

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY AT LATTON, HARLOW

England & Wales · Charity number 1142425

Details

Other names ST MARY AT LATTON PCC, HARLOW

Status Registered

Legal form Previously excepted

Registered 2011-06-15

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

Contact

Address 3 Swallows
Harlow
CM17 0AR

Phone 01279437731

Website www.st-mary-at-latton.org.uk

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Regular Public Worship open to all; Provision of sacred space for personal prayer and contemplation; Pastoral Work, including visiting the sick and the bereaved; Teaching of Christianity through sermons, courses and small groups; Taking of religious assemblies in schools; The provision of a youth club with a Christian Ethos. Promoting the whole Mission of the Church through a variety of activities

Classification

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

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£72,033	£96,173	-	-
2023-12-31	£88,598	£83,537	-	-
2022-12-31	£103,193	£108,276	-	-
2021-12-31	£95,559	£91,075	-	-
2020-12-31	£96,451	£90,409	-	-

Trustees

Name	Role	Appointed
DEREK JOHN HUMPHREY		2011-06-15
Denise Elaine Woolcomb		2020-10-25
Lois Alison Pannell		2023-03-26
MARY DOROTHY MILLER		2013-06-26
MR BILL MCKENZIE		2011-06-09
MRS CHRISS SHEPPARD		2011-06-15
Michael Wallace		2024-08-10
Mr Piers Northam		2017-04-02
Paul Graham Sylvester		2025-04-09
Rev LYNN SUSAN HURRY		2011-06-15
Rev MALCOLM COLIN GREEN		2011-06-15
Richard John Frederick Salmon		2025-04-09
Ruth Ann Howes		2022-04-03
Scarlet Jane Hellard-Malt		2024-08-10

Accounts

CHARITY NUMBER 1142425

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST MARY AT LATTON, HARLOW
(ST MARY AT LATTON PCC, HARLOW)**

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

ST MARY AT LATTON PCC, HARLOW
Report and Financial Statements
the year ended 31 December 2024

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ST MARY AT LATTON PCC, HARLOW
Trustees' Report
for the year ended 31 December 2024

Chairman Revd Lynn Hurry, Incumbent
Vice Chairman Mr William McKenzie

Ex Officio Trustees :

Revd Lynn Hurry, Incumbent
Revd Malcolm Green, Associate Priest
Mr Piers Northam, Assistant Curate, Diocesan Synod Representative

Elected Trustees :

1. Church Wardens

Mrs Lois Pannell
Mr William McKenzie

2. Representatives on Deanery Synod

Revd Malcolm Green
Mr Derek J Humphrey
Mrs Mary Tassie-Miller

3. Members

Ms Rachell Griffiths
Mrs Scarlet Hellard-Malt
Mrs Ruth Howes (Secretary)
Mrs Eve Knights
Mrs Chriss Sheppard
Mr Michael Wallace
Mrs Denise Woolcomb

Office

The Vicarage
The Gowers
Harlow
Essex CM20 2JP

Hon Secretary

Mrs Ruth Howes
2 The Seeleys
Harlow
Essex CM17 0AD

Hon Treasurer

Mr Derek J Humphrey
3 The Swallows
Harlow
Essex CM17 0AR

Independent Examiner

Mr S Webster BSc
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9DR

Bankers

National Westminster Bank plc
12 The Rows
Harlow
Essex CM20 1 DA

ST MARY AT LATTON PCC, HARLOW
Trustees' Report
For the year ended 31 December 2024 (contd)

Who we are and what we do

The Parochial Church Council of the ecclesiastical parish of St Mary at Latton, Harlow, known as St Mary at Latton PCC, Harlow, has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church – pastoral, evangelical, social and ecumenical. It also has the management and maintenance responsibilities for St Mary at Latton Church and Churchyard, and the Church Hall.

Governance and management

St Mary at Latton PCC, whose membership is shown on page 1 of this report, discharges its duties through a number of committees that meet between full meetings of the PCC.

1. Standing Committee – this committee meets to discuss agenda items and to act between PCC meetings. Its membership consists of the Incumbent, the Churchwardens, the Secretary, the Treasurer and one other member of the PCC.

Church attendance and the Electoral Roll

Regular Church attendees are able to join the Electoral Roll of the Parish, and it is from the Electoral Roll that members are nominated and duly elected to the PCC at the Annual Parochial Church Meeting (APCM). The Electoral Roll is revised for each APCM, but every six years a new Electoral roll is produced.

There are now 51 people on the new Church Electoral Roll, 31 of whom are not resident in the Parish.

Objectives and activities

In pursuance of the objective of promoting in the Ecclesiastical Parish the whole Mission of the Church, our activities include:

Regular public worship open to all; The provision of sacred space for personal prayer and contemplation; Pastoral work, including visiting the sick and the bereaved; Teaching of Christianity through sermons, courses and small groups; Taking of religious assemblies in schools; The provision of a youth club with a Christian ethos; Promoting the whole Mission of Church through the provision of activities for senior citizens, parents and toddlers, and other special need groups including those with dementia; Supporting other charities in the UK and overseas.

Review of the Year

1. Review of our Activities

We are an active, open and welcoming Church within the Church of England and take very seriously our commitment to Mission. Through the good governance of our Parochial Church Council (PCC) we are able to support the life of the Church here at Latton and in the wider community that is our parish. The Church is a member of the Inclusive Church Movement.

The reports of our activities presented to our Annual Parochial Church meetings show clearly how this is achieved. They are too detailed to be reproduced here but copies can be obtained by contacting the PCC Secretary.

The main focus of our worship is our Sunday morning services, although services are held throughout the week. In September 2014, we introduced a second Eucharist on a Sunday at 11.30am, moving the first service to 10.00. This second Eucharist is specifically designed to appeal to children and their families and has been very well received. The Wednesday morning Eucharist also continues to grow after which refreshments are now available. Our Mums & Toddler Group continues to grow. There are many opportunities for Lay Leadership and Ministry in these activities and these opportunities are enthusiastically taken up by members of our community.

We continue to develop close links with the two Primary Schools in our parish through assemblies held in school and services held in Church.

In our Parish our work with the elderly plays an important part in our community's life. Our monthly lunches continue to expand providing a real opportunity for fellowship for those of our community attending. Our Friends & Memories weekly Coffee Morning (now in its fifth year) continues to grow rapidly and provides outreach to those living with Dementia and their carers. The over 60's group also meets on a weekly basis and is proving very popular with numbers attending regularly above 40.

We are a generous community supporting a wide variety of Charities, from mission and relief charities to secular charities and including charities for the homeless and deprived, and a number of animal charities etc.. Approximately 10% of our income goes direct to these charities, but this sum does not include the large quantities of food donated to the Harlow Food Bank, toiletries and clothing for the homeless charities and goods for special appeals. We continue to support Streets2Homes (our local homelessness charity) and we continued our involvement with the Make Lunch project – the national initiative designed to provide lunch to needy families during the school holidays

Our Good News Project continues. The Development Fund, now at £11,001, was used to fund Phase 1 of the new lighting system in our Church and uses state of the art LED bulbs as well as being future proofed. Our aim is to make St Mary at Latton a true Servant of the community in which it is situated.

ST MARY AT LATTON PCC, HARLOW
Trustee's Report
For the year ended 31 December 2024 (contd)

2. Review of our Finances


We continued the trend of recent years in that the Parish (General) Fund was again in surplus £110) with all the other (restricted) Funds showing healthy balances.

The only works carried out during 2023 were the removal of dead trees in the churchyard.

In 2024 two fabric projects came to fruition and for which the groundwork was done during 2023 :

1. The provision of a security system in the church following the break-ins of 2021 and 2022.
2. The replacement of the failed lighting in the Sanctuary area of our church

Signed on behalf of the Trustees:


.....Chairman
William McKenzie Vice Chairman

17 June 2025

ST MARY AT LATTON PCC, HARLOW
Statement of Trustees Responsibilities
For the year ended 31 December 2024

The Trustees are responsible for preparing the annual report and the financial statements in accordance with the applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are responsible for the preparation of the financial statements for each financial period, which give a true and fair view of the charity's financial activities during the period and of the financial position at the end of the period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently,
- Make judgements and estimates which are reasonable and prudent,
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements,
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records under section 130 of the Charities Act 2011 which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements have been prepared in accordance with the Statements of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP FRSSE 2015), UK Accounting Standards and the Charities Act 2011.

ST MARY AT LATTON PCC, HARLOW
Independent Examiner's Report to the PCC
For the year ended 31 December 2024

This report on the accounts of the St Mary at Latton PCC for the year ended 31st December 2024, which are set out on pages 7 to 10 is in respect of the examination carried out in accordance with the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of Trustees and the Examiner

As the members of the St Mary at Latton PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 144(2) of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

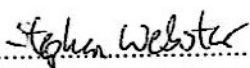
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any 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.

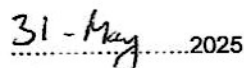
Independent Examiner's Statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulationshave 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.



Mr Steve Webster BSc Dip BKLI
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9TH



31-May 2025


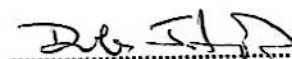
ST MARY AT LATTON PCC, HARLOW
Statement of Financial Activities
For the year ended 31 December 2024

	Unrestricted Funds			Restricted Funds				2024		2023
	Parish	Fabric	Organ	Flower	Church Redec	Ch Hall Main	Reorder Church	Total	Total	
INCOMING RESOURCES										
Income - Donors										
Planned Giving										
Covenants	42,575							42,575	46,398	
Income Tax Recovered	10,718							10,718	11,707	
Uncovenanted	0							0	0	
Collections & Church Box	2,125							2,125	1,429	
Misc. Gifts & Donations	165							165	916	
Other Voluntary Income										
Mission	553							553	576	
Special Collections	1,106							1,106	3,221	
Ancillary Income										
Fees	-893							-893	4,325	
Magazines	0							0	0	
Hall Income	3,584							3,584	4,011	
Fund Raising	4,918	5,446	0	0	0	538	689	11,591	15,464	
Other Ordinary Income										
Dividends & Interest	510							510	553	
TOTAL INCOME	65,360	5,446	0	0	0	538	689	72,033	88,598	
OUTGOING RESOURCES										
Giving										
Grants / Donations	2,480							2,480	3,385	
Charity Collections	871							871	2,575	
Vicar's Discretionary Fund	0							0	145	
The Ministry										
Diocesan Quota	51,720							51,720	50,004	
Clergy Expenses	718							718	801	
Services Sacristy & Music	1,074							1,074	3,316	
Children & Youth	37							37	0	
Contact	0							0	0	
Mission	0							0	0	
Church Running Expenses										
General Maintenance	25,200							25,200	8,773	
Churchyard	76							76	1,728	
Hall Running Expenses										
General Maintenance	9,754							9,754	8,712	
Administration										
General	4,028							4,028	4,031	
Books	119							119	16	
Fund Raising Costs	0			96				96	50	
TOTAL EXPENDITURE	96,077	0	0	96	0	0	0	96,173	83,537	
NET INCOME / EXPENDITURE	-30,717	5,446	0	-96	0	538	689	-24,140	5,061	
Transfers between Funds	30,192	-15,250	0	96	0	-538	-14,500	0	0	
NET MOVEMENT IN FUNDS	-525	-9,804	0	0	0	0	-13,811	-24,140	5,061	
BALANCES from last year	635	18,168	5,876	0	2,794	0	24,812	52,285	47,224	
BALANCES at 31 December	110	8,364	5,876	0	2,794	0	11,001	28,145	52,285	

ST MARY AT LATTON PCC, HARLOW
Statement of Assets and Liabilities
As at 31 December 2024

	Note	2024		2023	
		£	£	£	£
CURRENT ASSETS					
Cash at Bank:					
Reserve Account		22,857		45,893	
Current Account		1,000		1,000	
			23,857		46,893
Add DEBTORS					
Debtors			5,791		6,743
Less CURRENT LIABILITIES					
Creditors (Due within one year)		390		390	
Creditors (Over one year)		1,113		960	
			-1,503		-1,350
NET CURRENT ASSETS			28,145		52,285
TOTAL NET ASSETS			28,145		52,285
Represented by:					
FUNDS	2				
Unrestricted					
Parish		110		635	
			110		635
Restricted					
Fabric		8,364		18,168	
Organ		5,876		5,876	
Church Hall Maintenance		0		0	
Church Redecoration		2,794		2,794	
Church Development		11,001		24,812	
Flower		0		0	
			28,035		51,650
TOTAL FUNDS			28,145		52,285

These Financial Statements were approved by the St Mary at Latton Parochial Church Council on the 30 July 2024 and signed on their behalf by:


Chairman
 William McKenzie
Vice Chairman

Hon Treasurer

The notes on pages 9 to 10 form part of these Accounts.

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2024

1. Principle Accounting Policies

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable Accounting Standards and the Charities SORP.

- (a) **Basis of Accounting:**
The Financial Statements have been prepared on the historical cost basis except where otherwise stated.
- (b) **Incoming Resources:**
Voluntary Income – all voluntary income, unless otherwise stated, is recognised when received by or on behalf of the PCC

Income tax recoverable on covenants and gift aid donations is accounted when repayable

Income from charitable and ancillary trading is accounted for as due

Bank Interest and Dividends, received gross, are accounted for when receivable.
- (c) **Resources Used:**
All expenditure is recorded on the accrual basis and accounted for as expenditure due or accrues.
- (d) **Fixed Assets**
Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property or investment which requires faculty for disposal or alteration

All capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.
- (e) **Reserves Policy**
We try to maintain a reserve of between one and three months normal monthly expenditure at all times.

In 2024 we made some movement towards restoring this policy following the problems encountered during the previous three years, but this remains a work in progress.

2. Funds

- (a) **Parish Fund**
The Parish Fund represents the Funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC.
- (b) **Fabric Fund**
The Fabric Fund represents those Funds of the PCC that are to be used solely for the purposes of repair and maintenance of the Fabric of the Church Building.
- (c) **Church Hall Maintenance Fund**
This is a new Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future Church Hall maintenance bills such as redecoration etc..

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2024

- (d) Church Redecoration Fund
This Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future redecoration works in our Church.
- (f) Organ Fund
The Organ Fund represents those Funds of the PCC that are to be used solely for the purposes of replacement of the electronic organ with a pipe organ.
- (g) Flower Fund
The Flower Fund represents those Funds of the PCC that are to be used solely for the purposes of the provision of flowers in Church whether it be for normal services, weddings, etc., or for Flower Festivals.
- (h) Church Development Fund
This Fund established in 2017 brings together all the costs and the income associated with our Good News Project.

3. Major Fabric expenses during the year

3.1 Phase 1 of the renewal of the Lighting System in our Church	£11,122
3.2 Installation of a Security System in our Church	£2,380

Accounts

CHARITY NUMBER 1142425

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST MARY AT LATTON, HARLOW
(ST MARY AT LATTON PCC, HARLOW)**

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

ST MARY AT LATTON PCC, HARLOW
Report and Financial Statements
the year ended 31 December 2023

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ST MARY AT LATTON PCC, HARLOW
Trustees' Report
for the year ended 31 December 2023

Chairman Revd Lynn Hurry, Incumbent
Vice Chairman Mr William McKenzie

Ex Officio Trustees :

Revd Lynn Hurry, Incumbent
Revd Malcolm Green, Associate Priest
Mr Piers Northam, LL.M., Diocesan Synod Representative

Elected Trustees :

1. Church Wardens

Mrs Lois Pannell
Mr William McKenzie

2. Representatives on Deanery Synod

Revd Malcolm Green
Mr Derek J Humphrey
Mrs Mary Miller

3. Members

Ms Rachell Griffiths
Mrs Ruth Howes (Secretary)
Mrs Janet Lenihan
Mrs Eve Knights
Mrs Chriss Sheppard
Ms Elizabeth Thurlow
Mrs Denise Woolcomb

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National Westminster Bank plc
12 The Rows
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ST MARY AT LATTON PCC, HARLOW
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For the year ended 31 December 2023 (contd)

Who we are and what we do

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Governance and management

St Mary at Latton PCC, whose membership is shown on page 1 of this report, discharges its duties through a number of committees that meet between full meetings of the PCC.

1. Standing Committee – this committee meets to discuss agenda items and to act between PCC meetings. Its membership consists of the Incumbent, the Churchwardens, the Secretary, the Treasurer and one other member of the PCC.
2. Fabric Committee (Church & Churchyard) – this committee meets to advise the PCC on Church fabric matters. Its membership consists of the Incumbent, Churchwarden (1) and two PCC members.
3. Fabric Committee (Church Hall) – this committee meets to advise the PCC on Church Hall fabric matters. Its membership consists of the Incumbent, Churchwarden (2) and two PCC members.
4. Finance Committee – A committee under the chairmanship of the Treasurer. Its membership consists of the Incumbent, the Treasurer and the Churchwardens.

Church attendance and the Electoral Roll

Regular Church attendees are able to join the Electoral Roll of the Parish, and it is from the Electoral Roll that members are nominated and duly elected to the PCC at the Annual Parochial Church Meeting (APCM). The Electoral Roll is revised for each APCM, but every four years a new Electoral roll is produced.

There are now 75 people on the Church Electoral Roll, 40 of whom are not resident in the Parish.

Objectives and activities

In pursuance of the objective of promoting in the Ecclesiastical Parish the whole Mission of the Church, our activities include:

Regular public worship open to all; The provision of sacred space for personal prayer and contemplation; Pastoral work, including visiting the sick and the bereaved; Teaching of Christianity through sermons, courses and small groups; Taking of religious assemblies in schools; The provision of a youth club with a Christian ethos; Promoting the whole Mission of Church through the provision of activities for senior citizens, parents and toddlers, and other special need groups including those with dementia; Supporting other charities in the UK and overseas.

Review of the Year

1. Review of our Activities

We are an active, open and welcoming Church within the Church of England and take very seriously our commitment to Mission. Through the good governance of our Parochial Church Council (PCC) we are able to support the life of the Church here at Latton and in the wider community that is our parish. The parish is a member of the Inclusive Church Movement.

The reports of our activities presented to our Annual Parochial Church meetings show clearly how this is achieved. They are too detailed to be reproduced here but copies can be obtained by contacting the PCC Secretary.

The main focus of our worship is our Sunday morning services, although services are held throughout the week. In September 2014, we introduced a second Eucharist on a Sunday at 11.30am, moving the first service to 10.00. This second Eucharist is specifically designed to appeal to children and their families and has been very well received. The Wednesday morning Eucharist also continues to grow after which refreshments are now available. Our Toddler Group continues to grow. There are many opportunities for Lay Leadership and Ministry in these activities and these opportunities are enthusiastically taken up by members of our community.

We continue to develop close links with the two Primary Schools in our parish through assemblies held in school and services held in Church.

In our Parish our work with the elderly plays an important part in our community's life. Our monthly lunches continue to expand providing a real opportunity for fellowship for those of our community attending. The over 60's group which meets on a weekly basis is proving very popular with numbers attending regularly above 40. Additionally, we work with other Churches in Harlow to provide a Holiday Club during half terms and school holidays where we feed and entertain families in need, and, we have recently started a Dementia Friendly coffee morning

We are a generous community supporting a wide variety of Charities, from mission and relief charities to secular charities and including charities for the homeless and deprived, and a number of animal charities etc.. Approximately 10% of our income goes direct to these charities, but this sum does not include the large quantities of food donated to the Harlow Food Bank, toiletries and clothing for the homeless charities and goods for special appeals. We continue to support Streets2Homes (our local homelessness charity) and we continued our involvement with the Make Lunch project – the national initiative designed to provide lunch to needy families during the school holidays

Our Good News Project continues. The Development Fund grew to £24,812 during 2023 and we expect to restart the project in 2024 with the aim of making St Mary at Latton a true Servant of the community in which it is situated.

ST MARY AT LATTON PCC, HARLOW
Trustee's Report
For the year ended 31 December 2023 (contd)

2. Review of our Finances

We continued the trend of recent years in that the Parish (General) Fund was again in surplus (£961) with all the other (restricted) Funds showing healthy balances. This was achieved against a background of large increases in our energy costs (300 to 400% increases)

The only works carried out during 2023 were the removal of dead trees in the churchyard.

In 2024 three fabric projects should come to fruition and for which the groundwork was done during 2023 :

1. The addition of gates to the Blind Porch on the southern elevation of the church.
2. The provision of a security system in the church following the break-ins of 2021 and 2022.
3. The replacement of the failed lighting in the Sanctuary area of our church

In 2023 the overall funds we have available have increased year on year.

Signed on behalf of the Trustees:


.....Chairman


.....Vice Chairman

30 July 2024

ST MARY AT LATTON PCC, HARLOW
Statement of Trustees Responsibilities
For the year ended 31 December 2023

The Trustees are responsible for preparing the annual report and the financial statements in accordance with the applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are responsible for the preparation of the financial statements for each financial period, which give a true and fair view of the charity's financial activities during the period and of the financial position at the end of the period. In preparing those financial statements the trustees are required to:

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ST MARY AT LATTON PCC, HARLOW
Independent Examiner's Report to the PCC
For the year ended 31 December 2023

This report on the accounts of the St Mary at Latton PCC for the year ended 31st December 2023. which are set out on pages 7 to 10 is in respect of the examination carried out in accordance with the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of Trustees and the Examiner

As the members of the St Mary at Latton PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 144(2) of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any 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.

Independent Examiner's Statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulationshave 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.

.....
Stephen Webster

26 April.....2024

Mr Steve Webster BSc Dip BKLI
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9TH


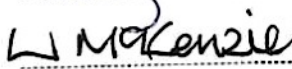
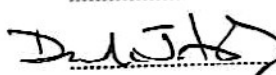
ST MARY AT LATTON PCC, HARLOW
Statement of Financial Activities
For the year ended 31 December 2023

	Unrestricted Funds Parish	Fabric	Organ	Restricted Funds Flower	Church Redec	Ch Hall Main	Reorder Church	2023 Total	2022 Total
INCOMING RESOURCES									
Income - Donors									
Planned Giving									
Covenants	46,398							46,398	48,626
Income Tax Recovered	11,707							11,707	12,097
Uncovenanted	0							0	0
Collections & Church Box	1,429							1,429	1,483
Misc. Gifts & Donations	916							916	388
Other Voluntary Income									
Mission	576							576	412
Special Collections	3,221							3,221	8,217
Ancillary Income									
Fees	4,325							4,325	1,187
Magazines	0							0	0
Hall Income	4,011							4,011	3,096
Fund Raising	6,628	7,897	0	0	0	0	940	15,464	27,583
Other Ordinary Income									
Dividends & Interest	553							553	103
TOTAL INCOME	79,762	7,897	0	0	0	0	940	88,598	103,193
OUTGOING RESOURCES									
Giving									
Grants / Donations	3,385							3,385	3,295
Charity Collections	2,575							2,575	7,988
Vicar's Discretionary Fund	145							145	90
The Ministry									
Diocesan Quota	50,004							50,004	55,500
Clergy Expenses	801							801	697
Services Sacristy & Music	3,316							3,316	5,133
Children & Youth	0							0	0
Contact	0							0	0
Mission	0							0	0
Church Running Expenses									
General Maintenance	8,773							8,773	11,046
Churchyard	1,728							1,728	109
Hall Running Expenses									
General Maintenance	8,712							8,712	20,454
Administration									
General	4,031							4,031	3,885
Books	16							16	-6
Fund Raising Costs	0			50				50	84
TOTAL EXPENDITURE	83,487	0	0	50	0	0	0	83,537	108,276
NET INCOME / EXPENDITURE	-3,725	7,897	0	-50	0	0	940	5,061	-5,083
Transfers between Funds	3,950	-4,000	0	50	0	0	0	0	0
NET MOVEMENT IN FUNDS	224	3,897	0	0	0	0	940	5,061	-5,083
BALANCES from last year	411	14,271	5,876	0	2,794	0	23,872	47,224	52,307
BALANCES at 31 December	635	18,168	5,876	0	2,794	0	24,812	52,285	47,224

ST MARY AT LATTON PCC, HARLOW
Statement of Assets and Liabilities
As at 31 December 2023

	Note	2023		2022	
		£	£	£	£
CURRENT ASSETS					
Cash at Bank:					
Reserve Account		45,893		40,651	
Current Account		1,000		1,000	
			46,893		41,651
Add DEBTORS					
Debtors			6,743		6,739
Less CURRENT LIABILITIES					
Creditors (Due within one year)		390		596	
Creditors (Over one year)		960		570	
			-1,350		-1,166
NET CURRENT ASSETS			52,285		47,224
TOTAL NET ASSETS			52,285		47,224
Represented by:					
FUNDS	2				
Unrestricted					
Parish		635		411	
			635		411
Restricted					
Fabric		18,168		14,272	
Organ		5,876		5,876	
Church Hall Maintenance		0		0	
Church Redecoration		2,794		2,794	
Church Development		24,812		23,872	
Flower		0		0	
			51,650		46,813
TOTAL FUNDS			52,285		47,224

These Financial Statements were approved by the St Mary at Latton Parochial Church Council on the 30 July 2024 and signed on their behalf by:

Chairman
Vice Chairman
Hon Treasurer

The notes on pages 9 to 10 form part of these Accounts.

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2023

1. Principle Accounting Policies

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable Accounting Standards and the Charities SORP.

- (a) **Basis of Accounting:**
The Financial Statements have been prepared on the historical cost basis except where otherwise stated.
- (b) **Incoming Resources:**
Voluntary Income – all voluntary income, unless otherwise stated, is recognised when received by or on behalf of the PCC
- Income tax recoverable on covenants and gift aid donations is accounted when repayable
- Income from charitable and ancillary trading is accounted for as due
- Bank Interest and Dividends, received gross, are accounted for when receivable.
- (c) **Resources Used:**
All expenditure is recorded on the accrual basis and accounted for as expenditure due or accrues.
- (d) **Fixed Assets**
Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property or investment which requires faculty for disposal or alteration
- All capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.
- (e) **Reserves Policy**
We try to maintain a reserve of between one and three months normal monthly expenditure at all times.
- In 2023 we made some movement towards restoring this policy following the problems encountered during the previous three years, but this remains a work in progress.

2. Funds

- (a) **Parish Fund**
The Parish Fund represents the Funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC.
- (b) **Fabric Fund**
The Fabric Fund represents those Funds of the PCC that are to be used solely for the purposes of repair and maintenance of the Fabric of the Church Building.
- (c) **Church Hall Maintenance Fund**
This is a new Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future Church Hall maintenance bills such as redecoration etc..

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2023

- (d) **Church Redecoration Fund**
This Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future redecoration works in our Church.
- (f) **Organ Fund**
The Organ Fund represents those Funds of the PCC that are to be used solely for the purposes of replacement of the electronic organ with a pipe organ.
- (g) **Flower Fund**
The Flower Fund represents those Funds of the PCC that are to be used solely for the purposes of the provision of flowers in Church whether it be for normal services, weddings, etc., or for Flower Festivals.
- (h) **Church Development Fund**
This Fund established in 2017 brings together all the costs and the income associated with our Good News Project.

3. Major Fabric expenses during the year

There were no major items of expenditure incurred during the year

Accounts

CHARITY NUMBER 1142425

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST MARY AT LATTON, HARLOW
(ST MARY AT LATTON PCC, HARLOW)**

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

ST MARY AT LATTON PCC, HARLOW
Report and Financial Statements
the year ended 31 December 2022

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ST MARY AT LATTON PCC, HARLOW
Trustees' Report
for the year ended 31 December 2022

Chairman Revd Lynn Hurry, Incumbent
Vice Chairman Mrs Lois Pannell

Ex Officio Trustees :

Revd Lynn Hurry, Incumbent
Revd Malcolm Green, Associate Priest
Mr Piers Northam, LLM, Diocesan Synod Representative

Elected Trustees :

1. Church Wardens

Mrs Lois Pannell
Mr William McKenzie

2. Representatives on Deanery Synod

Revd Malcolm Green
Mr Derek J Humphrey
Mrs Mary Miller

3. Members

Ms Rachell Griffiths
Mrs Ruth Howes
Mrs Eve Knights
Mrs Janet Lenihan
Mrs Chriss Sheppard
Ms Elizabeth Thurlow
Mrs Denise Woolcomb

Office

The Vicarage
The Gowers
Harlow
Essex CM20 2JP

Hon Secretary

Mrs Ruth Howes
2 The Seeleys
Harlow
Essex CM17 0AD

Hon Treasurer

Mr Derek J Humphrey
3 The Swallows
Harlow
Essex CM17 0AR

Independent Examiner

Mr S Webster BSc
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9DR

Bankers

National Westminster Bank plc
12 The Rows
Harlow
Essex CM20 1 DA

ST MARY AT LATTON PCC, HARLOW
Trustees' Report
For the year ended 31 December 2022 (contd)

Who we are and what we do

The Parochial Church Council of the ecclesiastical parish of St Mary at Latton, Harlow, known as St Mary at Latton PCC, Harlow, has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church – pastoral, evangelical, social and ecumenical. It also has the management and maintenance responsibilities for St Mary at Latton Church and Churchyard, and the Church Hall.

Governance and management

St Mary at Latton PCC, whose membership is shown on page 1 of this report, discharges its duties through a number of committees that meet between full meetings of the PCC.

1. Standing Committee – this committee meets to discuss agenda items and to act between PCC meetings. Its membership consists of the Incumbent, the Churchwardens, the Secretary, the Treasurer and one other member of the PCC.
2. Fabric Committee (Church & Churchyard) – this committee meets to advise the PCC on Church fabric matters. Its membership consists of the Incumbent, Churchwarden (1) and two PCC members.
3. Fabric Committee (Church Hall) – this committee meets to advise the PCC on Church Hall fabric matters. Its membership consists of the Incumbent, Churchwarden (2) and two PCC members.
4. Finance Committee – A committee under the chairmanship of the Treasurer. Its membership consists of the Incumbent, the Treasurer and the Churchwardens.

Church attendance and the Electoral Roll

Regular Church attendees are able to join the Electoral Roll of the Parish, and it is from the Electoral Roll that members are nominated and duly elected to the PCC at the Annual Parochial Church Meeting (APCM). The Electoral Roll is revised for each APCM, but every four years a new Electoral roll is produced.

There are now 77 people on the Church Electoral Roll, 41 of whom are not resident in the Parish.

Objectives and activities

In pursuance of the objective of promoting in the Ecclesiastical Parish the whole Mission of the Church, our activities include:

Regular public worship open to all; The provision of sacred space for personal prayer and contemplation; Pastoral work, including visiting the sick and the bereaved; Teaching of Christianity through sermons, courses and small groups; Taking of religious assemblies in schools; The provision of a youth club with a Christian ethos; Promoting the whole Mission of Church through the provision of activities for senior citizens, parents and toddlers, and other special need groups including those with dementia; Supporting other charities in the UK and overseas.

Review of the Year

1. Review of our Activities

We are an active, open and welcoming Church within the Church of England and take very seriously our commitment to Mission. Through the good governance of our Parochial Church Council (PCC) we are able to support the life of the Church here at Latton and in the wider community that is our parish.

The reports of our activities presented to our Annual Parochial Church meetings show clearly how this is achieved. They are too detailed to be reproduced here but copies can be obtained by contacting the PCC Secretary.

The main focus of our worship is our Sunday morning services, although services are held throughout the week. In September 2014, we introduced a second Eucharist on a Sunday at 11.30am, moving the first service to 10.00. This second Eucharist is specifically designed to appeal to children and their families and has been very well received. The Wednesday morning Eucharist also continues to grow after which refreshments are now available. Our Toddler Group continues to grow. There are many opportunities for Lay Leadership and Ministry in these activities and these opportunities are enthusiastically taken up by members of our community. During 2022 we continued to recover from the pandemic.

We continue to develop close links with the two Primary Schools in our parish through assemblies held in school and services held in Church.

In our Parish our work with the elderly plays an important part in our community's life. Our monthly lunches continue to expand providing a real opportunity for fellowship for those of our community attending. The over 60's group which meets on a weekly basis is proving very popular with numbers attending regularly above 40. Additionally, we work with other Churches in Harlow to provide a Holiday Club during half terms and school holidays where we feed and entertain families in need, and, we have recently started a Dementia Friendly coffee morning

We are a generous community supporting a wide variety of Charities, from mission and relief charities to secular charities and including charities for the homeless and deprived, and a number of animal charities etc.. Approximately 10% of our income goes direct to these charities, but this sum does not include the large quantities of food donated to the Harlow Food Bank, toiletries and clothing for the homeless charities and goods for special appeals. We continue to support Streets2Homes in two ways; by providing a venue (our churchyard) for the annual sleepout fund raising event, and our church hall on Friday evenings each January for those sleeping rough on Harlow – providing a warm bed and a hearty breakfast. Also during the year, we continued our involvement with the Make Lunch project – a national initiative designed to provide lunch to needy families during the school holidays

Our Good News Project continues. The Development Fund grew to £23,081 during 2021 but little progress has been made as a consequence of the Covid-19 pandemic. We will restart again in 2023 with the aim of making St Mary at Latton a true Servant of the community in which it is situated.

As with all churches the Covid-19 pandemic has had a major impact on our worship and outreach. All of our services were moved on-line using Zoom software, including study groups and other social activities. A typical week would include : Sunday Eucharist 10.00; Sunday Family Service 16.00; Wednesday Morning reflection 10.00; Thursday Lent / Study Group 20.00; Thursday Craft-ermon 15.00. All activities, services and business meetings are now in-person.

ST MARY AT LATTON PCC, HARLOW
Trustee's Report
For the year ended 31 December 2022 (contd)

2. Review of our Finances

We continued the trend of recent years in that the Parish (General) Fund was again in surplus (£411) with all the other (restricted) Funds showing healthy balances. This was achieved against a background of having to complete a number of urgent works in both the Church and the Church Hall.

In the Church: dealing with the aftermath of the break-in in November 2021
other preliminary works to address a damp problem.

In the Church Hall: replacing the hot water system
a complete rebuilding of the toilet facilities including a disabled
loo with baby changing facilities

The overall funds we have available have decreased year on year.

Signed on behalf of the Trustees:


..... Chairman


..... Vice Chairman

06/06/2023

ST MARY AT LATTON PCC, HARLOW
Statement of Trustees Responsibilities
For the year ended 31 December 2022

The Trustees are responsible for preparing the annual report and the financial statements in accordance with the applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are responsible for the preparation of the financial statements for each financial period, which give a true and fair view of the charity's financial activities during the period and of the financial position at the end of the period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently,
- Make judgements and estimates which are reasonable and prudent,
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements,
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records under section 130 of the Charities Act 2011 which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements have been prepared in accordance with the Statements of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP FRSSSE 2015), UK Accounting Standards and the Charities Act 2011.

ST MARY AT LATTON PCC, HARLOW
Independent Examiner's Report to the PCC
For the year ended 31 December 2022

This report on the accounts of the St Mary at Latton PCC for the year ended 31st December 2022, which are set out on pages 7 to 10 is in respect of the examination carried out in accordance with the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of Trustees and the Examiner

As the members of the St Mary at Latton PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 144(2) of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any 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.

Independent Examiner's Statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulationshave 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.

..... *Stephen Webster* 17 May 2023
Mr Steve Webster BSc Dip BKLI
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9TH


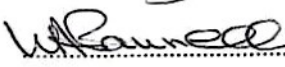
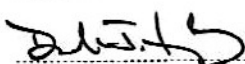
ST MARY AT LATTON PCC, HARLOW
Statement of Financial Activities
For the year ended 31 December 2022

	Unrestricted Funds		Restricted Funds					2022	2021
	Parish	Fabric	Organ	Flower	Church Redec	Ch Hall Main	Reorder Church	Total	Total
INCOMING RESOURCES									
Income - Donors									
Planned Giving									
Covenants	48,626							48,626	49,003
Income Tax Recovered	12,097							12,097	12,787
Uncovenanted	0							0	0
Collections & Church Box	1,483							1,483	531
Misc. Gifts & Donations	388							388	11,852
Other Voluntary Income									
Mission	412							412	291
Special Collections	8,217							8,217	2,651
Ancillary Income									
Fees	1,187							1,187	1,197
Magazines	0							0	0
Hall Income	3,096							3,096	1,470
Fund Raising	4,960	11,538	0	0	0	10,294	791	27,583	15,773
Other Ordinary Income									
Dividends & Interest	103							103	5
TOTAL INCOME	80,570	11,538	0	0	0	10,294	791	103,193	95,559
OUTGOING RESOURCES									
Giving									
Grants / Donations	3,295							3,295	3,595
Charity Collections	7,988							7,988	2,954
Vicar's Discretionary Fund	90							90	168
The Ministry									
Diocesan Quota	55,500							55,500	55,500
Clergy Expenses	697							697	723
Services Sacristy & Music	5,133							5,133	5,486
Children & Youth	0							0	0
Contact	0							0	0
Mission	0							0	0
Church Running Expenses									
General Maintenance	11,046						0	11,046	8,799
Churchyard	109							109	363
Hall Running Expenses									
General Maintenance	20,454							20,454	9,514
Administration									
General	3,885							3,885	3,891
Books	-6							-6	-20
Fund Raising Costs	0			84				84	102
TOTAL EXPENDITURE	108,192	0	0	84	0	0	0	108,276	91,075
NET INCOME / EXPENDITURE	-27,622	11,538	0	-84	0	10,294	791	-5,083	4,483
Transfers between Funds	26,716	-9,285	-5,603	74	0	-11,902	0	0	0
NET MOVEMENT IN FUNDS	-906	2,253	-5,603	-10	0	-1,608	791	-5,083	4,483
BALANCES from last year	1,317	12,019	11,479	10	2,794	1,608	23,081	52,307	47,824
BALANCES at 31 December	411	14,272	5,876	0	2,794	0	23,872	47,224	52,307

ST MARY AT LATTON PCC, HARLOW
Statement of Assets and Liabilities
As at 31 December 2022

	Note	2022 £	£	2021 £	£
CURRENT ASSETS					
Cash at Bank:					
Reserve Account		40,651		46,861	
Current Account		1,000		1,000	
			41,651		47,861
Add DEBTORS					
Debtors			6,739		7,500
Less CURRENT LIABILITIES					
Creditors (Due within one year)		596		2,484	
Creditors (Over one year)		570		570	
			-1,166		-3,054
NET CURRENT ASSETS			47,224		52,307
TOTAL NET ASSETS			47,224		52,307
Represented by:					
FUNDS					
2					
Unrestricted					
Parish		411		1,317	
			411		1,317
Restricted					
Fabric		14,272		12,019	
Organ		5,876		11,479	
Church Hall Maintenance		0		1,608	
Church Redecoration		2,794		2,794	
Church Development		23,872		23,081	
Flower		0		10	
			46,813		50,990
TOTAL FUNDS			47,224		52,307

These Financial Statements were approved by the St Mary at Latton Parochial Church Council on the 06/06/2023 and signed on their behalf by:

.....Chairman

Vice Chairman

Hon Treasurer


The notes on pages 9 to 10 form part of these Accounts.

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2022

1. Principle Accounting Policies

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable Accounting Standards and the Charities SORP.

- (a) **Basis of Accounting:**
The Financial Statements have been prepared on the historical cost basis except where otherwise stated.
- (b) **Incoming Resources:**
Voluntary Income – all voluntary income, unless otherwise stated, is recognised when received by or on behalf of the PCC
- Income tax recoverable on covenants and gift aid donations is accounted when repayable
- Income from charitable and ancillary trading is accounted for as due
- Bank Interest and Dividends, received gross, are accounted for when receivable.
- (c) **Resources Used:**
All expenditure is recorded on the accrual basis and accounted for as expenditure due or accrues.
- (d) **Fixed Assets**
Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property or investment which requires faculty for disposal or alteration
- All capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.
- (e) **Reserves Policy**
We try to maintain a reserve of between one and three months normal monthly expenditure at all times.
- In 2022 we made some movement towards restoring this policy following the problems encountered during the previous three years, but this remains a work in progress.

2. Funds

- (a) **Parish Fund**
The Parish Fund represents the Funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC.
- (b) **Fabric Fund**
The Fabric Fund represents those Funds of the PCC that are to be used solely for the purposes of repair and maintenance of the Fabric of the Church Building.
- (c) **Church Hall Maintenance Fund**
This is a new Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future Church Hall maintenance bills such as redecoration etc..

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2022

- (d) Church Redecoration Fund
This Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future redecoration works in our Church.
- (f) Organ Fund
The Organ Fund represents those Funds of the PCC that are to be used solely for the purposes of replacement of the electronic organ with a pipe organ.
- (g) Flower Fund
The Flower Fund represents those Funds of the PCC that are to be used solely for the purposes of the provision of flowers in Church whether it be for normal services, weddings, etc., or for Flower Festivals.
- (h) Church Development Fund
This Fund established in 2017 brings together all the costs and the income associated with our Good News Project.

3. Major Fabric expenses during the year

There were no major items of expenditure incurred during the year

Accounts

CHARITY NUMBER 1142425

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST MARY AT LATTON, HARLOW
(ST MARY AT LATTON PCC, HARLOW)**

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

ST MARY AT LATTON PCC, HARLOW
Report and Financial Statements
the year ended 31 December 2021

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ST MARY AT LATTON PCC, HARLOW
Trustees' Report
for the year ended 31 December 2021

Chairman Revd Lynn Hurry, Incumbent
Vice Chairman Mrs Lois Pannell

Ex Officio Trustees :

Revd Lynn Hurry, Incumbent
Revd Malcolm Green, Associate Priest
Revd Beth Joss-Pothen, Assistant Curate
Mr Piers Northam, LLM, Diocesan Synod Representative

Elected Trustees :

1. Church Wardens

Mrs Lois Pannell
Mr William McKenzie

2. Representatives on Deanery Synod

Revd Malcolm Green
Mr Derek J Humphrey
Mrs Mary Miller

3. Members

Mrs Janet Lenihan
Mrs Jayne Maynard
Mrs Chriss Sheppard
Mr Chris Tate
Ms Elizabeth Thurlow
Mrs Denise Woolcomb

Office

The Vicarage
The Gowers
Harlow
Essex CM20 2JP

Hon Secretary

Mrs Chris Sheppard
91a Hare Street spring
Harlow
Essex CM19 4AS

Hon Treasurer

Mr Derek J Humphrey
3 The Swallows
Harlow
Essex CM17 0AR

Independent Examiner

Mr S Webster BSc
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9DR

Bankers

National Westminster Bank plc
12 The Rows
Harlow
Essex CM20 1 DA

Who we are and what we do

The Parochial Church Council of the ecclesiastical parish of St Mary at Latton, Harlow, known as St Mary at Latton PCC, Harlow, has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church – pastoral, evangelical, social and ecumenical. It also has the management and maintenance responsibilities for St Mary at Latton Church and Churchyard, and the Church Hall.

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St Mary at Latton PCC, whose membership is shown on page 1 of this report, discharges its duties through a number of committees that meet between full meetings of the PCC.

1. Standing Committee – this committee meets to discuss agenda items and to act between PCC meetings. Its membership consists of the Incumbent, the Churchwardens, the Secretary, the Treasurer and one other member of the PCC.
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4. Finance Committee – A committee under the chairmanship of the Treasurer. Its membership consists of the Incumbent, the Treasurer and the Churchwardens.

Church attendance and the Electoral Roll

Regular Church attendees are able to join the Electoral Roll of the Parish, and it is from the Electoral Roll that members are nominated and duly elected to the PCC at the Annual Parochial Church Meeting (APCM). The Electoral Roll is revised for each APCM, but every four years a new Electoral roll is produced.

There are now 75 people on the Church Electoral Roll, 40 of whom are not resident in the Parish.

Objectives and activities

In pursuance of the objective of promoting in the Ecclesiastical Parish the whole Mission of the Church, our activities include:

Regular public worship open to all; The provision of sacred space for personal prayer and contemplation; Pastoral work, including visiting the sick and the bereaved; Teaching of Christianity through sermons, courses and small groups; Taking of religious assemblies in schools; The provision of a youth club with a Christian ethos; Promoting the whole Mission of Church through the provision of activities for senior citizens, parents and toddlers, and other special need groups including those with dementia; Supporting other charities in the UK and overseas.

Review of the Year

1. Review of our Activities

We are an active, open and welcoming Church within the Church of England and take very seriously our commitment to Mission. Through the good governance of our Parochial Church Council (PCC) we are able to support the life of the Church here at Latton and in the wider community that is our parish.

The reports of our activities presented to our Annual Parochial Church meetings show clearly how this is achieved. They are too detailed to be reproduced here but copies can be obtained by contacting the PCC Secretary.

The main focus of our worship is our Sunday morning service, although services are held throughout the week. In September 2014, we introduced a second Eucharist on a Sunday at 11.30am, moving the first service to 09.45. This second Eucharist is specifically designed to appeal to children and their families and has been very well received. The Wednesday morning Eucharist also continues to grow after which refreshments are now available. Our Toddler Group continues to grow. There are many opportunities for Lay Leadership and Ministry in these activities and these opportunities are enthusiastically taken up by members of our community. Whilst the pandemic curtailed many of our activities, they started to return to normal in the second half of the year.

We continue to develop close links with the two Primary Schools in our parish through assemblies held in school and services held in Church (sadly suspended during the Covid-19 pandemic).

In our Parish our work with the elderly plays an important part in our community's life. Our monthly lunches continue to expand providing a real opportunity for fellowship for those of our community attending. The over 60's group which meets on a weekly basis is proving very popular with numbers attending regularly above 40. Additionally, we work with other Churches in Harlow to provide a Holiday Club during half terms and school holidays where we feed and entertain families in need, and, we have recently started a Dementia Friendly coffee morning

We are a generous community supporting a wide variety of Charities, from mission and relief charities to secular charities and including charities for the homeless and deprived, and a number of animal charities etc.. Approximately 10% of our income goes direct to these charities, but this sum does not include the large quantities of food donated to the Harlow Food Bank, toiletries and clothing for the homeless charities and goods for special appeals. We continue to support Streets2Homes in two ways; by providing a venue (our churchyard) for the annual sleepout fund raising event, and our church hall on Friday evenings each January for those sleeping rough on Harlow – providing a warm bed and a hearty breakfast. Also during the year we became involved with the Make Lunch project – a national initiative designed to provide lunch to needy families during the school holidays

Our Good News Project continues. The Development Fund grew to £23,081 during 2021 but little progress has been made as a consequence of the Covid-19 pandemic. We will restart again in 2023 with the aim of making St Mary at Latton a true Servant of the community in which it is situated.

As with all churches the Covid-19 pandemic has had a major impact on our worship and outreach. All of our services have moved on-line using Zoom software, including study groups and other social activities. A typical week would include : Sunday Eucharist 10.00; Sunday Family Service 16.00; Wednesday Morning reflection 10.00; Thursday Lent / Study Group 20.00; Thursday Craft-ernoon 15.00. All business meetings (PCC, standing committee, etc.) had moved on-line. We returned to face-to-face meetings in the summer of 2021

ST MARY AT LATTON PCC, HARLOW
Trustee's Report
For the year ended 31 December 2021 (contd)


2. Review of our Finances


We continued the trend of 2020 in that the Parish (General) Fund was again in surplus £1,317) with all the other (restricted) Funds showing healthy balances. This was achieved against a background of having to complete a number of urgent works in both the Church and the Church Hall.

- In the Church: replacing the failed Lighting Circuit in the Vestry
other preliminary works to address a damp problem.
- In the Church Hall: replacing the failed Kitchen Floor
replacing the failed heating system
other preliminary works to replace the hot water system

The overall funds we have available have increased year on year.

Signed on behalf of the Trustees:


.....Chairman


.....Vice Chairman

30 June 2022

ST MARY AT LATTON PCC, HARLOW
Statement of Trustees Responsibilities
For the year ended 31 December 2021

The Trustees are responsible for preparing the annual report and the financial statements in accordance with the applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are responsible for the preparation of the financial statements for each financial period, which give a true and fair view of the charity's financial activities during the period and of the financial position at the end of the period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently,
- Make judgements and estimates which are reasonable and prudent,
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements,
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records under section 130 of the Charities Act 2011 which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements have been prepared in accordance with the Statements of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP FRSSE 2015), UK Accounting Standards and the Charities Act 2011.

ST MARY AT LATTON PCC, HARLOW
Independent Examiner's Report to the PCC
For the year ended 31 December 2021

This report on the accounts of the St Mary at Latton PCC for the year ended 31st December 2021, which are set out on pages 7 to 10 is in respect of the examination carried out in accordance with the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of Trustees and the Examiner

As the members of the St Mary at Latton PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 144(2) of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any 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.

Independent Examiner's Statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulationshave 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.

Stephen Webster

25 April 2022

Mr Steve Webster BSc Dip BKLI
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9TH



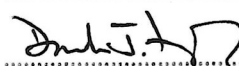
ST MARY AT LATTON PCC, HARLOW
Statement of Financial Activities
For the year ended 31 December 2021

	Unrestricted Funds			Restricted Funds				2021 Total	2020 Total
	Parish	Fabric	Organ	Flower	Church Redec	Ch Hall Main	Reorder Church		
INCOMING RESOURCES									
Income - Donors									
Planned Giving								49,003	47,632
Covenants	49,003							49,003	47,632
Income Tax Recovered	12,787							12,787	15,392
Uncovenanted	0							0	0
Collections & Church Box	531							531	883
Misc. Gifts & Donations	11,852							11,852	15,613
Other Voluntary Income									
Mission	291							291	133
Special Collections	2,651							2,651	9,139
Ancillary Income									
Fees	1,197							1,197	572
Magazines	0							0	361
Hall Income	1,470							1,470	1,415
Fund Raising	1,978	11,355	0	10	0	1,401	1,029	15,773	5,278
Other Ordinary Income									
Dividends & Interest	5							5	32
TOTAL INCOME	81,763	11,355	0	10	0	1,401	1,029	95,559	96,451
OUTGOING RESOURCES									
Giving									
Grants / Donations	3,595							3,595	2,420
Charity Collections	2,954							2,954	10,337
Vicar's Discretionary Fund	168							168	0
The Ministry									
Diocesan Quota	55,500							55,500	55,500
Clergy Expenses	723							723	485
Services Sacristy & Music	5,486							5,486	4,727
Children & Youth	0							0	0
Contact	0							0	0
Mission	0							0	300
Church Running Expenses									
General Maintenance	8,799						0	8,799	7,426
Churchyard	363							363	0
Hall Running Expenses									
General Maintenance	9,514							9,514	5,260
Administration									
General	3,891							3,891	3,720
Books	-20							-20	23
Fund Raising Costs	102			0				102	211
TOTAL EXPENDITURE	91,075	0	0	0	0	0	0	91,075	90,409
NET INCOME / EXPENDITURE	-9,312	11,355	0	10	0	1,401	1,029	4,483	6,042
Transfers between Funds	8,638	-3,685	-953	0	0	-4,000	0	0	0
NET MOVEMENT IN FUNDS	-674	7,670	-953	10	0	-2,599	1,029	4,483	-7,714
BALANCES from last year	1,991	4,349	12,432	0	2,794	4,207	22,052	47,824	49,495
BALANCES at 31 December	1,317	12,019	11,479	10	2,794	1,608	23,081	52,307	47,824

ST MARY AT LATTON PCC, HARLOW
Statement of Assets and Liabilities
As at 31 December 2021

	Note	2021 £	£	2020 £	£
CURRENT ASSETS					
Cash at Bank:					
Reserve Account		46,861		40,015	
Current Account		1,000		1,000	
			47,861		41,015
Add DEBTORS					
Debtors			7,500		8,278
Less CURRENT LIABILITIES					
Creditors (Due within one year)		2,484		1,289	
Creditors (Over one year)		570		180	
			-3,054		-1,469
NET CURRENT ASSETS					
			52,307		47,824
TOTAL NET ASSETS					
			52,307		47,824
Represented by:					
FUNDS					
	2				
Unrestricted					
Parish		1,317		1,991	
			1,317		1,991
Restricted					
Fabric		12,019		4,349	
Organ		11,479		12,432	
Church Hall Maintenance		1,608		4,207	
Church Redecoration		2,794		2,794	
Church Development		23,081		22,052	
Flower		10		0	
			50,990		45,833
TOTAL FUNDS					
			52,307		47,824

These Financial Statements were approved by the St Mary at Latton Parochial Church Council on the 30 June 2021 and signed on their behalf by:

.....Chairman

 W. Pannell Vice Chairman

 J. J. J. Hon Treasurer


The notes on pages 8 to 9 form part of these Accounts.

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2021

1. Principle Accounting Policies

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable Accounting Standards and the Charities SORP.

- (a) **Basis of Accounting:**
The Financial Statements have been prepared on the historical cost basis except where otherwise stated.
- (b) **Incoming Resources:**
Voluntary Income – all voluntary income, unless otherwise stated, is recognised when received by or on behalf of the PCC

Income tax recoverable on covenants and gift aid donations is accounted when repayable

Income from charitable and ancillary trading is accounted for as due

Bank Interest and Dividends, received gross, are accounted for when receivable.
- (c) **Resources Used:**
All expenditure is recorded on the accrual basis and accounted for as expenditure due or accrues.
- (d) **Fixed Assets**
Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property or investment which requires faculty for disposal or alteration

All capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.
- (e) **Reserves Policy**
We try to maintain a reserve of between one and three months normal monthly expenditure at all times.

In 2021 we have made good progress in restoring this policy following the problems encountered during the previous three years

2. Funds

- (a) **Parish Fund**
The Parish Fund represents the Funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC.
- (b) **Fabric Fund**
The Fabric Fund represents those Funds of the PCC that are to be used solely for the purposes of repair and maintenance of the Fabric of the Church Building.
- (c) **Church Hall Maintenance Fund**
This is a new Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future Church Hall maintenance bills such as redecoration etc..

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2021

- (d) Church Redecoration Fund
This Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future redecoration works in our Church.
- (f) Organ Fund
The Organ Fund represents those Funds of the PCC that are to be used solely for the purposes of replacement of the electronic organ with a pipe organ.
- (g) Flower Fund
The Flower Fund represents those Funds of the PCC that are to be used solely for the purposes of the provision of flowers in Church whether it be for normal services, weddings, etc., or for Flower Festivals.
- (h) Church Development Fund
This Fund established in 2017 brings together all the costs and the income associated with our Good News Project.

3. Major Fabric expenses during the year

There were no major items of expenditure incurred during the year

Accounts

CHARITY NUMBER 1142425

**PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST MARY AT LATTON, HARLOW
(ST MARY AT LATTON PCC, HARLOW)**

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

ST MARY AT LATTON PCC, HARLOW
Report and Financial Statements
the year ended 31 December 2020

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Independent Examiner's Report	6
Statement of Financial Activities	7
Statement of Assets and Liabilities	8
Notes to the Financial Statements	9

ST MARY AT LATTON PCC, HARLOW
Trustees' Report
for the year ended 31 December 2020

Chairman Revd Lynn Hurry, Incumbent
Vice Chairman Mrs Mary Miller

Ex Officio Trustees :

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Revd Malcolm Green, Assistant Curate
Revd Beth Joss-Pothen, Assistant Curate
Mr Piers Northam, LLM
Mrs Christine Cox, Diocesan Synod Representative

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ST MARY AT LATTON PCC, HARLOW
Trustees' Report
For the year ended 31 December 2020 (contd)

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ST MARY AT LATTON PCC, HARLOW
Trustee's Report
For the year ended 31 December 2020 (contd)

Review of the Year

1. Review of our Activities

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In our Parish our work with the elderly plays an important part in our community's life. Our monthly lunches continue to expand providing a real opportunity for fellowship for those of our community attending. The over 60's group which meets on a weekly basis is proving very popular with numbers attending regularly above 40. Additionally, we work with "Contact the Elderly" in Harlow in providing afternoon teas (sadly suspended during the Covid-19 pandemic).

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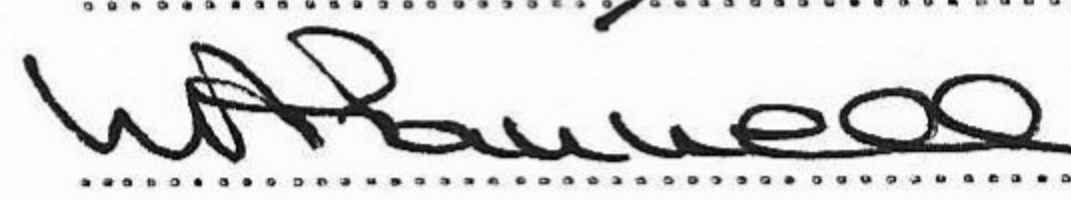
ST MARY AT LATTON PCC, HARLOW
Trustee's Report
For the year ended 31 December 2020 (contd)

2. Review of our Finances

In 2019 we reported a deficit in our Parish (General) Fund of £6,309. We are pleased to advise that this was cleared in early 2020 with unsolicited donations being received. The Covid-19 pandemic has severely curtailed our ability to fund-raise and also removed the Church Plate income almost completely. However, a concerted effort to move all members of the planned giving scheme to using Bankers Standing Orders, an appeal to the parish to help with the expected deficit and an increase in regular stewardship giving means that this year we are reporting a small surplus in our Parish (General) Fund.

The overall funds we have available have increased year on year.

Signed on behalf of the Trustees:


.....Chairman

.....Vice Chairman

9 June 2021

ST MARY AT LATTON PCC, HARLOW
Statement of Trustees Responsibilities
For the year ended 31 December 2020

The Trustees are responsible for preparing the annual report and the financial statements in accordance with the applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are responsible for the preparation of the financial statements for each financial period, which give a true and fair view of the charity's financial activities during the period and of the financial position at the end of the period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently,
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- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements,
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The Trustees are responsible for keeping proper accounting records under section 130 of the Charities Act 2011 which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements have been prepared in accordance with the Statements of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP FRSSE 2015), UK Accounting Standards and the Charities Act 2011.

ST MARY AT LATTON PCC, HARLOW
Independent Examiner's Report to the PCC
For the year ended 31 December 2020

This report on the accounts of the St Mary at Latton PCC for the year ended 31st December 2020, which are set out on pages 6 to 9 is in respect of the examination carried out in accordance with the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of Trustees and the Examiner

As the members of the St Mary at Latton PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 144(2) of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any 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.

Independent Examiner's Statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulationshave 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.

.....
Stephen Webster
Mr Steve Webster BSc Dip BKLI
88 Pilkingtons
Church Langley
Harlow
Essex CM17 9TH

26th March 2021


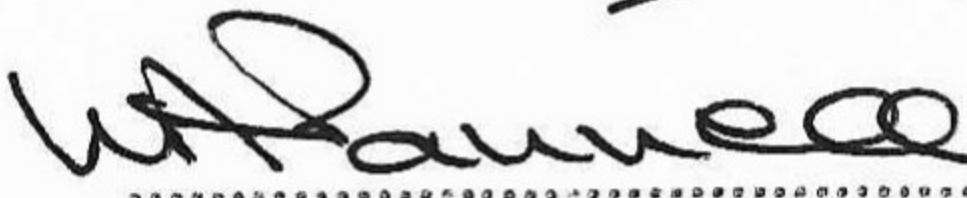
ST MARY AT LATTON PCC, HARLOW
Statement of Financial Activities
For the year ended 31 December 2020

	Unrestricted Funds			Restricted Funds				2020	2019
	Parish	Fabric	Organ	Flower	Church Redec	Ch Hall Main	Reorder Church	Total	Total
INCOMING RESOURCES									
Income - Donors									
Planned Giving									
Covenants	47,632							47,632	43,919
Income Tax Recovered	15,392							15,392	11,361
Uncovenanted	0							0	0
Collections & Church Box	883							883	4,307
Misc. Gifts & Donations	15,613							15,613	390
Other Voluntary Income									
Mission	133							133	611
Special Collections	9,139							9,139	2,156
Ancillary Income									
Fees	572							572	2,508
Magazines	361							361	641
Hall Income	1,415							1,415	3,279
Fund Raising	1,319	2,336	0	10	0	0	1,613	5,278	18,749
Other Ordinary Income									
Dividends & Interest	32							32	78
TOTAL INCOME	92,492	2,336	0	10	0	0	1,613	96,451	87,999
OUTGOING RESOURCES									
Giving									
Grants / Donations	2,420							2,420	3,115
Charity Collections	10,337							10,337	2,103
Vicar's Discretionary Fund	0							0	0
The Ministry									
Diocesan Quota	55,500							55,500	54,900
Clergy Expenses	485							485	610
Services Sacristy & Music	4,727							4,727	5,025
Children & Youth	0							0	0
Contact	0							0	45
Mission	300							300	350
Church Running Expenses									
General Maintenance	7,426						0	7,426	18,146
Churchyard	0							0	96
Hall Running Expenses									
General Maintenance	5,260							5,260	5,996
Administration									
General	3,720							3,720	4,618
Books	23							23	62
Fund Raising Costs	100			111				211	645
TOTAL EXPENDITURE	90,298	0	0	111	0	0	0	90,409	95,711
NET INCOME / EXPENDITURE	2,193	2,336	0	-101	0	0	1,613	6,042	-7,714
Transfers between Funds	6,106	-2,203	-4,004	101	0	0	0	0	0
NET MOVEMENT IN FUNDS	8,299	133	-4,004	0	0	0	1,613	6,042	-7,714
BALANCES from last year	-6,309	4,216	16,436	0	2,794	4,207	20,439	41,782	49,495
BALANCES at 31 December	1,991	4,349	12,432	0	2,794	4,207	22,052	47,824	41,782

ST MARY AT LATTON PCC, HARLOW
Statement of Assets and Liabilities
As at 31 December 2020

	Note	2020 £	£	2019 £	£
CURRENT ASSETS					
Cash at Bank:					
Reserve Account		40,015		36,316	
Current Account		1,000		1,000	
			41,015		37,316
Add DEBTORS					
Debtors			8,278		6,665
Less CURRENT LIABILITIES					
Creditors (Due within one year)		1,289		390	
Creditors (Over one year)		180		1,809	
			-1,469		-2,199
NET CURRENT ASSETS			47,824		41,782
TOTAL NET ASSETS			47,824		41,782
Represented by:					
FUNDS	2				
Unrestricted					
Parish		1,991		-6,309	
			1,991		-6,309
Restricted					
Fabric		4,349		4,216	
Organ		12,432		16,436	
Church Hall Maintenance		4,207		4,207	
Church Redecoration		2,794		2,794	
Church Development		22,052		20,439	
Flower		0		0	
			45,833		48,091
TOTAL FUNDS			47,824		41,782

These Financial Statements were approved by the St Mary at Latton Parochial Church Council on the 9 June 2021 and signed on their behalf by:

 Chairman
 Vice Chairman
 Hon Treasurer

The notes on pages 8 to 9 form part of these Accounts.

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2020

1. Principle Accounting Policies

The Financial Statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable Accounting Standards and the Charities SORP.

- (a) **Basis of Accounting:**
The Financial Statements have been prepared on the historical cost basis except where otherwise stated.
- (b) **Incoming Resources:**
Voluntary Income – all voluntary income, unless otherwise stated, is recognised when received by or on behalf of the PCC
- Income tax recoverable on covenants and gift aid donations is accounted when repayable
- Income from charitable and ancillary trading is accounted for as due
- Bank Interest and Dividends, received gross, are accounted for when receivable.
- (c) **Resources Used:**
All expenditure is recorded on the accrual basis and accounted for as expenditure due or accrues.
- (d) **Fixed Assets**
Consecrated and beneficed property is excluded from the Accounts by s.96(2)(a) of the Charities Act 1993. Except as noted below no value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC or any other property or investment which requires faculty for disposal or alteration
- All capital equipment is written off, as incurred, as expenditure in the Statement of Financial Activities.
- (e) **Reserves Policy**
We try to maintain a reserve of between one and three months normal monthly expenditure at all times.
- In 2020 we have made good progress in restoring this policy following the problems encountered during the previous two years

2. Funds

- (a) **Parish Fund**
The Parish Fund represents the Funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC.
- (b) **Fabric Fund**
The Fabric Fund represents those Funds of the PCC that are to be used solely for the purposes of repair and maintenance of the Fabric of the Church Building.
- (c) **Church Hall Maintenance Fund**
This is a new Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future Church Hall maintenance bills such as redecoration etc..

ST MARY AT LATTON PCC, HARLOW
Notes to the Financial Statements
For the year ended 31 December 2020

- (d) Church Redecoration Fund
This Fund, established in the Autumn of 2010 with an anonymous donation from a parishioner, and with the sole purpose of providing funds for future redecoration works in our Church.
- (f) Organ Fund
The Organ Fund represents those Funds of the PCC that are to be used solely for the purposes of replacement of the electronic organ with a pipe organ.
- (g) Flower Fund
The Flower Fund represents those Funds of the PCC that are to be used solely for the purposes of the provision of flowers in Church whether it be for normal services, weddings, etc., or for Flower Festivals.
- (h) Church Development Fund
This Fund established in 2017 brings together all the costs and the income associated with our Good News Project.

3. Major Fabric expenses during the year

There were no major items of expenditure incurred during the year