

**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**

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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

### **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)**

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**2. Review of our Finances**

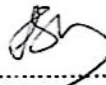
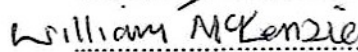
We continued the trend of recent years in that the Parish (General) Fund was again in surplus £110) with all the other (restricted) Funds showing healthy balances.

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  
  
.....Vice Chairman

17 June 2025



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

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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**

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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.

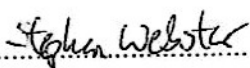
**Basis of Independent Examiner's Report**

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 Parish	Fabric	Organ	Restricted Funds Flower	Church Redec	Ch Hall Main	Reorder Church	2024 Total	2023 Total
<b>INCOMING RESOURCES</b>									
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
<b>TOTAL INCOME</b>	<b>65,360</b>	<b>5,446</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>538</b>	<b>689</b>	<b>72,033</b>	<b>88,598</b>
<b>OUTGOING RESOURCES</b>									
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
<b>TOTAL EXPENDITURE</b>	<b>96,077</b>	<b>0</b>	<b>0</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>96,173</b>	<b>83,537</b>
<b>NET INCOME / EXPENDITURE</b>	<b>-30,717</b>	<b>5,446</b>	<b>0</b>	<b>-96</b>	<b>0</b>	<b>538</b>	<b>689</b>	<b>-24,140</b>	<b>5,061</b>
Transfers between Funds	30,192	-15,250	0	96	0	-538	-14,500	0	0
<b>NET MOVEMENT IN FUNDS</b>	<b>-525</b>	<b>-9,804</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-13,811</b>	<b>-24,140</b>	<b>5,061</b>
<b>BALANCES from last year</b>	<b>635</b>	<b>18,168</b>	<b>5,876</b>	<b>0</b>	<b>2,794</b>	<b>0</b>	<b>24,812</b>	<b>52,285</b>	<b>47,224</b>
<b>BALANCES at 31 December</b>	<b>110</b>	<b>8,364</b>	<b>5,876</b>	<b>0</b>	<b>2,794</b>	<b>0</b>	<b>11,001</b>	<b>28,145</b>	<b>52,285</b>

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

	Note	2024 £	£	2023 £	£
<b>CURRENT ASSETS</b>					
Cash at Bank:					
Reserve Account		22,857		45,893	
Current Account		1,000		1,000	
			23,857		46,893
<b>Add DEBTORS</b>					
Debtors			5,791		6,743
<b>Less CURRENT LIABILITIES</b>					
Creditors (Due within one year)		390		390	
Creditors (Over one year)		1,113		960	
			-1,503		-1,350
<b>NET CURRENT ASSETS</b>			28,145		52,285
<b>TOTAL NET ASSETS</b>			28,145		52,285


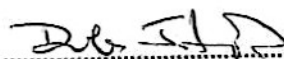
Represented by:

**FUNDS**

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<b>Unrestricted</b>					
Parish		110		635	
			110		635
<b>Restricted</b>					
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
<b>TOTAL FUNDS</b>			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**

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**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..

- (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