bear toddler group. In 2009 the nave was re-ordered, pews and organ pipes were removed, underfloor heating installed, new chairs replaced the pews and a new Coleman Hart electronic organ was purchased and installed. The PCC registered with the Charity Commission on 4 December 2009, and is governed by the Parochial Church Council Powers Measure (1956) as amended by the Church Representation Rules.

Objectives.

The PCC fulfills its responsibility by working closely with the church community at Lawford to promote the gospel, through its pastoral, evangelistic, social and ecumenical work. This is made evident in the way many lay people are involved in leadership roles throughout the church.

Membership

As from the APCM zoom meeting on 26th October 2020 (delayed by covid-19) membership was:

| | |
|-------------------------|--|
| Incumbent | Rev. Canon Simon Heron (Chairman until July) |
| Associate Priest | Rev. Sally Morris, |
| Reader | Margaret Southgate |
| Church Wardens: | Megan Howes (Chairperson July onwards), Betsy Edwards |
| Deanery/Diocesan Synod: | Hew Naylor, Mary Nunn, Richard Heath |
| Elected: | Edgar Potter, June Wilson, Nicky Young, Gordon Prior, Jennifer Holmes Karen Crowhurst, Susan Monckton-Rickett, Christopher Monckton-Rickett, Rebecca Jones |

As from the APCM May 24th 2021 the membership was made up of the following:

| | |
|------------------------|---|
| Associate Priest | Rev. Sally Morris, |
| Reader | Margaret Southgate |
| Church Wardens | Megan Howes (Chairperson), Betsy Edwards |
| Deanery/Diocesan Synod | Richard Heath |
| Elected | Mary Nunn, Edgar Potter, June Wilson, Nicky Young, Jennifer Holmes, Karen Crowhurst, Moira French, Sue Monckton-Rickett, Christopher Monckton-Rickett, Tim Parker, Rebecca Jones. |

The 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.

Committees

Standing Committee: The only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. There are also other committees in place concerned with: finance, youth, mission, outreach, grounds & fabric, Achievements and performance.

The P.C.C is following the House of Bishops guidance regarding Safeguarding.

Church Attendance

Numbers on the Electoral roll are 111 (resident 73 non-resident 38). In the last year the average Sunday attendance was 30. The normal monthly pattern of services were 1st Sunday 10.30 Holy Communion, 2nd Sunday 8.00 Holy Communion 10.30 Family Service, 3rd Sunday 10.30 Holy Communion, and 4th Sunday 10.30 Morning Worship. When there is a 5th Sunday in the month it is normally a Benefice service. The main church festivals of 2021 took place this year, although attendance numbers were down, the exception being Remembrance when the church was full. Collection money went to North Essex Veterans Support Group.

Review of the year

The full PCC met 6 times during the year, plus the APCM.. Sub Committee meetings were severely disrupted due to covid-19 restrictions.

The PCC has continued to carefully manage the financial affairs of the parish, led by the Finance Committee and Treasurer. We have a number of restricted funds which are monies donated for specific purposes, and can not be used for the general running expenses of our church.

Our support team of Rev. Sally Morris, reader Margaret Southgate, Authorized Local Preacher Nicky Young, retired clergy Rev. Canon Pat Prestney, Rev. Canon Stephen Carter and two church wardens Megan Howes and Betsy Edwards, alongside many others have continued to invest time, and energy into our church here at Lawford. We were unable to pay our Family Purse request of £45,558 in full this year due to lack of funds (we only paid £40,175) and receipts from all sources, including fundraising, collections, covenants and investment totaled £56,200.

Regular activities related to the church this year included Edward Bear which has had tremendous support, Choir, Handbells, Art club, Ladies in Friendship Together, Baptismal and Marriage Preparation and bereavement care.

School visits from our parish church have not been possible during the past year but Lawford Primary were able to hold their school leavers service here in July, at which we gave the leavers Bibles, but Highfields and Manningtree High canceled their services.

The fund raising and social events which went ahead this year included, Afternoon teas and Garden coffee morning, Harvest Saturday , Adult messy church, and Christmas Concert with Grand Draw,

Regular contributions to external charitable work continues via Christian Aid, Macmillan Nurses and The Children's Society

Because of the serious drop in income this year and a similar anticipation for next year, 2022 will be a very challenging year, for all of us here at Lawford.

On behalf of the PCC:

Edgar Potter

Edgar Potter Honorary Treasurer.

April 2022.

St Mary the Virgin Lawford - 1133132

Balance sheet (Church of England)

As at: 31 December 2021

| | As at 31/12/2021 | As at 31/12/2020 |
|--|------------------|------------------|
| | £ | £ |
| Current assets | | |
| Stocks and work in progress | 500.00 | 50.50 |
| Debtors | 111.85 | 413.76 |
| Cash at bank and in hand | 48,412.53 | 61,601.06 |
| | <u>49,024.38</u> | <u>62,065.32</u> |
| Net current assets less current liabilities | <u>49,024.38</u> | <u>62,065.32</u> |
| Total assets less current liabilities | <u>49,024.38</u> | <u>62,065.32</u> |
| Total net assets less liabilities | <u>49,024.38</u> | <u>62,065.32</u> |
| Represented by | | |
| Unrestricted | | |
| Unrestricted - General fund | 3,284.48 | 18,078.13 |
| Designated | | |
| Designated - Benefice Fund | 536.68 | 386.61 |
| Designated - Flower Festivals | 985.17 | 984.66 |
| Designated - Legacies | 7,450.72 | 7,446.83 |
| Designated - Revaluation reserves | — | — |
| Restricted | | |
| Restricted - Bell fund | — | — |
| Restricted - Childrens fund | 4,886.12 | 5,033.49 |
| Restricted - Choir fund | 813.96 | 813.54 |
| Restricted - Handbells fund | 1,671.20 | 1,670.34 |
| Restricted - Memorials | 3,670.74 | 3,668.83 |
| Restricted - Restoration fund | 23,069.68 | 23,057.67 |
| Restricted - Windows fund | 2,225.63 | 495.22 |
| Endowment | | |
| Endowment - Graveyard trusts | 430.00 | 430.00 |
| Funds of the church | <u>49,024.38</u> | <u>62,065.32</u> |

Edgar Pottes Honorary Treasurer

March 2022.

Analysis of income and expenditure
Selected period: 01 January 2021 to 31 December 2021

| | Unrestricted | Designated | Restricted | Endowment | This year | Total Last year |
|---|------------------|---------------|------------|-----------|------------------|--------------------|
| Income and endowments | | | | | | |
| <i>Donations and legacies</i> | | | | | | |
| 1100 - Weekly Envelopes | 1,229.00 | — | — | — | 1,229.00 | 1,259.00 |
| 1101 - Gift Aid | 16,938.50 | — | — | — | 16,938.50 | 18,947.00 |
| 1102 - Free Will | 2,682.78 | — | — | — | 2,682.78 | 4,307.06 |
| 1103 - Income Tax recovered | 5,855.91 | — | — | — | 5,855.91 | 10,235.76 |
| 1105 - Church collections | 3,785.74 | — | — | — | 3,785.74 | 3,149.75 |
| 1107 - Giftday | 700.00 | — | — | — | 700.00 | 12,715.00 |
| 1108 - Donations | 3,007.05 | — | — | — | 3,007.05 | 827.10 |
| 1109 - Wallbox | — | — | — | — | — | 56.59 |
| 1110 - Churchyard income | — | — | — | — | — | — |
| 1111 - Childrens activities | 108.00 | — | — | — | 108.00 | 383.59 |
| 1114 - Choir fund | — | — | — | — | — | — |
| 1129 - Legacies | — | — | — | — | — | — |
| 1130 - Grants | 3,500.00 | — | — | — | 3,500.00 | 5,500.00 |
| 1133 - Fund Raising | 3,250.51 | 150.00 | — | — | 3,400.51 | 3,143.00 |
| 1134 - School Bibles | 347.90 | — | — | — | 347.90 | — |
| 1135 - Memorial donations | — | — | — | — | — | — |
| 1136 - Internal works | — | — | — | — | — | — |
| 1137 - External works | — | — | — | — | — | — |
| 1139 - Music | — | — | — | — | — | — |
| 1140 - Parish Mission | 191.80 | — | — | — | 191.80 | 213.02 |
| 1141 - Youth work | — | — | — | — | — | — |
| 1175 - Fees | 10,729.71 | — | — | — | 10,729.71 | 13,949.46 |
| 1178 - Expenses back - Associate Priests | — | — | — | — | — | — |
| Donations and legacies Totals | 52,326.90 | 150.00 | — | — | 52,476.90 | 74,686.33 |
| <i>Income from charitable activities</i> | | | | | | |
| 1131 - Charities | 341.80 | — | — | — | 341.80 | — |
| 1145 - Handbells | — | — | — | — | — | — |
| Income from charitable activities Totals | 341.80 | — | — | — | 341.80 | — |
| <i>Other trading activities</i> | | | | | | |
| 1113 - Vestry Stock | — | — | — | — | — | 10.00 |
| 1170 - Office supplies | — | — | — | — | — | — |
| 1173 - Magazine Sales | — | — | — | — | — | 1,515.20 |
| 1174 - Magazine adverts | — | — | — | — | — | 1,265.00 |
| 1176 - Catering | — | — | — | — | — | — |
| 1177 - Hall Use | 60.00 | — | — | — | 60.00 | — |
| 1179 - Photocopying | 14.84 | — | — | — | 14.84 | — |
| 1196 - Stock | — | — | — | — | — | — |
| Other trading activities Totals | 74.84 | — | — | — | 74.84 | 2,790.20 |

| | Unrestricted | Designated | Restricted | Endowment | Total | |
|---|------------------|---------------|--------------|-------------|------------------|------------------|
| | | | | | This year | Last year |
| Investments | | | | | | |
| 1151 - Bank interest | 233.13 | — | — | — | 233.13 | 235.70 |
| 1153 - Funds interest | 2.25 | 4.47 | 18.23 | 0.22 | 25.17 | 229.33 |
| Investments Totals | 235.38 | 4.47 | 18.23 | 0.22 | 258.30 | 465.03 |
| Other income | | | | | | |
| 1191 - Insurance claims | 1,730.00 | — | — | — | 1,730.00 | — |
| 1193 - Heating credits | 1,081.52 | — | — | — | 1,081.52 | 205.31 |
| 1195 - Fixed assets | — | — | — | — | — | — |
| Other income Totals | 2,811.52 | — | — | — | 2,811.52 | 205.31 |
| Income and endowments Grand totals | 55,790.44 | 154.47 | 18.23 | 0.22 | 55,963.36 | 78,146.87 |

Expenditure

Raising funds

| | | | | | | |
|----------------------------------|------------------|----------|---------------|----------|------------------|------------------|
| 1321 - Diocesan Quota | 40,175.50 | — | — | — | 40,175.50 | 45,149.90 |
| 1323 - Priest in charge expenses | — | — | — | — | — | — |
| 1325 - Associate Clergy | — | — | — | — | — | — |
| 1327 - Secretarial duties | 4,218.96 | — | — | — | 4,218.96 | 4,218.96 |
| 1329 - Cleaning | 1,440.00 | — | — | — | 1,440.00 | 1,461.44 |
| 1331 - Telephone - Broadband | 782.70 | — | — | — | 782.70 | 625.23 |
| 1333 - Sound system | — | — | — | — | — | — |
| 1335 - Security | 610.84 | — | — | — | 610.84 | 616.84 |
| 1337 - Heat/Light/Power | 5,242.23 | — | — | — | 5,242.23 | 4,103.00 |
| 1339 - Insurance | 2,229.05 | — | — | — | 2,229.05 | 2,196.28 |
| 1341 - Internal works | 3,245.07 | — | — | — | 3,245.07 | 9,393.49 |
| 1342 - Hall catering | — | — | — | — | — | — |
| 1343 - Vestry | 159.04 | — | — | — | 159.04 | 290.93 |
| 1345 - Music | 622.58 | — | — | — | 622.58 | 558.85 |
| 1346 - Organ tuning | — | — | — | — | — | — |
| 1347 - Churchyard | 5,502.14 | — | — | — | 5,502.14 | 5,316.30 |
| 1349 - Magazine printing | — | — | — | — | — | 761.76 |
| 1350 - Magazine - other expenses | — | — | — | — | — | — |
| 1351 - Parish mission | 39.89 | — | — | — | 39.89 | 119.10 |
| 1353 - Childrens activities | — | — | 149.99 | — | 149.99 | — |
| 1355 - External works | 142.50 | — | — | — | 142.50 | 661.80 |
| 1356 - Memorial expenses | — | — | — | — | — | — |
| 1357 - Miscellaneous | — | — | — | — | — | 148.85 |
| 1358 - Small works projects | — | — | — | — | — | — |
| 1359 - Youth expenses | — | — | — | — | — | — |
| 1360 - School Governors | — | — | — | — | — | — |
| 1361 - School Bibles | 183.43 | — | — | — | 183.43 | — |
| 1367 - Training | — | — | — | — | — | 10.00 |
| 1369 - Handbells expenses | — | — | — | — | — | — |
| 1371 - Fund raising | 143.76 | — | — | — | 143.76 | 231.23 |
| 1372 - Giftday expenses | — | — | — | — | — | — |
| 1374 - Gift Aid expenses | — | — | — | — | — | 75.96 |
| 1375 - Printing expenses | — | — | — | — | — | 28.60 |
| 1376 - Stationery | 89.51 | — | — | — | 89.51 | 219.39 |
| 1378 - Fees paid out | 3,446.35 | — | — | — | 3,446.35 | 3,996.61 |
| Raising funds Totals | 68,273.55 | — | 149.99 | — | 68,423.54 | 80,182.52 |

| | Unrestricted | Designated | Restricted | Endowment | This year | Total Last year |
|--|------------------|------------|---------------|-----------|------------------|--------------------|
| Expenditure on charitable activities | | | | | | |
| 1300 - Overseas missionary | — | — | — | — | — | 5.00 |
| 1303 - Relief agencies overseas | — | — | — | — | — | — |
| 1305 - Home missions | — | — | — | — | — | 110.00 |
| 1307 - Secular charities | 568.26 | — | — | — | 568.26 | — |
| Expenditure on charitable activities Totals | 568.26 | — | — | — | 568.26 | 115.00 |
| Church management and administration | | | | | | |
| 1380 - Fixed Assets | — | — | — | — | — | — |
| 1381 - Stock - woodchips | — | — | — | — | — | — |
| 1382 - Gift Aid debtor | — | — | — | — | — | — |
| 1383 - Depreciation - equipment | — | — | — | — | — | — |
| 1397 - Bank charges | 12.50 | — | — | — | 12.50 | — |
| Church management and administration Totals | 12.50 | — | — | — | 12.50 | — |
| Expenditure Grand totals | 68,854.31 | — | 149.99 | — | 69,004.30 | 80,297.52 |

Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

| | Unrestricted funds | Designated funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|--------------------|------------------|------------------|-----------------|--------------------|------------------------|
| Income and endowments from: | | | | | | |
| Donations and legacies | 52,326.90 | 150.00 | — | — | 52,476.90 | 74,686.33 |
| Income from charitable activities | 341.80 | — | — | — | 341.80 | — |
| Other trading activities | 74.84 | — | — | — | 74.84 | 2,790.20 |
| Investments | 235.38 | 4.47 | 18.23 | 0.22 | 258.30 | 465.03 |
| Other income | 2,811.52 | — | — | — | 2,811.52 | 205.31 |
| Total income | 55,790.44 | 154.47 | 18.23 | 0.22 | 55,963.36 | 78,146.87 |
| Expenditure on: | | | | | | |
| Raising funds | 68,273.56 | — | 149.99 | — | 68,423.54 | 80,182.52 |
| Expenditure on charitable activities | 568.26 | — | — | — | 568.26 | 115.00 |
| Church management and administration | 12.50 | — | — | — | 12.50 | — |
| Total expenditure | 68,854.31 | — | 149.99 | — | 69,004.30 | 80,297.52 |
| Net income / (expenditure) resources before transfer | (13,063.87) | 154.47 | (131.76) | 0.22 | (13,040.94) | (2,150.65) |
| Transfers | | | | | | |
| Gross transfers between funds - in | 0.22 | — | 1,730.00 | — | 1,730.22 | 4,117.27 |
| Gross transfers between funds - out | (1,730.00) | — | — | (0.22) | (1,730.22) | (4,117.27) |
| Other recognised gains / losses | | | | | | |
| Gains / losses on investment assets | — | — | — | — | — | — |
| Gains on revaluation, fixed assets, charity's own use | — | — | — | — | — | — |
| Net movement in funds | (14,793.65) | 154.47 | 1,598.24 | — | (13,040.94) | (2,150.65) |
| Reconciliation of funds | | | | | | |
| Total funds brought forward | 18,078.13 | 8,818.10 | 34,739.09 | 430.00 | 62,065.32 | 64,215.87 |
| Total funds carried forward | 3,284.48 | 8,972.57 | 36,337.33 | 430.00 | 49,024.38 | 62,065.32 |

St Mary the Virgin Lawford - 1133132
Fund movement by type
Selected period: 01 January 2021 to 31 December 2021

| Fund and type | Fund balances brought forward | Incoming Resources | Outgoing Resources | Transfers | Gains and Losses | Journal Entries | Fund balances carried forward |
|-------------------------------|-------------------------------|--------------------|--------------------|-------------------|------------------|-----------------|-------------------------------|
| Unrestricted | | | | | | | |
| General - General fund | 18,078.13 | 55,790.44 | 68,854.31 | (1,729.78) | — | — | 3,284.48 |
| Sub-totals | 18,078.13 | 55,790.44 | 68,854.31 | (1,729.78) | — | — | 3,284.48 |
| Designated | | | | | | | |
| Benefice - Benefice Fund | 386.61 | 150.07 | — | — | — | — | 536.68 |
| Flower - Flower Festivals | 984.66 | 0.51 | — | — | — | — | 985.17 |
| Lagacy - Legacies | 7,446.83 | 3.89 | — | — | — | — | 7,450.72 |
| ZReval - Revaluation reserves | — | — | — | — | — | — | — |
| Sub-totals | 8,818.10 | 154.47 | — | — | — | — | 8,972.57 |
| Restricted | | | | | | | |
| Bell - Bell fund | — | — | — | — | — | — | — |
| Child - Childrens fund | 5,033.49 | 2.62 | 149.99 | — | — | — | 4,886.12 |
| Choir - Choir fund | 813.54 | 0.42 | — | — | — | — | 813.96 |
| Handbells - Handbells fund | 1,670.34 | 0.86 | — | — | — | — | 1,671.20 |
| Memorial - Memorials | 3,668.83 | 1.91 | — | — | — | — | 3,670.74 |
| Restor - Restoration fund | 23,057.67 | 12.01 | — | — | — | — | 23,069.68 |
| Window - Windows fund | 495.22 | 0.41 | — | 1,730.00 | — | — | 2,225.63 |
| Sub-totals | 34,739.09 | 18.23 | 149.99 | 1,730.00 | — | — | 36,337.33 |
| Endowment | | | | | | | |
| Grave - Graveyard trusts | 430.00 | 0.22 | — | (0.22) | — | — | 430.00 |
| Sub-totals | 430.00 | 0.22 | — | (0.22) | — | — | 430.00 |
| Totals | 62,065.32 | 55,963.36 | 69,004.30 | — | — | — | 49,024.38 |

Ogilvie Grave Trust 42 shares @ 2.34181p current value £983.56 (2020 860.47)

John Edes Trust 349 shares @ 2.34181p current value £8,172.92 (2020 7151.01)

St Mary the Virgin Lawford - 1133132
Statement of Assets and Liabilities (by code)
As at: 31 December 2021

| Class and nominal code | General | Designated | Restricted | Endowment | Total | Last year |
|---|-----------------|-----------------|------------------|---------------|------------------|------------------|
| Current assets - Cash at bank and in hand | | | | | | |
| 1501 : Barclays Current | (12,271.80) | 8,026.54 | 4,111.84 | (7.25) | (140.67) | (406.00) |
| 1503 : Barclays Deposit | 3,143.62 | — | (488.11) | — | 2,655.51 | 12,634.59 |
| 1505 : C B F (1) Reserve Fund | 12,419.86 | 561.07 | 32,323.70 | 437.25 | 45,741.88 | 43,989.04 |
| 1507 : C B F (2) General Reserve | (625.35) | — | 774.86 | — | 149.51 | 5,377.13 |
| 1509 : Petty Cash | 6.30 | — | — | — | 6.30 | 6.30 |
| Total | 2,672.63 | 8,587.61 | 36,722.29 | 430.00 | 48,412.53 | 61,601.06 |
| Current assets - Debtors | | | | | | |
| Z05 : Accounts Receivable | 111.85 | — | — | — | 111.85 | 413.76 |
| Total | 111.85 | — | — | — | 111.85 | 413.76 |
| Current assets - Stocks and work in progress | | | | | | |
| Z06 : Stock - woodchips | 500.00 | — | — | — | 500.00 | 50.50 |
| Total | 500.00 | — | — | — | 500.00 | 50.50 |
| Liabilities - Agency accounts | | | | | | |
| 6699 : Agency collections | (384.96) | — | 384.96 | — | — | — |
| Total | (384.96) | — | 384.96 | — | — | — |
| Net total assets | 3,669.44 | 8,587.61 | 36,337.33 | 430.00 | 49,024.38 | 62,065.32 |
| Represented by | | | | | | |
| Unrestricted - General | 3,284.48 | — | — | — | 3,284.48 | 18,078.13 |
| Designated - Benefice | — | 536.68 | — | — | 536.68 | 386.61 |
| Designated - Flower | — | 985.17 | — | — | 985.17 | 984.66 |
| Designated - Lagacy | — | 7,450.72 | — | — | 7,450.72 | 7,446.83 |
| Restricted - Child | — | — | 4,886.12 | — | 4,886.12 | 5,033.49 |
| Restricted - Choir | — | — | 813.96 | — | 813.96 | 813.54 |
| Restricted - Handbells | — | — | 1,671.20 | — | 1,671.20 | 1,670.34 |
| Restricted - Memorial | — | — | 3,670.74 | — | 3,670.74 | 3,668.83 |
| Restricted - Restor | — | — | 23,069.68 | — | 23,069.68 | 23,057.67 |
| Restricted - Window | — | — | 2,225.63 | — | 2,225.63 | 495.22 |
| Endowment - Grave | — | — | — | 430.00 | 430.00 | 430.00 |
| Total | 3,284.48 | 8,972.57 | 36,337.33 | 430.00 | 49,024.38 | 62,065.32 |

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of Lawford, Essex.

I report on the accounts for the year ended 31st December 2021 which are set out on pages 5 to 10.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Hilary Powell
1 Ash Grove
Great Bromley
Colchester
Essex
CO7 7UQ

15 March 2022

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of Lawford, Essex.

I report on the accounts for the year ended 31st December 2021 which are set out on pages 5 to 10.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Hilary Powell
1 Ash Grove
Great Bromley
Colchester
Essex
CO7 7UQ

4-4-22

Accounts

ST MARY'S CHURCH, LAWFORD
ANNUAL REPORT AND FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL.
FOR THE YEAR ENDED 31 DECEMBER 2020

Incumbent:

Reverend Canon Simon Heron
(first six months.)

Independent Examiner:

Mrs. Hilary Powell
1 Ash Grove
Great Bromley
Colchester CO7 7UQ

Banks:

Barclays Bank plc
Manningtree Branch
9 High Street
Colchester CO1 1DA

Central Board of Finance
of the Church of England
Senator House
85 Queen Victoria Street
London EC4V 4ET

Registered Charity Number: 1133132

ST MARY'S CHURCH, LAWFORD

Financial Statements of the Parochial Church Council

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**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF LAWFORD, ESSEX
ANNUAL REPORT.**

The PCC, as trustees of the Charity, submit their annual report and financial statements for the year ended 31 December 2020. The PCC have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in 2005 in preparing the annual report and financial statements.

Mission Statement

Lawford church – seeking Gods transforming power in ourselves, our church, and our community.

Administrative information

St. Mary's Church, Lawford, is the parish church of a large village which borders Manningtree, the smallest town in Essex. Many years ago the church had an extension added, which houses a hall, choir vestry, office/clergy vestry, creche room, kitchen and toilets. It is therefore used for parish and committee work, as well as for meetings, courses, refreshments after services, rehearsals, Sunday school, crèche, and Edward Bear. In 2009 the nave was re-ordered, pews and organ pipes were removed, underfloor heating installed, new chairs replaced the pews and a new Copeman Hart electronic organ was installed.

The PCC registered with the Charity Commission on 4 December 2009. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended by the Church Representation Rules.

Objectives.

Our Incumbent Rev. Canon Simon Heron moved on to Christ Church Cheltenham mid-way through 2020 but we have continued to promote the gospel, through pastoral, evangelistic, social and ecumenical work, in spite of what Covid-19 threw at us. This is made evident in the way many lay people are involved in leadership roles throughout the church.

Membership.

As from the APCM on April 8th 2019 the membership was made up of the following:

| | |
|-------------------------|--|
| Incumbent: | The Rev. Canon Simon Heron (Chairman) |
| Associate Priests: | Rev. Sally Morris |
| Reader: | Margaret Southgate |
| Church Wardens: | Megan Howes, Betsy Edwards |
| Deanery/Diocesan Synod: | Hew Naylor, Mary Nunn, |
| Elected: | Edgar Potter, June Wilson, Nicky Young, Chris Bowden Susan Lowery, Gordon Prior, Jennifer Holmes, Karen Crowhurst |

As from APCM zoom meeting on 26th October 2020 (delayed by covid-19) membership was the following:

| | |
|-------------------------|--|
| Incumbent: | Rev. Canon Simon Heron (Chairman) until July. |
| Associate Priest | Rev. Sally Morris |
| Reader | Margaret Southgate |
| Church Wardens | Megan Howes (Chairman July onwards), Betsy Edwards |
| Deanery/Diocesan Synod. | Hew Naylor, Mary Nunn, Richard Heath |
| Elected | Edgar Potter, June Wilson, Nicky Young, Gordon Prior, Jennifer Holmes Karen Crowhurst, Susan Monckton-Rickett, Christopher Monckton-Rickett Rebecca Jones. |

The 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.

Committees

Standing Committee: The only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. There are also other committees in place concerned with: finance, youth, mission, outreach, grounds & fabric.

The P.C.C is following the House of Bishops guidance regarding Safeguarding.

Achievements and performance 2020.

Numbers on the Electoral roll are 116, of which 76 are residents and 40 non-resident. In the last year the average Sunday attendance was 13. Our service pattern of worship has been severely disrupted since the middle of March and for long periods our church has been completely shut-down. Great effort has been put into trying to stay in touch with our church family through services on-line, zoom, facebook, and YouTube. Another channel of information that we have used was an on-line Newsletter; which has been very successful. Our main services .Easter, Harvest festival, Remembrance and Christmas where all very difficult, as was Messy Church and Edward Bear for the younger members of our church community.

Review of the year

The full PCC met 6 times and Standing committee twice during 2020.

Charity work: We were involved in the local food bank, and during lockdown we helped those who needed shopping/prescriptions collected and gave parishioners support via phone calls. Edward Bear members where helped with online sessions. Support In Loss provided phone call support, and outdoor social distancing in the summer months. Chris and Sue provided professional counseling. A collection for The Children's Society raised over £1,000 (not recorded in the accounts)

The PCC has continued to carefully manage the financial affairs of the parish, led by the Finance Committee and Treasurer. We have a number of restricted funds which are monies donated for specific purposes, and cannot be used for the general running expenses of our church.

Our vicar Simon Heron was only with us for the first half of the year going on to Christ Church, Cheltenham in July, to further advance his chosen ministry. We assumed that we would have a relatively short interregnum, but within a relatively short space of time, we were informed that there will be no replacement for Simon. We don't actually know what the future holds, for Lawford Church.

In the mean time we are supported by our associated priest Rev. Sally Morris, retired Rev. Canon Stephen Carter, reader Margaret Southgate and Nicky Young. A lot of extra responsibility has been placed onto our two Church wardens Megan Howes and Betsy Edwards.

Visits to our local schools from church members were suspended this year due to the coronavirus problems, but we look forward to resuming these as soon as possible in the new year.

The Family Purse request of £45,150 was met in full, and receipts from all sources, including fundraising, collections, covenants and investment income totaled £77,535.

The coronavirus pandemic which is still with us as I write this report, has pushed us all to the limit this year, and it is going to take some time for us to get back to anything like normal again.

On behalf of the PCC:



Edgar Potter Honorary Treasurer.

St Mary the Virgin Lawford - 1133132

Balance sheet (Church of England)

As at: 31 December 2020

| | As at 31/12/2020 | As at 31/12/2019 |
|--|------------------|------------------|
| | £ | £ |
| Current assets | | |
| Stocks and work in progress | 50.50 | 375.50 |
| Debtors | 413.76 | 339.00 |
| Cash at bank and in hand | 61,601.06 | 63,501.47 |
| | <u>62,065.32</u> | <u>64,215.97</u> |
| Net current assets less current liabilities | <u>62,065.32</u> | <u>64,215.97</u> |
| Total assets less current liabilities | <u>62,065.32</u> | <u>64,215.97</u> |
| Total net assets less liabilities | <u>62,065.32</u> | <u>64,215.97</u> |
| Represented by | | |
| Unrestricted | | |
| Unrestricted - General fund | 18,078.13 | 18,781.21 |
| Designated | | |
| Designated - Benefice Fund | 386.61 | 384.96 |
| Designated - Flower Festivals | 984.66 | 980.49 |
| Designated - Legacies | 7,446.83 | 7,415.26 |
| Designated - Revaluation reserves | — | — |
| Restricted | | |
| Restricted - Bell fund | — | 2,049.38 |
| Restricted - Childrens fund | 5,033.49 | 4,629.96 |
| Restricted - Choir fund | 813.54 | 775.21 |
| Restricted - Handbells fund | 1,670.34 | 1,663.24 |
| Restricted - Memorials | 3,668.83 | 3,653.27 |
| Restricted - Restoration fund | 23,057.67 | 22,959.86 |
| Restricted - Windows fund | 495.22 | 493.13 |
| Endowment | | |
| Endowment - Graveyard trusts | 430.00 | 430.00 |
| Funds of the church | <u>62,065.32</u> | <u>64,215.97</u> |

Edgar Potter Honorary Treasurer

31/03/2021

St Mary the Virgin Lawford - 1133132

Analysis of income and expenditure
Selected period: 01 January 2020 to 31 December 2020

| | Unrestricted | Designated | Restricted | Endowment | This year | Total Last year |
|---|------------------|------------|---------------|-----------|------------------|--------------------|
| Income and endowments | | | | | | |
| <i>Donations and legacies</i> | | | | | | |
| 1100 - Weekly Envelopes | 1,259.00 | — | — | — | 1,259.00 | 1,778.55 |
| 1101 - Gift Aid | 18,947.00 | — | — | — | 18,947.00 | 21,362.00 |
| 1102 - Free Will | 4,307.06 | — | — | — | 4,307.06 | 1,799.00 |
| 1103 - Income Tax recovered | 10,235.76 | — | — | — | 10,235.76 | 9,891.24 |
| 1105 - Church collections | 3,149.75 | — | — | — | 3,149.75 | 10,260.36 |
| 1107 - Giftday | 12,715.00 | — | — | — | 12,715.00 | 13,776.20 |
| 1108 - Donations | 792.10 | — | 35.00 | — | 827.10 | 4,259.55 |
| 1109 - Wallbox | 56.59 | — | — | — | 56.59 | 367.79 |
| 1110 - Churchyard income | — | — | — | — | — | — |
| 1111 - Childrens activities | — | — | 383.59 | — | 383.59 | 778.30 |
| 1114 - Choir fund | — | — | — | — | — | — |
| 1129 - Legacies | — | — | — | — | — | — |
| 1130 - Grants | 5,500.00 | — | — | — | 5,500.00 | — |
| 1133 - Fund Raising | 3,143.00 | — | — | — | 3,143.00 | 6,397.00 |
| 1134 - School Bibles | — | — | — | — | — | — |
| 1135 - Memorial donations | — | — | — | — | — | — |
| 1136 - Internal works | — | — | — | — | — | — |
| 1137 - External works | — | — | — | — | — | 57.50 |
| 1139 - Music | — | — | — | — | — | — |
| 1140 - Parish Mission | 213.02 | — | — | — | 213.02 | 581.42 |
| 1141 - Youth work | — | — | — | — | — | — |
| 1175 - Fees | 13,949.46 | — | — | — | 13,949.46 | 8,671.00 |
| 1178 - Expenses back - Associate Priests | — | — | — | — | — | — |
| Donations and legacies Totals | 74,267.74 | — | 418.59 | — | 74,686.33 | 79,979.91 |
| <i>Income from charitable activities</i> | | | | | | |
| 1131 - Charities | — | — | — | — | — | — |
| 1145 - Handbells | — | — | — | — | — | 144.00 |
| Income from charitable activities Totals | — | — | — | — | — | 144.00 |
| <i>Other trading activities</i> | | | | | | |
| 1113 - Vestry Stock | 10.00 | — | — | — | 10.00 | — |
| 1170 - Office supplies | — | — | — | — | — | — |
| 1173 - Magazine Sales | 1,515.20 | — | — | — | 1,515.20 | 1,301.10 |
| 1174 - Magazine adverts | 1,265.00 | — | — | — | 1,265.00 | 1,370.41 |
| 1176 - Catering | — | — | — | — | — | — |
| 1177 - Hall Use | — | — | — | — | — | 50.00 |
| 1179 - Photocopying | — | — | — | — | — | — |
| 1196 - Stock | — | — | — | — | — | — |
| Other trading activities Totals | 2,790.20 | — | — | — | 2,790.20 | 2,721.51 |

| | Unrestricted | Designated | Restricted | Endowment | This year | Total Last year |
|---|------------------|--------------|---------------|-------------|------------------|--------------------|
| Investments | | | | | | |
| 1151 - Bank interest | 235.70 | — | — | — | 235.70 | 316.03 |
| 1153 - Funds interest | 36.73 | 37.39 | 153.36 | 1.85 | 229.33 | 341.17 |
| Investments Totals | 272.43 | 37.39 | 153.36 | 1.85 | 465.03 | 657.20 |
| Other income | | | | | | |
| 1191 - Insurance claims | — | — | — | — | — | — |
| 1193 - Heating credits | 205.31 | — | — | — | 205.31 | 1,332.76 |
| 1195 - Fixed assets | — | — | — | — | — | — |
| Other income Totals | 205.31 | — | — | — | 205.31 | 1,332.76 |
| Income and endowments Grand totals | 77,535.68 | 37.39 | 571.95 | 1.85 | 78,146.87 | 84,835.38 |

Expenditure

Raising funds

| | | | | | | |
|----------------------------------|------------------|----------|----------|----------|------------------|------------------|
| 1321 - Diocesan Quota | 45,149.90 | — | — | — | 45,149.90 | 44,498.52 |
| 1323 - Priest in charge expenses | — | — | — | — | — | 425.71 |
| 1325 - Associate Clergy | — | — | — | — | — | — |
| 1327 - Secretarial duties | 4,218.96 | — | — | — | 4,218.96 | 4,193.22 |
| 1329 - Cleaning | 1,461.44 | — | — | — | 1,461.44 | 1,390.55 |
| 1331 - Telephone - Broadband | 625.23 | — | — | — | 625.23 | 794.37 |
| 1333 - Sound system | — | — | — | — | — | — |
| 1335 - Security | 616.84 | — | — | — | 616.84 | 602.40 |
| 1337 - Heat/Light/Power | 4,103.00 | — | — | — | 4,103.00 | 11,214.43 |
| 1339 - Insurance | 2,196.28 | — | — | — | 2,196.28 | 2,196.26 |
| 1341 - Internal works | 9,393.49 | — | — | — | 9,393.49 | 1,114.70 |
| 1342 - Hall catering | — | — | — | — | — | — |
| 1343 - Vestry | 290.93 | — | — | — | 290.93 | 406.89 |
| 1345 - Music | 558.85 | — | — | — | 558.85 | 558.43 |
| 1346 - Organ tuning | — | — | — | — | — | — |
| 1347 - Churchyard | 5,316.30 | — | — | — | 5,316.30 | 6,263.77 |
| 1349 - Magazine printing | 761.76 | — | — | — | 761.76 | 2,957.87 |
| 1350 - Magazine - other expenses | — | — | — | — | — | — |
| 1351 - Parish mission | 119.10 | — | — | — | 119.10 | 759.68 |
| 1353 - Childrens activities | — | — | — | — | — | — |
| 1355 - External works | 661.80 | — | — | — | 661.80 | 2,479.80 |
| 1356 - Memorial expenses | — | — | — | — | — | — |
| 1357 - Miscellaneous | 148.85 | — | — | — | 148.85 | (50.00) |
| 1358 - Small works projects | — | — | — | — | — | — |
| 1359 - Youth expenses | — | — | — | — | — | 500.00 |
| 1360 - School Governors | — | — | — | — | — | — |
| 1361 - School Bibles | — | — | — | — | — | 1,049.00 |
| 1367 - Training | 10.00 | — | — | — | 10.00 | 25.00 |
| 1369 - Handbells expenses | — | — | — | — | — | — |
| 1371 - Fund raising | 231.23 | — | — | — | 231.23 | 460.87 |
| 1372 - Giftday expenses | — | — | — | — | — | — |
| 1374 - Gift Aid expenses | 75.96 | — | — | — | 75.96 | — |
| 1375 - Printing expenses | 26.60 | — | — | — | 26.60 | 349.08 |
| 1376 - Stationery | 219.39 | — | — | — | 219.39 | 299.47 |
| 1378 - Fees paid out | 3,996.61 | — | — | — | 3,996.61 | 4,339.39 |
| Raising funds Totals | 80,182.52 | — | — | — | 80,182.52 | 86,829.41 |

| | Unrestricted | Designated | Restricted | Endowment | This year | Total Last year |
|--|------------------|------------|------------|-----------|------------------|--------------------|
| Expenditure on charitable activities | | | | | | |
| 1300 - Overseas missionary | 5.00 | — | — | — | 5.00 | — |
| 1303 - Relief agencies overseas | — | — | — | — | — | — |
| 1305 - Home missions | 110.00 | — | — | — | 110.00 | — |
| 1307 - Secular charities | — | — | — | — | — | — |
| Expenditure on charitable activities Totals | 115.00 | — | — | — | 115.00 | — |
| Church management and administration | | | | | | |
| 1380 - Fixed Assets | — | — | — | — | — | — |
| 1381 - Stock - woodchips | — | — | — | — | — | — |
| 1382 - Gift Aid debtor | — | — | — | — | — | — |
| 1383 - Depreciation - equipment | — | — | — | — | — | — |
| 1397 - Bank charges | — | — | — | — | — | — |
| Church management and administration Totals | — | — | — | — | — | — |
| Expenditure Grand totals | 80,297.52 | — | — | — | 80,297.52 | 86,829.41 |

Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|-----------------------|---------------------|--------------------|-------------------|---------------------------|
| Income and endowments from: | | | | | |
| Donations and legacies | 74,267.74 | 418.59 | — | 74,686.33 | 79,979.91 |
| Income from charitable activities | — | — | — | — | 144.00 |
| Other trading activities | 2,790.20 | — | — | 2,790.20 | 2,721.51 |
| Investments | 309.82 | 153.36 | 1.85 | 465.03 | 657.20 |
| Other income | 205.31 | — | — | 205.31 | 1,332.76 |
| Total income | 77,573.07 | 571.95 | 1.85 | 78,146.87 | 84,835.38 |
| Expenditure on: | | | | | |
| Raising funds | 80,182.52 | — | — | 80,182.52 | 86,829.41 |
| Expenditure on charitable activities | 115.00 | — | — | 115.00 | — |
| Church management and administration | — | — | — | — | — |
| Total expenditure | 80,297.52 | — | — | 80,297.52 | 86,829.41 |
| Net income / (expenditure) resources before transfer | (2,724.45) | 571.95 | 1.85 | (2,150.65) | (1,994.03) |
| Transfers | | | | | |
| Gross transfers between funds - in | 4,117.27 | — | — | 4,117.27 | 503.18 |
| Gross transfers between funds - out | — | (4,113.82) | (3.45) | (4,117.27) | (503.18) |
| Other recognised gains / losses | | | | | |
| Gains / losses on investment assets | — | — | — | — | — |
| Gains on revaluation, fixed assets, charity's own use | — | — | — | — | — |
| Net movement in funds | 1,392.82 | (3,541.87) | (1.60) | (2,150.65) | (1,994.03) |
| Reconciliation of funds | | | | | |
| Total funds brought forward | 27,561.92 | 36,224.05 | 430.00 | 64,215.97 | 66,210.00 |
| Total funds carried forward | 28,954.74 | 32,682.18 | 428.40 | 62,065.32 | 64,215.97 |

St Mary the Virgin Lawford - 1133132
Agencies (Postboxes) - Details
Selected period: 01 January 2020 to 31 December 2020

| Description | Cheque | Audit Number | Date | Debit | Credit |
|---|--------|-----------------|----------------------------|----------|----------|
| Benefice Fund | | | | | |
| | | | Opening balance 01/01/2020 | 413.42 | 413.42 |
| | | | Closing balance 31/12/2020 | 413.42 | 413.42 |
| Childrens Society | | | | | |
| | | | Opening balance 01/01/2020 | 624.93 | 624.93 |
| | | | Closing balance 31/12/2020 | 624.93 | 624.93 |
| Christian Aid | | | | | |
| | | | Opening balance 01/01/2020 | 799.83 | 799.83 |
| | | | Closing balance 31/12/2020 | 799.83 | 799.83 |
| Essex Clergy Charity Corporation | | | | | |
| | | | Opening balance 01/01/2020 | 246.13 | 246.13 |
| | | | Closing balance 31/12/2020 | 246.13 | 246.13 |
| MacMillan Cancer Tea Afternoon | | | | | |
| | | | Opening balance 01/01/2020 | 1,286.70 | 1,286.70 |
| | | | Closing balance 31/12/2020 | 1,286.70 | 1,286.70 |
| Royal British Legion | | | | | |
| | | | Opening balance 01/01/2020 | 814.22 | 814.22 |
| | | | Closing balance 31/12/2020 | 814.22 | 814.22 |

| | | | | |
|---------------------|---------------------|---------------|-----------|-----------------|
| Ogilvie Grave Trust | 42 shares @ 2,049p | current value | £860.47 | (2019 £805.14) |
| John Edes Trust | 349 shares @ 2,049p | current value | £7,151.01 | (2019 £6690.02) |

St Mary the Virgin Lawford - 1133132
Statement of Assets and Liabilities (by code)
As at: 31 December 2020

| Class and nominal code | General | Designated | Restricted | Endowment | Total | Last year |
|---|------------------|-----------------|------------------|---------------|------------------|------------------|
| Current assets - Cash at bank and in hand | | | | | | |
| 1501 : Barclays Current | (12,537.12) | 7,876.54 | 4,261.83 | (7.25) | (406.00) | (3,648.99) |
| 1503 : Barclays Deposit | 13,122.70 | — | (488.11) | — | 12,634.59 | 13,008.45 |
| 1505 : C B F (1) Reserve Fund | 12,419.72 | 556.60 | 30,575.47 | 437.25 | 43,989.04 | 45,468.69 |
| 1507 : C B F (2) General Reserve | 4,602.27 | — | 774.86 | — | 5,377.13 | 8,667.02 |
| 1509 : Petty Cash | 6.30 | — | — | — | 6.30 | 6.30 |
| Total | 17,613.87 | 8,433.14 | 35,124.05 | 430.00 | 61,601.06 | 63,501.47 |
| Current assets - Debtors | | | | | | |
| Z05 : Accounts Receivable | 413.76 | — | — | — | 413.76 | 339.00 |
| Total | 413.76 | — | — | — | 413.76 | 339.00 |
| Current assets - Stocks and work in progress | | | | | | |
| Z06 : Stock - woodchips | 50.50 | — | — | — | 50.50 | 375.50 |
| Total | 50.50 | — | — | — | 50.50 | 375.50 |
| Liabilities - Agency accounts | | | | | | |
| 6699 : Agency collections | (384.96) | — | 384.96 | — | — | — |
| Total | (384.96) | — | 384.96 | — | — | — |
| Net total assets | 18,463.09 | 8,433.14 | 34,739.09 | 430.00 | 62,065.32 | 64,215.97 |
| Represented by | | | | | | |
| Unrestricted - General | 18,078.13 | — | — | — | 18,078.13 | 18,781.21 |
| Designated - Benefice | — | 386.61 | — | — | 386.61 | 384.96 |
| Designated - Flower | — | 984.66 | — | — | 984.66 | 980.49 |
| Designated - Lagacy | — | 7,446.83 | — | — | 7,446.83 | 7,415.26 |
| Restricted - Bell | — | — | — | — | — | 2,049.38 |
| Restricted - Child | — | — | 5,033.49 | — | 5,033.49 | 4,629.96 |
| Restricted - Choir | — | — | 813.54 | — | 813.54 | 775.21 |
| Restricted - Handbells | — | — | 1,670.34 | — | 1,670.34 | 1,663.24 |
| Restricted - Memorial | — | — | 3,668.83 | — | 3,668.83 | 3,653.27 |
| Restricted - Restor | — | — | 23,057.67 | — | 23,057.67 | 22,959.86 |
| Restricted - Window | — | — | 495.22 | — | 495.22 | 493.13 |
| Endowment - Grave | — | — | — | 430.00 | 430.00 | 430.00 |
| Total | 18,078.13 | 8,818.10 | 34,739.09 | 430.00 | 62,065.32 | 64,215.97 |

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of Lawford, Essex.

I report on the accounts for the year ended 31st December 2020 which are set out on pages 5 to 10.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.


Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Hilary Powell
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9 April 2021