

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST.JOHN THE BAPTIST LOUGHTON

England & Wales · Charity number 1134775

Details

Other names ST JOHN'S LOUGHTON PCC

Status Registered

Legal form Previously excepted

Registered 2010-03-10

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

Contact

Address St. John The Baptist Church
Church Lane
Loughton
Essex
IG10 1PD

Phone 02085320060

Email admin@loughtonchurch.org.uk

Website www.loughtonchurch.org.uk

Activities

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

Activities: RELIGIOUS ACTIVITIES (CHURCH OF ENGLAND)

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, 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	£139,177	£134,889	-	-
2023-12-31	£225,536	£180,618	-	-
2022-12-31	£155,515	£153,288	-	-
2021-12-31	£136,454	£149,798	-	-
2020-12-31	£108,308	£146,538	-	-

Trustees

Name	Role	Appointed
Rev CHRISTOPHER MARK DAVIES	Chair	2016-09-30
Anthony James Michael Dawson		2025-05-11
Anton French		2024-05-05
Claude Goodman		2025-05-11
DAVID MICHAEL RODERICK		2011-08-02
Dr Suhail Ibrahim Baithun		2018-05-16
Hillary Kemp		2024-05-05
James Edward Hill		2022-05-18
James Ian Favell		2018-05-16
Linda Cook		2011-06-28
Philip Micheal Gwinn		2025-05-11
Sam Murdoch		2020-10-18
Stephen Hart		2022-05-18
Stuart Jack		2024-05-05
VIRGIL EUGENE PARENZEE		2014-04-26

Accounts

Church Finances 2024

This year has seen a significant change in the management of the church finances, Phil Northcott stopped being the church treasurer after several years. It is a huge Job, and he had done it very well for several years. We engaged a Bookkeeping company Delta Developments, and this is managed and overseen by our operations manager and new Treasurer Anton French. These changes have led in an increase in cost of Parish administration.

We have also changed banks and moved our day-to-day banking to CAF bank which has worked well and we are happy with the service we have been provided. The PCC last year passed a financial regulations procedure and CAF means that every online payment now must be authorised by 2 people.

It has been a particularly difficult year for the Church Finances this year as is shown in the Church Accounts, this has shown itself particularly in being unable to pay 26,000 towards the Parish share as compared to a diocesan request of £72,000.

There have been a few reasons for this shortfall. Primarily this has been because of the difficulties relating to the closure of St Johns on the Broadway. As there're were changes being planned for the development of the Broadway which would have increased the costs of the lease. We made the decision to end at the end of the 4-year lease. This had led to some significant outstanding costs (£14,758 and £5,000 for business rates)) including dilapidation costs and finishing the final lease payments. We had hoped to have built partnerships which would have allowed us to share the costs. With the leaving of the pioneer curate before the end of the project means we were not able to realize these potentials. These costs have now all been met although we are still in disagreement about possible business rates.

2024 also saw the end of our major fundraising event fireworks which usually brought in £4,000 and because we could no longer get insurance we lost that potential income stream.

There has also been a long-term reduction in parish giving which had seen the church income year on year and this can be seen in the accounts of approx. £11,000. Altogether has created a difficult financial year. On the positive note 2025 appears much better we have had something of a parish stewardship campaign and this has led to what appears to be a significant uptake in parish giving and this has meant that by May we are up to date with our parish contributions of £30,000 to the Diocese, (We have already paid more this year than the last),

Our Finances always look healthier on paper than there are in reality. Most of our money is tied up in endowment funds (3 accounts) the capital of this can't be spent but the income we receive can be used for general parish costs

which was £12,883 in 2024. We also have 81,620 in our Special purposes fund most of which envisaged will be needed for the replacement of the boiler in the coming year.

ANNUAL REPORT AND FINANCIAL STATEMENTS of the Parochial Church Council of ST JOHN the BAPTIST, LOUGHTON

For the year ended 31 December 2024

Administrative Information

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The Parochial Church Council (PCC)

The PCC has the responsibility of co-operating with the incumbent, the Revd Chris Davies to promote in the ecclesiastical parish in the whole mission of the church: evangelistic, pastoral, social and ecumenical. It also has maintenance responsibilities for the church buildings. In practice, the day to day running of the Parish is delegated to the Parish Priest.

Members of the PCC are either ex-officio or elected by the APCM in accordance with the church representation rules. The PCC members during the time of this report are:

Ex-officio members		
Incumbent	Revd Chris Davies	
Curate	Rev'd Will Rose-Moore	(from October 2024)
Wardens	David Roderick	
	Joanna Duffett	
Ordinand	Elizabeth Gloyn	
LLM in training	Tony Dawson	
Deanery Synod	Suhail Baithun	
	David Roderick	Vice Chair
	<i>Vacancy</i>	
Elected Members	(1) Vicky Shankland	(Secretary)
	(2) Steve Hart	
	(3) Geoff Wolfson	
	(4) James Hill	
	(5) Stuart Jack	
	(6) Jamie Favell	
	(7) Josie Hart	
	(8) Linda Cook	
	(9) Hilary Kemp	
	(10) Sam Murdoch	
	(11) Anton French	(Treasurer)
	(12) Virgil Parenzee	
In Attendance when needed	Sam Alder	(Minute taker)
	Rachel Cartwright	(Safeguarding Officer)

The PCC met 6 times during the year to decide and discuss on the Churches affairs. The work of the PCC is over. The work of the PCC is overseen by officers who are given responsibility for a given area, and who involve both members of the PCC and wider church in the organisation in the

operation of the churches activities as appropriate. These officers are accountable to the PCC and make reports to the PCC as appropriate.

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St Johns sees itself as a church for and of the community and has the Safeguarding of all who visit at the forefront of its life.

We have employed 1 member of Staff on a part time basis. In addition to the employed member of staff there are many volunteers and helpers who together seek to be a transforming presence within our communities to achieve the aims of the PCC, and the clergy.

Public Benefit

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a) Christian Witness

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b) Local communities

Finding mutually beneficial areas of engagement within local communities is fundamental to the activities of the Church. St Johns seeks to both address the spiritual and practical needs of the people whom we live.

c) International Communities

Another focus of St Johns is overseas mission work, and poverty relief. St Johns looks to support organisations that seek to share the love of God in both practical and spiritual areas.

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nurture of everyone within our community, by:

- Promoting a safer environment and culture;
- Safely recruiting and supporting all those with any responsibility related to children and vulnerable adults within the Church;
- Responding promptly to every safeguarding concern or allegation;
- Caring pastorally for victims/survivors of abuse and other affected persons;
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons; • Responding to those that may pose a present risk to others.

Revd. Chris Davies.....Date.....

Incumbent/ Chairman of the PCC

LOUGHTON PAROCHIAL CHURCH COUNCIL

St. JOHN THE BAPTIST

WITH St. NICHOLAS

ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

Independent Examiners Report

To the PCC of St John, the Baptist with St Nicholas

This report on the accounts of the P.C.C. for the year ended 31 December 2024 which are set out on pages 3-6 is in respect of an examination carried out under Regulation 43(2) of the Church Accounting Regulations 2006 ("Regulations") and s.43 of the Charities Act 1993 ("the Act")

As members of the P.C.C. you are responsible for the preparation of the accounts; you consider that and audit requirement of the Regulation and s43(2) of the Act does not apply.

It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

My examination was carried out in accordance with the general directions given by the Charity Commission under section 43(7) of the Act and to be found in the guidance from the CBF. The examination includes a review of the accounting records kept by the PCC, a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking such explanation from you and the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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

- 1 Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep records in accordance with section 41 of the Act, and
 - To prepare accounts which accord with the accounting records and copy with the requirements of the Act, as contained in the Church Accounting Regulations 1997.
- 2 To which, in my opinion, attention should be drawn in order to reach a proper understanding of the accounts except for those noted on Page 6

Mr John Boughton

Hon. Auditor

38 Wellfields

Loughton, Essex.

LOUGHTON PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST WITH ST NICHOLAS					Page 3				
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024									
		Unrestricted	Designated	Restricted	Total Funds	Total Funds	2024		
	Notes	Funds	Funds	Funds	2024	2023	St J	Hall	Total
	Page 5	£	£	£	£	£			
Incoming Resources									
Fund Raising Functions	1a	64247	4413	0	68660	142981	68660		68660
Dividends and Interest		12883	1545	1255	15683	11267	15683		15683
Income from Church Activities	1b	50990			50990	61820	50990		50990
Other Income		3844			3844	9468	3844		3844
Total Incoming Resources		131964	5958	1255	139177	225536	139177	0	139177
Outgoing Resources									
Church Activities	2a	111238	19398		130636	173448	130636		130636
Fund Raising costs		4253	0	0	4253	7170	4253		4253
Total resources expended		115491	19398	0	134889	180618	134889	0	134889
Net Incoming / (Outgoing) resources		16473	-13440	1255	4288	44919	4288	0	4288
Gains /(losses) on investments		0	658		658	-7325	658	0	658
Funds Transfer		-20000	20000						
Net movement of funds		-3527	7218	1255	4946	37594	4946	0	4946
Total funds brought forward		60982	26119	223036	310137	272543			
Total funds carried forward 31 December 2024		57455	33337	224291	315083	310137			
C Davies Rector									
David Roderick - Church Warden									
Jo Duffett - Church Warden									
Anton French - Treasurer									

BALANCE SHEET AT 31 DECEMBER 2024

		2024	2023
		£	
Investments		167371	166713
Current Assets:-			
Short term deposits	128070		129641
Cash at bank	19972		13783
		148042	143424
NET ASSETS		315413	310137
FUNDS			
Unrestricted funds		57455	60986
Restricted funds		33337	26115
Designated funds		224291	223036
		315083	310137

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

					Total Funds 2024 £	Total Funds 2023 £			
1	Incoming resources	Unrestricted Funds £	Designated Funds £	Restricted Funds £			2024 St Johns	Hall	Total
a	Voluntary Income								
	Planned Giving	21670			21670	41084	21670		21670
	Collections	10018	366		10384	7960	10384		10384
	Income Tax recoverable	19291			19291	10511	19291		19291
	Legacies	3000			3000	65000	3000		3000
	Donations & Appeals	10268	4047		14315	18426	14315		14315
		64247	4413	0	68660	142981	68660	0	68660
b	Income from Church Activities								
	Church & Church Hall Lettings	42355			42355	39176	42355		42355
	Functions	20			20	12491	20		20
	Fees from Weddings etc	8615			8615	10153	8615		8615
		50990	0	0	50990	61820	50990	0	50990
2	Outgoing Resources								
a	Church Activities								
	Ministry Costs								
	Diocesan parish contributio	26000			26000	61000	26000		26000
	Other clergy costs	1025			1025	2712	1025		1025
	Charitable donations	0	366		366		366		366
	Wages & salaries	23007			23007	15628	23007		23007
	Church running expenses	25867	19032		44899	48736	44899		44899
	Church Maintenance	8456			8456	7215	8456		8456
	Upkeep of Churchyard	6782			6782	9668	6782		6782
	Church hall running costs	20101			20101	28491	20101		20101
		111238	19398	0	130636	173450	130636	0	130636

NOTES TO THE FINANCIAL STATEMENTS (continued)
YEAR ENDED 31 DECEMBER 2024

Statement of funds	Bal b/fwd	Transfers, other gains & losses			Bal c/fwd	
	01-Jan-24	Income	Expenditure		31-Dec-24	
Unrestricted funds						
St Johns, St Nicholas	39896	98969	-95391	-20000	23475	-16421
Church Hall	21086	32995	-20101		33980	12894
	60982	131964	-115491	-20000	57455	-3527
Designated funds						
St Johns & St Nicholas Special purposes fund	42944	1545		20000.00	64488	21544.65
Church Special purposes fund (CCLA04D	-8210				-8210	0
Debden Estate	-33316		-14758		-48074	-14758
St Johns Musisc Fund (Note 1)	5437	4047	-4274		5210	-227
St Johns Bells Fund	3432				3432	0
Church Hall Capital fund	15832			658	16490	658
	26119	5592	-19032	20657.65	33337	7218
Restricted funds						
St Johns & St Nicholas Special Purposes fund	25342				25342	0
Capital fund - St Johns Loujn 03/02	147344	750			148094	750
Howard fund - St Johns	7694	505			8199	504.87
Whittakers Foundation capital fund CCLA02D	42656				42656	0
	223036	1255	0	0	224291	1255
Totals	310137	138811	-134523	658	315083	4946

ACCOUNTING POLICIES

Income and Expenditure

All Income and expenditure is recognised when received and paid.

Rentals, dividends and investment income is recognised when received.

Fixed assets and Investments.

Consecrated and beneficial property is excluded from the accounts by S96 (2)(a) of the Charities Act 1993.

No value is placed on Church or Hall furnishings, all expenditure whether maintenance or improvement is written off as incurred.

All investments are valued at market value as at 31 December 2024.

NOTES TO THE ACCOUNTS

1. Included in Choir expenditure within St Johns church are paymentmts to the Music Fund. In previous years these were paid to the organist, however these are now waived by him and are credited to the Music fund and used to finance musical axctivites at the church

2. The Debden estate activity came to an end in March 2024. There liabilities relating to rent, dilapidations and business rates have now been settled.

Accounts

The Parish of St Johns, Loughton



The Annual Parochial Church Meeting

May 5th 2024

10.30am

St John the Baptist Church



The Parish of St John the Baptist, Loughton

Annual Parochial Church Meeting

Sunday 5th May 2024 10.30am

AGENDA

- 1. Election of Clerk to the Meeting**
- 2. Election of Tellers**
- 3. Election of Churchwardens**
- 4. Apologies for Absence**
- 5. Minutes of 2023 Annual Parochial Church Meeting**
- 6. Presentation of Electoral Roll**
- 7. Report on the Proceedings of the PCC**
- 8. Presentation of the Accounts ended 31 December 2023**
- 9. Presentation of Report upon the Fabric, Goods and Ornaments of the Parish**
- 10. Presentation of Report on proceedings of the Deanery Synod**
- 11. Election of Safeguarding Officer for the Parish**
- 12. Election of representatives to the Parochial Church Council**
- 13. Appointment of Auditor**
- 14. Rector's Report**
- 15. Confirmation of St. John's Sides - people**
- 16. AOB.**

The Parish of St John the Baptist, Loughton

Minutes of Annual Parochial Church Meeting
14th May 2023 – 10.30am

1. Election of Clerk to the Meeting

The Revd. Chris Davies, Rector, (in the Chair) opened the meeting at 10.30am with prayers and a welcome to all. There were approximately. Parishioners in attendance. Shen Smith agreed to be clerk and welcomed.

2. Election of Tellers

No Chairs were selected, as it seemed unlikely that any elections would be needed. Tony Dawson agreed to be a teller if required in future.

3. Election of Churchwardens

Johanna Duffett and Geoff Wolfson were proposed as Churchwardens and the paperwork has been signed appropriately, Jo and Geoff were elected unanimously to serve for another year.

4. Apologies for Absence

Apologies were received from Jo Duffett, Sally Fairweather, Jamie Favell, Sam Maginnis, Phil Northcott, James Hill and Josie Hart.

5. Minutes of the 2022 Annual Parochial Meeting

Were agreed and signed unanimously, as a true and accurate reflection of the meeting.

6. Presentation of the Electoral Roll

It was reported that the number on the Electoral Roll was 187 with 75 men and 112 women. This is 13 new members and minus 3 members on the electoral roll since last year who have moved on or sadly passed away.

Chris thanked Gill for her continuing work over the last 43 years looking after the electoral roll and Sammy to update the electoral roll going forwards.

7. Report on the Proceedings of the PCC.

The PCC has met 6 times in the previous year in May, July, September, November, January. The meetings have been held on a Wednesday in the Church. The PCC has discussed various elements of Church Life, including by not exclusively Health and Safety, Safeguarding, Governance, structure in the Church and reserved accounts. It has been a fairly productive time. The Chair thanked all the PCC which sat on the PCC during that time and for all of the work they have done together. We have made some good progress in the life of the Church. It is a funny organisation, as although we are volunteers and a voluntary organisation, we are looking to be the best people we can be, God calls us to be. In the local community there are a number of bureaucratic functions that have to be completed, because it is a great joy in being a state Church and we have to follow various Church laws in getting things done. We have done this in the most productive way we can. Thank you to everyone involved.

Particular thanks to Shen who has taken on the role of Secretary, who has made a big difference in the quality of the minutes.

8. Presentation of the Accounts for the year ended 31 December 2022

The Accounts were presented which had been prepared by Phil Northcott (see attached) and had been seen by an independent auditor. These were presented and briefly discussed. The Diocese has reduced the amount we have given them, as we paid over the odds during Covid, and this is much fairer. We have also done some significant work to make our investments work a bit better for us. The accounts showed a fairly productive year and there were no questions. The meeting moved to accept the accounts were accepted as accurate by a unanimous vote.

Chris thanked Phil for all he has done to get the accounts.

9. Presentation of Report upon the Fabric, Goods and Ornaments of the Parish

David Read presented a report on the fabric and goods of the church. He outlined what we had done to ensure that we are moving forward to ensure the quinquennial concerns are dealt with. He thanks Francis Genever for all he does to ensure little jobs are completed. Also thanked the probation service for all there are doing in the churchyard and all who took a role in maintaining our church. David Read confirmed the church was decorated pre covid and made such a difference. The carpet has been ordered and we will receive the carpet in 5 weeks, and it will take 3 days to fit. This was by an anonymous donation, which was very generous. The carpet will be a similar colour, as the current carpet has been down since 1980s.

Geoff and Lesley photographed the fabric and ornaments, as we need to remain vigilant at this time, due to thefts at other Churches. David thanked those who jobs made a difference, such as the cleaners floral arrangers and Francis which pops in once a week to clean the brass, check wax on the candles and undertake any other job that needs doing.

10. Presentation of the Report on the Proceedings of the Deanery Synod

The Deary Synod has continued to meet, much of the discussion has been around the church finances and ensuring that the diocese can keep financially viable. During the year we have moved the Mission and Ministry Unit. Discussions also around increased lay involvement in the church. During the year also a new Bishop arrive in Chelmsford.

Three vacancies elected every three years for deanery synod. Suhail Baithun and David Rodrick willing to stand again. Everyone voted yes unanimously for them both to serve for another year.

11. Election of Safeguarding Officer for the Parish

Sally has been undertaking her role for 40 years and doing it until end of this year. We will need to find a replacement. Sally mentioned a regular item on PCC was safeguarding and the majority of PCC members have undertaken the online. It is all going smoothly.

Chris thanked Sally for her time and dedication, it is very much appreciated.

12. Election of Representatives to the Parochial Church Council

Need to elect 12 members of the PCC Nominations were received from:

Vicky Shankland, Phil Northcott, Sally Fairweather, Josie Hart, Sam Murdoch, Jamie Favell, Linda Cook, James Hill, Steve Hart, David Read. With 2 further vacancies outstanding. With no other candidates there were unanimously elected to serve on the PPC for the following year. Suhail Baithun, and David Roderick are automatically members of the PCC due to their election as Deanery Synod Reps. The clergy are automatically ex-officio members, Virgil Parenzee is also ex officio in his role as Director of Music.

Chris thanked all those who had been part on the PCC in the previous year for all their hard work and all had stood down in the last year.

There is no curate at the moment. Geoff and Jo are Church wardens by PCC rights. Virgil is director of music and an extremely important life of our church. Tony started this year, training to be lay minister/reader.

Chris contacted all PCC and they confirmed they willing to re-stand again.

Ther is one vacancy on the PCC, and anyone is welcome to come and join. No one accepted. Everyone voted to elect PCC members for the year ahead.

13. Appointment of Auditor

John Boughton is still willing to continue as our auditor and was duly appointed.

Chris was happy for John to be auditor.

14. Rectors' Report

Chris thanked everyone, as they are all what make St Johns what it is. We have had a good year and doing our best we can to move forward. Thank you all for all you do.

15. Confirmation of St John's Sides people

Chris gave a verbal report on the life of the church and confirmed our sides persons as the same as last year. Chris also thanked the congregation and all volunteers.

16. A.O.B.

CD thanked everyone for their attendance at the meeting.

Signed:

Date:

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	(2) Steve Hart	
	(3) James Hill	
	(4) Sally Fairweather	Safeguarding
	(5) Jamie Favell	
	(6) Josie Hart	
	(7) Linda Cook	
	(8) David Read	
	(9) Sam Murdoch	
	(10) Phil Northcott	Treasurer
	(11) Shen Smith	Secretary
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Safeguarding

The Parochial Church Council (PCC) is committed to Safeguarding children, young people and vulnerable adults and has adopted the Church of England's policies and best practice on Safeguarding which may be found on the Church of England website and also on the Diocese of Chelmsford website as well as the Parishes website. The Parish Safeguarding Officer can be contacted via the parish office. The PCC, as a registered charity, confirms that the major risks to which it may be exposed, have been identified and reviewed and systems and procedures put in place to manage any such risks and as such has complied with its duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 and is committed to the safeguarding, care and nurture of everyone within our community, by:

- Promoting a safer environment and culture;
- Safely recruiting and supporting all those with any responsibility related to children and vulnerable adults within the Church;

- Responding promptly to every safeguarding concern or allegation;
- Caring pastorally for victims/survivors of abuse and other affected persons;
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons; • Responding to those that may pose a present risk to others.

Revd. Chris Davies.....Date...April 2024.....

Incumbent/ Chairman of the PCC

LOUGHTON PAROCHIAL CHURCH COUNCIL

St. JOHN THE BAPTIST
WITH St. NICHOLAS

ACCOUNTS

Independent Examiners Report

To the PCC of St John, the Baptist with St Nicholas

This report on the accounts of the P.C.C. for the year ended 31 December 2023 which are set out on pages 3-6 is in respect of an examination carried out under Regulation 43(2) of the Church Accounting Regulations 2006 ("Regulations") and s.43 of the Charities Act 1993 ("the Act")

As members of the P.C.C. you are responsible for the preparation of the accounts; you consider that and audit requirement of the Regulation and s43(2) of the Act does not apply.

It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

My examination was carried out in accordance with the general directions given by the Charity Commission under section 43(7) of the Act and to be found in the guidance from the CBF. The examination includes a review of the accounting records kept by the PCC, a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking such explanation from you and the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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

- 1 Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep records in accordance with section 41 of the Act, and
 - To prepare accounts which accord with the accounting records and copy with the requirements of the Act, as contained in the Church Accounting Regulations 1997.
- 2 To which, in my opinion, attention should be drawn in order to reach a proper understanding of the accounts except for those noted on Page 6

Mr John Boughton, Hon. Auditor
38 Wellfields

Loughton, Essex.

LOUGHTON PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST WITH ST NICHOLAS					Page 3		
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023					Total Funds 2023	Total Funds 2022	
	Notes	Unrestricted Funds	Designated Funds	Restricted Funds			
<u>Incoming Resource s</u>	Page 5	£	£	£	£	£	
Fund Raising Functions	1a	141581	1400	0	142981	75846	
Dividends and Interest		9116	903	1248	11267	2699	
Income from Church Activities	1b	61820			61820	65857	
Other Income		7511	1957		9468	11113	
Total Incoming Resources		220028	4260	1248	225536	155515	
<u>Outgoing Resource s</u>							
Church Activities	2a	152035	21257	156	173448	145688	
Fund Raising costs		7170	0	0	7170	7600	
Total resources expended		159205	21257	156	180618	153288	
Net Incoming / (Outgoing) resources		60824	-16997	1092	44919	2227	
Gains / (losse s) on investments		0	1353	-8678	-7325	-1905	
Funds Transfer		-2499	2499				
Net movement of funds		58325	-13145	-7586	37594	322	
Total funds brought forward		2661	39260	230622	272543	272222	
Total funds carried forward 31 December 2023		60986	26115	223036	310137	272544	
C Davies - Rector							
D Read - Churchwarden							
P Northcott- Treasurer							

[illegible]

[illegible]

LOUGHTON PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST							
WITH ST NICHOLAS							
Page 6							
NOTES TO THE FINANCIAL STATEMENTS (continued)							
YEAR ENDED 31 DECEMBER 2023							
Statement of funds	Bal b/fwd	Opening Balance				Transfers, other gains	Bal c/fwd
	<u>01-Jan-23</u>	<u>Adjustments</u>	<u>01-Jan-23</u>	<u>Income</u>	<u>Expenditure</u>	<u>& losses</u>	<u>31-Dec-23</u>
Unrestricted funds		See note 3	Adj'd				
St Johns, St Nicholas	6815	-22184	-15369	188480	-130714	-2499	39898
Church Hall		18030	18030	31548	-28491		21087
	6815	-4154	2661	220028	-159205	-2499	60985
Designated funds							
St Johns & St Nicholas Special purposes fund	42944		42944				42944
Church Special purposes fund (CCLA04D	0	-9113	-9113	903			-8210
St Nicholas lettings	0		0		0		0
Debden Estate	-18103		-18103	1957	-17170		-33316
St Johns Musisc Fund (Note 1)	5588		5588	1400	-4052	2499	5435
St Johns Bells Fund	3467		3467		-35		3432
Church Hall Capital fund	14478		14478			1353	15831
	48374	-9113	39260	4260	-21257	3852	26116
Restrictd funds							
St Johns & St Nicholas Special Purposes fund	12075	13267	25342				25342
Capital fund - St Johns Loujn 03/02	155831		155831	953		-9440	147344
Howard fund - St Johns	7555		7555	295	-156		7694
Whittakers Foundation capital fund CCLA02D	41894		41894			762	42656
	217355	13267	230622	1248	-156	-8678	223036
Totals	272543	0	272543	225536	-180618	-7325	310137
ACCOUNTING POLICIES							
<u>Income and Expenditure</u>							
All income and expenditure is recognised when received and paid.							
Rentals, dividends and Investment Income is recognised when received.							
<u>Fixed assets and Investments.</u>							
Consecrated and beneficial property is excluded from the accounts by S96 (2)(a) of the Charities Act 1993.							
No value is placed on Church or Hall furnishings, all expenditure whether maintenance or improvement is written off as incurred.							
All Investments are valued at market values as at 31 December 2023.							
NOTES TO THE ACCOUNTS							
1. Included in Choir expenditure within St Johns church are payments to the Music Fund. In previous years these were paid to the organist, however these are now waived by him and are credited to the Music fund and used to finance musical activities at the church							
2. The debden estate activity is finishing at the end of March. There are potentially significant liabilities relating to rent, dilapidations and business rates. These are under negotiation with the Local Authority. At this time the liability is unquantifiable.							
3. The adjustment to opening balances is required							

Accounts

The Parish of St Johns, Loughton



The Annual Parochial Church Meeting

May 14th 2023

10.30am

St John the Baptist Church



The Parish of St John the Baptist, Loughton

Annual Parochial Church Meeting

Sunday 14thrd May 2023 10.30am

AGENDA

- 1. Election of Clerk to the Meeting**
- 2. Election of Tellers**
- 3. Election of Churchwardens**
- 4. Apologies for Absence**
- 5. Minutes of 2022 Annual Parochial Church Meeting**
- 6. Presentation of Electoral Roll**
- 7. Report on the Proceedings of the PCC**
- 8. Presentation of the Accounts ended 31 December 2022**
- 9. Presentation of Report upon the Fabric, Goods and Ornaments of the Parish**
- 10. Presentation of Report on proceedings of the Deanery Synod**
- 11. Election of Safeguarding Officer for the Parish**
- 12. Election of representatives to the Parochial Church Council**
- 13. Appointment of Auditor**
- 14. Rector's Report**
- 15. Confirmation of St. John's Sides -people**
- 16. AOB.**

The Parish of St John the Baptist, Loughton

Minutes of Annual Parochial Church Meeting

18th May 2022 - 19.15

(Postponed from 8th May due to Covid)

1. Election of Clerk to the Meeting

The Revd. Chris Davies, Rector, (in the Chair) opened the meeting at 19.30 with prayers and a welcome to all. He apologised for the postponement of the Meeting due to him going down with COVID). There were approximately 14 Parishioners in attendance.

2. Election of Tellers

No Chairs were selected as it seemed unlikely that any elections would be needed.

3. Election of Churchwardens

Johanna Duffett and Geoff Wolfson were proposed as Churchwardens and the paperwork has been signed appropriately, Jo and Geoff were elected unanimously to serve for another year,.

4. Apologies for Absence

Apologies were received from Sally Fairweather, Jamie Favell, Sam Maginnis, Phil Northcott, James Hill, Josie Hart.

5. Minutes of the 2019 Annual Parochial Meeting

Were agreed and signed as a true and accurate reflection of the meeting following a unanimously. vote

6. Presentation of the Electoral Roll

Gill reported that the number on the Electoral Roll was 188 with 76 men and 112 women. Chris thanked Gill for her continuing work and care in keeping this important area of church life up to date; it is much appreciated. Gill announced that having looked after the Electoral Roll for decades she would stand down this year

7. Report on the Proceedings of the PCC.

The PCC has met 6 times in the previous year in May, July, Sept, Nov, Jan. The meetings have been held on a Wednesday in the Church. The PCC has discussed various elements of Church Life, including by not exclusively Health and Safety, Safeguarding. We have struggled throughout the year with no one able to act as secretary. The Chair thanked all the PCC which sat on the PCC during that time.

8. Presentation of the Accounts for the year ended 31 December 2021

The Accounts were presented which had been prepared by Phil Northcott (see attached) and had been seen by an independent auditor. These were presented and briefly discussed The accounts showed a return to normal following Covid.

There were no questions The meeting moved to accept the accounts were accepted as an Accurate by a unanimous vote.

Chris thanked Phil for all he has done to get the accounts together John Boughton for his careful auditing again.

9. Presentation of Report upon the Fabric, Goods and Ornaments of the Parish

DR presented a report on the fabric and goods of the church. He outlined what we had done to ensure that we are moving forward to ensure the quinquennial concerns are dealt with. He thanks Francis Genever for all he does to ensure little jobs are completed. Thanked the probation service for all there are doing in the churchyard when there could. DR thanked all who took a role in maintaining our church.

11. Presentation of the Report on the Proceedings of the Deanery Synod

The Deary Synod has continued to meet, much of the discussion has been around the church finances and ensuring that the diocese can keep financially viable. During the year we have moved Mission and ministry Unit. Discussion around increased lay involvement in the church. During the year also a new bishop arrive in Chelmsford.

12. Election of Safeguarding Officer for the Parish

Sally Fairweather is willing to stand for another year and was elected unanimously.

13. Election of Representatives to the Parochial Church Council

Need to elect 12 members of the PCC Nominations were received from:

Vicky Shankland, Phil Northcott, Sally Fairweather, Josie Hart, Sam Murdoch, Jamie Favell, Linda Cook, James Hill, Steve Hart, David Read. With 2 further vacancies outstanding. With no other candidates there were unanimously elected to serve on the PPC for the following year.

Suhail Baithuin, and David Roderick are automatically members of the PCC due to there election as Deanery Synod Reps The clergy are automatically ex-officio members, Virgil Parenzee is also ex officio in his role as Director of Music.

Chris thanked all those who had been part on the PCC in the previous year for all their hard work and all had stood down in the last year

14. Appointment of Auditor

John Boughton is still willing to continue as our auditor and was duly appointed.

15. Confirmation Of St John's Sides persons

We confirmed our sides persons as the same as last year

16. Rectors report.

Cd gave a verbal report on the life of the church,

17.A.O.B.

Chris D thanked everyone for there attendance at the meeting.

Signed:

Date:

ANNUAL REPORT AND FINANCIAL STATEMENTS of the Parochial Church Council of ST JOHN the BAPTIST, LOUGHTON

For the year ended 31 December 2022

Administrative Information

St John the Baptist I situated in Loughton, Essex. It is part of the Diocese of Chelmsford, and within the Epping Forest North MMU and the Epping Forest and Ongar Deanery. The correspondence address is the The Parish Office, Church Lane, Loughton, IG10 1PD.

The Parochial Church Council (PCC)

The PCC has the responsibility of co-operating with the incumbent, the Revd Chris Davies to promote in the ecclesiastical parish in the whole mission of the church: evangelistic, pastoral, social and ecumenical. It also has maintenance responsibilities for the church buildings. In practice, the day to day running of the Parish is delegated to the Parish Priest.

Members of the PCC are either ex-officio or elected by the APCM in accordance with the church representation rules. The PCC members during the time of this report are:

Ex-officio members		
Incumbent	Revd Chris Davies	
Wardens	Geoffrey Wolfson	
	Joanna Duffett	
Assistant Clergy	Revd Barbara Read	
	Sam Maginnis	(left Oct 2022)
Deanery Synod	Suhail Baithun	
	David Roderick	
	Michelle Favell	
	Suhail Baithun	
Director of Music	Virgil Parenzee	
Elected Members	Vicky Shankland	
	Steve Hart	
	James Hill	
	Sally Fairweather	(Vice Chair/Safeguarding)
	Jamie Favell	
	Josie Hart	
	Linda Cook	
	David Read	
	Sam Murdoch	
	Phil Northcott	(Treasurer)

	Shen Ciek	(secretary) since nov 22
	Tony Dawson (LLM in training)	Since Oct 22

The PCC met 6 times during the year to decide and discuss on the Churches affairs. The work of the PCC is over. The work of the PCC is overseen by officers who are given responsibility for a given area, and who involve both members of the PCC and wider church in the organisation in the operation of the churches activities as appropriate. These officers are accountable to the PCC and make reports to the PCC as appropriate.

Our vision and mission.

St Johns is attempting to bring the vision of the diocese of Chelmsford into the mission of St Johns and our aspiration is to be transforming presence across Loughton and Debden, to be welcoming and open to all and to serve all people.

St Johns employed 1 member of Staff on a part time basis. In addition to the employed member of staff there are many volunteers and helpers who together seek to be a transforming presence within our communities to achieve the aims of the PCC, and the clergy.

Public Benefit

St Johns, Loughton provides public benefit in numerous ways which can be broadly categorised as follows:

- a) Christian Witness
St Johns is an active member of the Church of England and Churches Together in Loughton It seeks mutually positive engagement in all the surrounding communities at every level. An important motivation for this work includes sharing the love of God and promoting Christian values and teaching to benefit members and society at large.
- b) Local communities
Finding mutually beneficial areas of engagement within local communities is fundamental to the activities of the Church. St Johns seeks to both address the spiritual and practical needs of the people whom we live.
- c) International Communities
Another focus of St Johns is overseas mission work, and poverty relief. St Johns looks to support organisations that seek to share the love of God in both practical and spiritual areas.

Revd. Chris Davies.....Date...May 2023.....

Chairman of the PCC

Independent Examiners Report

To the PCC of St John the Baptist with St Nicholas

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

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- To prepare accounts which accord with the accounting records and copy with the requirements of the Act, as contained in the Church Accounting Regulations 1997.

2 To which, in my opinion, attention should be drawn in order to reach a proper understanding of the accounts except for those noted on Page 6

Mr John Boughton

Hon. Auditor

38 Wellfields

Loughton, Essex.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	Page 5	£	£	£	£	£
Incoming Resources						
Fund Raising Functions	1a	74846	1000	0	75846	94705
Dividends and Interest		1501		1198	2699	632
Income from Church Activities	1b	65857			65857	41117
Other Income		109	11004		11113	0
Total Incoming Resources		142313	12004	1198	155515	136454
Outgoing Resources						
Church Activities	2a	121694	23914	80	145688	149798
Fund Raising costs		7600	0	0	7600	0
Total resources expended		129294	23914	80	153288	149798
Net Incoming / (Outgoing) resources		13019	-11910	1118	2227	-13344
Gains /(losses) on investments			-1905		-1905	2044
Funds Transfer		-2499	2499			
Net movement of funds		10520	-11316	1118	323	-11300
Total funds brought forward		-3704	59692	216235	272223	283523
Total funds carried forward 31 December 2022		6817	48375	217353	272545	272223

C Davies Rector

G Wolfson - Churchwarden

J Duffett - Churchwarden

P Northcott- Treasurer

LOUGHTON PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST
WITH ST NICHOLAS

Page 4

BALANCE SHEET AT 31 DECEMBER 2022

		2022		2021
		£		
Investments		14479		16384
Current Assets:-				
Short term deposits	252563		251365	
Cash at bank	<u>5503</u>		<u>4474</u>	
		258066		255839
NET ASSETS		<u>272545</u>		<u>272223</u>
FUNDS				
Unrestricted funds		6816		-8014
Restricted funds		48375		59692
Designated funds		217353		220545
		<u>272545</u>		<u>272223</u>

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
1 Incoming resources					
a Voluntary Income					
Planned Giving	41368			41368	51519
Collections	7178			7178	6551
Income Tax recoverable (note 2)	8868			8868	4664
Legacies	0			0	0
Donations & Appeals	17432	1000		18432	31972
	<u>74846</u>	<u>1000</u>	<u>0</u>	<u>75846</u>	<u>94705</u>
b Income from Church Activities					
Church & Church Hall Lettings	41037			41037	33807
Functions	10889			10889	-200
Fees from Weddings etc	13931			13931	7510
	<u>65857</u>	<u>0</u>	<u>0</u>	<u>65857</u>	<u>41117</u>
2 Outgoing Resources					
a Church Activities					
Charitable Giving:					
Christian Aid Ukraine appeal	784			784	
Bishops Lent Appeal					115
Christian Solidarity					105
Haven house					126
Donations	<u>784</u>	<u>0</u>	<u>0</u>	<u>784</u>	<u>346</u>
Ministry Costs					
Diocesan parish contribution	52577			52577	82488
Other clergy costs	2082			2082	517
Wages & salaries	15068			15068	12474
Church running expenses	19411	23914	80	43405	42294
Church Maintenance	7602			7602	1493
Upkeep of Churchyard	6855			6855	5138
Church hall running costs	17315			17315	5393
	<u>121694</u>	<u>23914</u>	<u>80</u>	<u>145688</u>	<u>149798</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
YEAR ENDED 31 DECEMBER 2022

Statement of funds

Unrestricted funds

St Johns, St Nicholas & Church Hall
General Fund

Bal b/fwd <u>1-Jan-22</u>	<u>Income</u>	<u>Expenditure</u>	Transfers, other gains & losses	Bal c/fwd <u>31-Dec-22</u>
-3704	142313	-129294	-2499	6816
-3704	142313	-129294	-2499	6816

Designated funds

St Johns & St Nicholas Special purposes fund
Debden Estate
St Johns Musisc Fund (Note 1)
St Johns Bells Fund
Church Hall Capital fund

42943				42943
-7589	10884	-21397		-18102
4546	1000	-2456	2499	5589
3408	120	-61		3467
16384			-1905	14479
59692	12004	-23914	594	48375

Restricted funds

St Johns & St Nicholas Special Purposes fund
Capital fund - St Johns
Howard fund - St Johns
Whittakers Foundation capital fund

11709	366			12075
155119	712			155831
7514	120	-80		7554
41893				41893
216235	1198	-80	0	217353
272223	155515	-153288	-1905	272545

Totals

ACCOUNTING POLICIES

Income and Expenditure

All Income and expenditure is recognised when received and paid.

Rentals, dividends and investment income is recognised when received.

Fixed assets and Investments.

Consecrated and beneficial property is excluded from the accounts by S96 (2)(a) of the Charities Act 1993.

No value is placed on Church or Hall furnishings, all expenditure whether maintenance or improvement is written off as incurred.

All investments are valued at market value as at 31 December 2022

NOTES TO THE ACCOUNTS

1. Included in Choir expenditure within St Johns Church are payments to the Music Fund. In previous years these payments were to the organist, however these are now waived by him and are credited to the Music fund which is used to finance musical activities at the Church. This is shown as a transfer between funds on the above notes.

2. The Debden Estate activity is shown separately under designated funds, however the deficit if continuing will need to be met out of Church general funds.

Independent Examiners Report

To the PCC of St John the Baptist with St Nicholas

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Mr John Boughton
Hon. Auditor
38 Wellfields
Loughton, Essex.

LOUGHTON PAROCHIAL CHURCH COUNCIL

St. JOHN THE BAPTIST
WITH St. NICHOLAS

ACCOUNTS

YEAR ENDED 31 DECEMBER 2022

Accounts

Independent Examiners Report

To the PCC of St John the Baptist with St Nicholas

This report on the accounts of the P.C.C. for the year ended 31 December 2021 which are subject to the requirement of an examination carried out under Regulation 43(2) of the Church Accounting Regulations 2019 ("Regulations") and s.43 of the Charities Act 1993 ("the Act")

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Mr John Boughton
Hon. Auditor
38 Wellfields
Loughton, Essex.

LOUGHTON PAROCHIAL CHURCH COUNCIL

St. JOHN THE BAPTIST
WITH St. NICHOLAS

ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
<u>Incoming Resources</u>	Page 5				
Fund Raising Functions	1a	84476	10229	0	94705
Dividends and Interest		422		210	632
Income from Church Activities	1b	41117			41117
Other Income		0			0
Total Incoming Resources		126015	10229	210	136454
<u>Outgoing Resources</u>					
Church Activities	2a	128267	21531	0	149798
Fund Raising costs		0	0	0	0
Total resources expended		128267	21531	0	149798
Net Incoming / (Outgoing) resources		-2252	-11302	210	-13344
Gains /(losses) on investments			2044		2044
Funds Transfer		9500		-9500	0
Net movement of funds		7249	-9258	-9290	-11300
Total funds brought forward		-15262	68950	229835	283523
Total funds carried forward 31 December 2021		-8014	59692	220545	272223

C Davies Rector

D Read - Churchwarden

G Wolfson - Churchwarden

J Duffett - Churchwarden

P Northcott- Treasurer

LOUGHTON PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST
WITH ST NICHOLAS

Page 4

BALANCE SHEET AT 31 DECEMBER 2021

		2021		2020
		£		
Investments		16384		14341
Current Assets:-				
Short term deposits	251365		260813	
Cash at bank	4474		8369	
	<u>255839</u>		<u>269182</u>	
Creditors and accruals	0	255839	0	269182
	<u>0</u>		<u>0</u>	
NET ASSETS		<u>272223</u>		<u>283523</u>
FUNDS				
Unrestricted funds		-8014		-15270
Restricted funds		59692		68950
Designated funds		220545		229843
		<u>272223</u>		<u>283523</u>

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
1 Incoming resources					
a Voluntary Income					
Planned Giving	51519			51519	47373
Collections	6551			6551	6005
Income Tax recoverable (note 2)	4664			4664	11556
Legacies	0			0	500
Donations & Appeals	21743	10229		31972	9083
	84476	10229	0	94705	74517
b Income from Church Activities					
Church & Church Hall Lettings	33807			33807	25292
Functions	-200			-200	0
Fees from Weddings etc	7510			7510	6740
	41117	0	0	41117	32032
2 Outgoing Resources					
a Church Activities					
Charitable Giving:					
Bishops Lent Appeal					115
Christian Solidarity					105
Haven house					127
Donations	0	0	0	0	347
Ministry Costs					
Diocesan parish contribution	82488			82488	83350
Other clergy costs	517			517	1218
Wages & salaries	12474			12474	10797
Church running expenses	20763	21531		42294	20487
Church Maintenance	1493			1493	6991
Upkeep of Churchyard	5138			5138	8451
Church hall running costs	5393			5393	14898
	128267	21531	0	149798	146538

NOTES TO THE FINANCIAL STATEMENTS (continued)
YEAR ENDED 31 DECEMBER 2021

Statement of funds

Unrestricted funds

St Johns, St Nicholas & Church Hall
General Fund

Bal b/fwd <u>1-Jan-21</u>	<u>Income</u>	<u>Expenditure</u>	Transfers, other gains & losses	Bal c/fwd <u>31-Dec-21</u>
-15262	126015	-128267	9500	-8014
-15262	126015	-128267	9500	-8014

Designated funds

St Johns & St Nicholas Special purposes fund
Debden Estate
St Johns Musisc Fund (Note 1)
St Johns Bells Fund
Church Hall Capital fund

42943				42943
4782	7000	-19371		-7589
3657	3049	-2160		4546
3228	180			3408
14340			2044	16384
68950	10229	-21531	2044	59692

Restricted funds

St Johns & St Nicholas General Fund
St Johns & St Nicholas Special Purposes fund
Capital fund - St Johns
Howard fund - St Johns
Whittakers Foundation capital fund

0				0
25342	177		-9500	16019
155090	29			155119
7509	5			7514
41893				41893
229834	211	0	-9500	220545

ACCOUNTING POLICIES

Income and Expenditure

All Income and expenditure is recognised when received and paid.

Rentals, dividends and investment income is recognised when received.

Fixed assets and Investments.

Consecrated and beneficial property is excluded from the accounts by S96 (2)(a) of the Charities Act 1993.

No value is placed on Church or Hall furnishings, all expenditure whether maintenance or improvement is written off as incurred.

All investments are valued at market value as at 31 December 2021

NOTES TO THE ACCOUNTS

1. Included in Choir expenditure within St Johns Church are payments to the Music Fund. In previous years these payments were to the organist, however these are now waived by him and are credited to the Music fund which is used to finance musical activities at the Church.

2. The impact of COVID lockdowns has continued to have a significant effect on income and is largely responsible for then deficit on General fund which has largely been offset by the transfer of £9500 (2020 £30800) from special purposes fund in addition to the surpluses generated on Hall lettings. It seems unlikely that the deficit on General Fund will be recovered through normal activities of the Church and a further tranfer of funds from designated funds in the future may be required

Accounts

The Parish of St Johns, Loughton



The Annual Parochial Church Meeting

23rd May 2021

St Johns Parish Hall

10.30am



The Parish of St John the Baptist, Loughton

Annual Parochial Church Meeting

Sunday 23rd May 2021 10.30am (Postponed from April 2020 due to COVID)

AGENDA

1. Election of Clerk to the Meeting
2. Election of Tellers
3. Election of Churchwardens
4. Apologies for Absence
5. Minutes of 2020 Annual Parochial Church Meeting
6. Presentation of Electoral Roll
7. Report on the Proceedings of the PCC
8. Presentation of the Accounts ended 31 December 2020
9. Presentation of Report upon the Fabric, Goods and Ornaments of the Parish
10. Presentation of Report on proceedings of the Deanery Synod
11. Election of Safeguarding Officer for the Parish
12. Election of representatives to the Parochial Church Council
13. Appointment of Auditor
14. Confirmation of St. John's Sidespersons
15. AOB.

The Parish of St John the Baptist, Loughton

Annual Parochial Church Meeting

18th October 2020, St John's Parish Hall

Minutes

1 Election of Clerk to the Meeting

The Revd. Chris Davies, Rector, (in the Chair) opened the meeting at 10.35 am with prayers and a welcome to all. There were approximately 50 Parishioners in attendance, No clerk was elected and the meeting Recorded so minutes could be produced.. The Chair thanked Jessica Bostock for all she has done in previous meeting as Clerk.

2 Election of Tellers

No Chairs were selected as it seemed unlikely that any elections would be needed.

3 Election of Churchwardens

David Read and Geoff Wolfson were proposed as Churchwardens and the paperwork has been signed appropriately, David and Geoff were elected unanimously. This is David's last term as Church warden and will need to be replaced next year.

4 Apologies for Absence

Apologies were received from Geoff Wolfson, Rosemary Wells. Barbara Reid, David Reid, Roger and Pauline Pearce, Lyn and Francis Genever.

5 Minutes of the 2018 Annual Parochial Meeting

Were agreed and signed as a true and accurate reflection of the meeting following an unanimously. vote

6 Presentation of the Electoral Roll

Gill reported that the number on the Electoral Roll was 168 with 2 new members and 1 person has left the roll. Chris thanked Gill for her continuing work and care in keeping this important area of church life up to date; it is much appreciated.

7. Report on the Proceedings of the PCC.

The PCC Met five times in the previous years and have discuss various elements of Church Life, including but not exclusively Health and Safety, Safeguarding, Much discussion took place around planning our new piece of mission work on the Debden Broadway. The Chair thanked all of the PCC which sat on the PCC during that time.

8. Presentation of the Accounts for the year ended 31 December 2019

The Treasurer (Phil Northcott presented the. accounts, saw a reduction in an expenditure and saw at the year end a surplus of £14,000 which made the loss we had made in 2018. It had been a good year, although there has been struggles surviving the pandemic. The move to accept the accounts were accepted as an Accurate by a unanimous vote.

Chris thanked Phil for all he has done to get the accounts together John Boughton for his careful auditing again.

9. Presentation of Report upon the Fabric, Goods and Ornaments of the Parish

In the absence of DR year Chris gave a brief report on the fabric of the church There has been no change to the Terrier for this. The Painting of the church was completed in 2019 The Quintennial works are ongoing but have paused with the Pandemic.

10. Presentation of the Report on the Proceedings of the Deanery Synod

The Deary Synod met for three times in 2019 , A new Area Dean took office and we are attempting to work as being a local missionary agency especially around the issues of the environment and food poverty.

11. Election of Safeguarding Officer for the Parish

CD gave a brief report on Safeguarding and thanked Sally Fairweather for she has done in this role. Sally Fairweather is willing to stand for another year and was elected unanimously.

12. Election of Deanery Synod Representatives.

We needed to elect three members to stand for the Deanery Synod.

We elected Suhail Baithun, and David Roderick, this left one vacancy which we look to fill via the PCC.

13. Election of Representatives to the Parochial Church Council

Need to elect 12 members of the PCC Nominations were received from:

Vicky Shankland, Christine Bass, Phil Northcott, Hayley Aylen, Sally Fairweather Josie Hart, Sam Murdoch, Jo Duffett, Anette Cheshier, Jamie Favell, John Short, Linda Cook. With no other candidates there were unanimously elected to serve on the PPC for the following year. Chris thanked all those who had been part on the PCC in the previous year for all their hard work and especially those who have stood down.

13 Appointment of Auditor

John Boughton is still willing to continue as our auditor, and was duly appointed.

14. Confirmation Of St John's Sidespersons

We confirmed our sides persons as the same as last year .

15. A.O.B.

Chris D thanked everyone for their attendance at the meeting.

Margaret Clarke passed a vote of thanks for the clergy and Sam Davies and all that they have done especially around the online streaming of services during the pandemic and the year gone bye.

The Meeting finished with the Grace.

Signed:

Date:

ANNUAL REPORT AND FINANCIAL STATEMENTS of the Parochial Church Council of ST JOHN the BAPTIST, LOUGHTON

For the year ended 31 December 2020

Administrative Information

St John the Baptist I situated in Loughton, Essex. It is part of the Diocese of Chelmsford, and within the Epping Forest North MMU and the Epping Forest and Ongar Deanery. The correspondence address is the Parish Office, Church Lane, Loughton, IG10 1PD.

The Parochial Church Council (PCC)

The PCC has the responsibility of co-operating with the incumbent, the Revd Chris Davies to promote in the ecclesiastical parish in the whole mission of the church: evangelistic, pastoral, social and ecumenical. It also has maintenance responsibilities for the church buildings. In practice, the day to day running of the Parish is delegated to the Parish Priest.

Members of the PCC are either ex-officio or elected by the APCM in accordance with the church representation rules. The PCC members during the time of this report are:

Ex-officio members		
Incumbent	Revd Chris Davies	
Wardens	Geoffrey Wolfson	
	David Read	
Assistant Clergy	Revd Barbara Read	
	Revd Sam Peters	
	Sam Maginnis	
Deanery Synod		
	David Roderick	
	Michelle Favell	(from October 2020)
	Suhail Baithun	
Director of Music	Virgil Parenzee	
Elected Members	Vicky Shankland	
	Christine Bass	
	Jo Duffett	
	Sally Fairweather	(Vice Chair/Safeguarding)
	Jamie Favell	
	Josie Hart	

	Linda Cook	
	John Short	
	Sam Murdoch	
	Hayley Aylen	(Secretary)
	Annette Chesher	
	Phil Northcott	(Treasurer)

The PCC met 5 times during the year to decide and discuss on the Churches affairs. The work of the PCC is over. The work of the PCC is overseen by officers who are given responsibility for a given area, and who involve both members of the PCC and wider church in the organisation in the operation of the churches activities as appropriate. These officers are accountable to the PCC and make reports to the PCC as appropriate.

Our vision and mission.

St Johns is attempting to bring the vision of the diocese of Chelmsford into the mission of St Johns and our aspiration is to be transforming presence across Loughton and Debden, to be welcoming and open to all and to serve all people.

St Johns employed 1 member of Staff on an apart time basis. In addition to the employed member of staff there are many volunteers and helpers who together seek to be a transforming presence within our communities to achieve the aims of the PCC, and the clergy.

Public Benefit

St Johns, Loughton provides public benefit in numerous ways which can be broadly categorised as follows:

a) Christian Witness

St Johns is an active member of the Church of England and Churches Together in Loughton It seeks mutually positive engagement in all the surrounding communities at every level. An important motivation for this work includes sharing the love of God and promoting Christian values and teaching to benefit members and society at large.

b) Local communities

Finding mutually beneficial areas of engagement within local communities is fundamental to the activities of the Church. St Johns seeks to both address the spiritual and practical needs of the people whom we live.

c) International Communities

Another focus of St Johns is overseas mission work, and poverty relief. St Johns looks to support organisations that seek to share the love of God in both practical and spiritual areas.

Revd. Chris Davies.....Date...May 2021.....

Chairman of the PCC

Rectors Report

As I come to write the report as part of our Annual General Meeting and as we look back on the year 2021, it has been a year like no other. The only year in the history of the parish when the Church building has been shut and for significant time people have been locked down in their own homes. The Pandemic has caused has obviously caused significant problems not least the difficult financial year we have had as we have had to manage a significant reduction in bookings, less weddings and baptisms as well as no major fundraising events such as our firework display. I would particularly like to thank Phil for managing our finances and insuring we got through 2021 and still managed to contribute to the life of the diocese.



The other challenge was managing to know we could open when we are allowed to, for much of last year we were receiving almost weekly changes to the guidance and it was a full-time job ensuring we remained compliant. This was very much a team effort and I want to thank Geoff Wolfson, David Read, Christine Bass, Sally Fairweather and Rodger Pearce who have acted as our covid secure working group and as ensured that we have been able to meet as often and as frequently as we have.

It is reviewing 2020 it is very easy to see the difficulties and the challenges but even in the midst of a global health crisis we have seen much of God's abundance in our Church life. Far from being closed we have been busier than ever looking for evermore creative ways in reaching and serving the people of Loughton. One highlight has how we have engaged the opportunities of the Online space. Before the Pandemic I had never streamed a service, and now we have streamed around 1000 services online. On a Sunday we get around 900 people viewing our Sunday services some live and many later, this has allowed many more people in our community to experience our worship and pray with us. It has been a godsend for those who are housebound and unable to get to us. Much thanks does need to go amongst other to those who donated to allow us to purchase equipment, people who have advised on equipment but mainly to Sam Davies who has done such a marvellous piece of work leading in this area.

Another piece of work that has thrived even in this difficult circumstance is our Volunteer lead children's work. We have needed to be innovative! A couple of highlights have been the Filmed Nativity Play and the Lent and Advent Bags. A huge thanks goes too all who lead in this way.

Another piece of work which has grown and developed in these difficult circumstances in our mission work on the Debden Estate. In 2020 we took the lease of a Shop, and lockdown happened a fortnight later. Yet even in those difficult circumstances we have managed to get the shop decorated and now ready for use, youth work has started, the foodbank has used the space. We are now ready to develop a full programme of activity to serve the community. A big thanks to amongst others to Shen Smith who has coordinated what has happened and obviously to Sam M. We look forward to seeing how this work develops.

As always it would take too long to report on all that we have done, but we are a very active Church, and it is thanks to you all in what you do and give to St Johns. Of course, much thanks needs to go to the Clergy team, Barbara, The 'two Sam's', our church wardens David and Geoff, and the oil that keeps the show on the road, our wonderful administrator Sam. I love being part of this Community and team and we look forward to seeing what happens next...

Many Blessings,

Chris

Independent Examiners Report

To the PCC of St John the Baptist with St Nicholas

This report on the accounts of the P.C.C. for the year ended 31 December 2020 which are set out on pages 3-6 is in respect of an examination carried out under Regulation 43(2) of the Church Accounting Regulations 2006 ("Regulations") and s.43 of the Charities Act 1993

As members of the P.C.C. you are responsible for the preparation of the accounts; you consider that and audit requirement of the Regulation and s43(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

My examination was carried out in accordance with the general directions given by the Charity Commission under section 43(7) of the Act and to be found in the guidance from the CBF. The examination includes a review of the accounting records kept by the PCC, a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking such explanation from you and the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit

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

- 1 Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep records in accordance with section 41 of the Act, and
 - To prepare accounts which accord with the accounting records and copy with the requirements of the Act, as contained in the Church Accounting Regulations 1997.
- 2 To which, in my opinion, attention should be drawn in order to reach a proper understanding of the accounts except for those noted on Page 6

Mr John Boughton
Hon. Auditor
38 Wellfields
Loughton, Essex.

LOUGHTON PAROCHIAL CHURCH COUNCIL

St. JOHN THE BAPTIST
WITH St. NICHOLAS

ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	Page 5	£	£	£	£	£
Incoming Resources						
Fund Raising Functions	1a	71587	2574	356	74517	105679
Dividends and Interest		0	1515	244	1759	2440
Income from Church Activities	1b	27249	4783	0	32032	53312
Other Income		0			0	703
Total Incoming Resources		98836	8872	600	108308	162134
Outgoing Resources						
Church Activities	2a	144303	1269	966	146538	136937
Fund Raising costs		0	0	0	0	6451
Total resources expended		144303	1269	966	146538	143388
Net Incoming / (Outgoing) resources		-45467	7603	-366	-38231	18746
Gains /(losses) on investments			834		834	2077
Funds Transfer		30800	-30800			
Net movement of funds		-14667	-22363	-366	-37397	20823
Total funds brought forward		-603	91313	230210	320920	300097
Total funds carried forward 31 December 2020		-15270	68950	229843	283523	320920

C Davies Rector

D Read - Churchwarden

P Northcott- Treasurer

LOUGHTON PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST
WITH ST NICHOLAS

Page 4

BALANCE SHEET AT 31 DECEMBER 2020

	2020	2019
	<u>£</u>	
Investments	14341	13506
Current Assets:-		
Short term deposits	260813	275364
Cash at bank	<u>8369</u>	<u>32250</u>
	269182	307614
Creditors and accruals	<u>0</u>	<u>-200</u>
	269182	307414
NET ASSETS	<u>283523</u>	<u>320920</u>
FUNDS		
Unrestricted funds	-15270	-602
Restricted funds	68950	91312
Designated funds	229843	230210
	<u>283523</u>	<u>320920</u>

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
1 Incoming resources					
a Voluntary Income					
Planned Giving	47373			47373	47692
Collections	5649		356	6005	20194
Income Tax recoverable (note 2)	11556			11556	29046
Legacies	500			500	2500
Donations & Appeals	6509	2574		9083	6247
	71587	2574	356	74517	105679
b Income from Church Activities					
Church & Church Hall Lettings	20509	4783		25292	31902
Functions	0			0	12411
Fees from Weddings etc	6740			6740	13782
	27249	4783	0	32032	53312
2 Outgoing Resources					
a Church Activities					
Charitable Giving:					
Childrens Solidarity worldwide			0	0	111
Bishops Lent Appeal			115	115	0
DBF Lent Appeal			0	0	195
Childrens Society			0	0	302
Childline NSPCC			0	0	73
Christian Aid			0	0	163
Christian Solidarity			105	105	0
DEC Cyclone Appeal			0	0	122
Church Urban Fund			0	0	20
Epping Forest Food bank			0	0	150
Haven house			127	127	139
Leprosy Appeal			0	0	96
SPARK education			0	0	124
U.S.P.G.			0	0	64
Donations	0	0	347	347	1559
Ministry Costs					
Diocesan parish contribution	83350			83350	81600
Other clergy costs	1218			1218	2174
Wages & salaries	10797			10797	7652
Church running expenses	18598	1269	619	20487	22715
Church Maintenance	6991			6991	2749
Upkeep of Churchyard	8451			8451	1825
Church hall running costs	14898			14898	16663
	144303	1269	966	146538	136937

NOTES TO THE FINANCIAL STATEMENTS (continued)
YEAR ENDED 31 DECEMBER 2020

Statement of funds

Unrestricted funds

	Bal b/fwd <u>01-Jan-20</u>	<u>Income</u>	<u>Expenditure</u>	Transfers, other gains & losses	Bal c/fwd <u>31-Dec-20</u>
St Johns & St Nicholas General fund	-7961	85110	-129405	30800	-21456
Church Hall general fund	7359	13725	-14898		6186
	-602	98835	-144303	30800	-15270

Designated funds

St Johns & St Nicholas Special purposes fund	72227	1516		-30800	42943
Debden Estate		4782			4782
St Johns Musisc Fund (Note 1)	2142	2574	-1059		3657
St Johns Bells Fund	3438		-210		3228
Church Hall Capital fund	13506	834			14340
	91313	9706	-1269	-30800	68950

Restricted funds

St Johns & St Nicholas General Fund	0	356	-347		8
St Johns & St Nicholas Special Purposes fund	25342				25342
Capital fund - St Johns	154885	205			155090
Howard fund - St Johns	8090	38	-619		7509
Whittakers Foundation capital fund	41893				41893
	230210	599	-966	0	229843

ACCOUNTING POLICIES

Income and Expenditure

All Income and expenditure is recognised when received and paid.

Rentals, dividends and investment income is recognised when received.

Fixed assets and Investments.

Consecrated and beneficial property is excluded from the accounts by S96 (2)(a) of the Charities Act 1993.

No value is placed on Church or Hall furnishings, all expenditure whether maintenance or improvement is written off as incurred.

All investments are valued at market value as at 31 December 2019

NOTES TO THE ACCOUNTS

1. Included in Choir expenditure within St Johns Church are payments to the Music Fund. In previous years these payments were to the organist, however these are now waived by him and are credited to the Music fund which is used to finance musical activities at the Church.

2. The rental income and running costs of St Nicholas have been included in the general fund. Last year the rental income and maintenance costs were included in special purposes funds. The opening balances on General fund has been increase by £6639 and Special purposes fund decreased by the same amount

3. The impact of COVID lockdowns has had a significant effect on income and is mainly responsible for the deficit on General fund which has largely been offset by the transfer of £30800 from the Special Purposes fund. It seems unlikely that the remaining deficit on General Fund will be recovered through normal activities of the Church and a further transfer of funds from designated funds in the future may be required

Independent Examiners Report

To the PCC of St John the Baptist with St Nicholas

This report on the accounts of the P.C.C. for the year ended 31 December 2020 which are set out on pages 3-6 is in respect of an examination carried out under Regulation 43(2) of the Church Accounting Regulations 2006 ("Regulations") and s.43 of the Charities Act 1993

As members of the P.C.C. you are responsible for the preparation of the accounts; you consider that and audit requirement of the Regulation and s43(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

My examination was carried out in accordance with the general directions given by the Charity Commission under section 43(7) of the Act and to be found in the guidance from the CBF. The examination includes a review of the accounting records kept by the PCC, a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking such explanation from you and the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit

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

- 1 Which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep records in accordance with section 41 of the Act, and
 - To prepare accounts which accord with the accounting records and copy with the requirements of the Act, as contained in the Church Accounting Regulations 1997.
- 2 To which, in my opinion, attention should be drawn in order to reach a proper understanding of the accounts except for those noted on Page 6

Mr John Boughton
Hon. Auditor
38 Wellfields
Loughton, Essex.

LOUGHTON PAROCHIAL CHURCH COUNCIL

St. JOHN THE BAPTIST
WITH St. NICHOLAS

ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	Page 5	£	£	£	£	£
Incoming Resources						
Fund Raising Functions	1a	71587	2574	356	74517	105679
Dividends and Interest		0	1515	244	1759	2440
Income from Church Activities	1b	27249	4783	0	32032	53312
Other Income		0			0	703
Total Incoming Resources		98836	8872	600	108308	162134
Outgoing Resources						
Church Activities	2a	144303	1269	966	146538	136937
Fund Raising costs		0	0	0	0	6451
Total resources expended		144303	1269	966	146538	143388
Net Incoming / (Outgoing) resources		-45467	7603	-366	-38231	18746
Gains /(losses) on investments			834		834	2077
Funds Transfer		30800	-30800			
Net movement of funds		-14667	-22363	-366	-37397	20823
Total funds brought forward		-603	91313	230210	320920	300097
Total funds carried forward 31 December 2020		-15270	68950	229843	283523	320920

C Davies Rector

D Read - Churchwarden

P Northcott- Treasurer

LOUGHTON PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST
WITH ST NICHOLAS

Page 4

BALANCE SHEET AT 31 DECEMBER 2020

	2020	2019
	<u>£</u>	
Investments	14341	13506
Current Assets:-		
Short term deposits	260813	275364
Cash at bank	<u>8369</u>	<u>32250</u>
	269182	307614
Creditors and accruals	<u>0</u>	<u>-200</u>
	269182	307414
NET ASSETS	<u>283523</u>	<u>320920</u>
FUNDS		
Unrestricted funds	-15270	-602
Restricted funds	68950	91312
Designated funds	229843	230210
	<u>283523</u>	<u>320920</u>

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
1 Incoming resources					
a Voluntary Income					
Planned Giving	47373			47373	47692
Collections	5649		356	6005	20194
Income Tax recoverable (note 2)	11556			11556	29046
Legacies	500			500	2500
Donations & Appeals	6509	2574		9083	6247
	71587	2574	356	74517	105679
b Income from Church Activities					
Church & Church Hall Lettings	20509	4783		25292	31902
Functions	0			0	12411
Fees from Weddings etc	6740			6740	13782
	27249	4783	0	32032	53312
2 Outgoing Resources					
a Church Activities					
Charitable Giving:					
Childrens Solidarity worldwide			0	0	111
Bishops Lent Appeal			115	115	0
DBF Lent Appeal			0	0	195
Childrens Society			0	0	302
Childline NSPCC			0	0	73
Christian Aid			0	0	163
Christian Solidarity			105	105	0
DEC Cyclone Appeal			0	0	122
Church Urban Fund			0	0	20
Epping Forest Food bank			0	0	150
Haven house			127	127	139
Leprosy Appeal			0	0	96
SPARK education			0	0	124
U.S.P.G.			0	0	64
Donations	0	0	347	347	1559
Ministry Costs					
Diocesan parish contribution	83350			83350	81600
Other clergy costs	1218			1218	2174
Wages & salaries	10797			10797	7652
Church running expenses	18598	1269	619	20487	22715
Church Maintenance	6991			6991	2749
Upkeep of Churchyard	8451			8451	1825
Church hall running costs	14898			14898	16663
	144303	1269	966	146538	136937

NOTES TO THE FINANCIAL STATEMENTS (continued)
YEAR ENDED 31 DECEMBER 2020

Statement of funds

Unrestricted funds

	Bal b/fwd <u>01-Jan-20</u>	<u>Income</u>	<u>Expenditure</u>	Transfers, other gains & losses	Bal c/fwd <u>31-Dec-20</u>
St Johns & St Nicholas General fund	-7961	85110	-129405	30800	-21456
Church Hall general fund	7359	13725	-14898		6186
	-602	98835	-144303	30800	-15270

Designated funds

St Johns & St Nicholas Special purposes fund	72227	1516		-30800	42943
Debden Estate		4782			4782
St Johns Musisc Fund (Note 1)	2142	2574	-1059		3657
St Johns Bells Fund	3438		-210		3228
Church Hall Capital fund	13506	834			14340
	91313	9706	-1269	-30800	68950

Restricted funds

St Johns & St Nicholas General Fund	0	356	-347		8
St Johns & St Nicholas Special Purposes fund	25342				25342
Capital fund - St Johns	154885	205			155090
Howard fund - St Johns	8090	38	-619		7509
Whittakers Foundation capital fund	41893				41893
	230210	599	-966	0	229843

ACCOUNTING POLICIES

Income and Expenditure

All Income and expenditure is recognised when received and paid.

Rentals, dividends and investment income is recognised when received.

Fixed assets and Investments.

Consecrated and beneficial property is excluded from the accounts by S96 (2)(a) of the Charities Act 1993.

No value is placed on Church or Hall furnishings, all expenditure whether maintenance or improvement is written off as incurred.

All investments are valued at market value as at 31 December 2019

NOTES TO THE ACCOUNTS

1. Included in Choir expenditure within St Johns Church are payments to the Music Fund. In previous years these payments were to the organist, however these are now waived by him and are credited to the Music fund which is used to finance musical activities at the Church.

2. The rental income and running costs of St Nicholas have been included in the general fund. Last year the rental income and maintenance costs were included in special purposes funds. The opening balances on General fund has been increase by £6639 and Special purposes fund decreased by the same amount

3. The impact of COVID lockdowns has had a significant effect on income and is mainly responsible for the deficit on General fund which has largely been offset by the transfer of £30800 from the Special Purposes fund. It seems unlikely that the remaining deficit on General Fund will be recovered through normal activities of the Church and a further transfer of funds from designated funds in the future may be required