

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL HARLOW TOWN CENTRE WITH ST MARY LITTLE PARNDON

England & Wales · Charity number 1142836

Details

Other names	ST PAUL'S & ST MARY'S PCC, HARLOW
Status	Registered
Legal form	Previously excepted
Registered	2011-07-12
Register	View on the Charity Commission register

Contact

Address	Church Office St Pauls Office College Square Harlow Essex CM20 1LP
Phone	01279 434243
Email	office@stpaulsandstmarysharlow.co.uk
Website	http://stpaulsandstmarysharlow.co.uk/

Activities

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

Activities: Public worship open to allSacred space for personal prayer and contemplationPastoral work, including the sick and bereavedTeaching and promoting Christianity through events and literatureReligious assemblies in schoolsA youth club with a Christian ethosActivities for senior citizens, parents & toddlers and other special needs groupsSupporting other charities in the UK and overseas

Classification

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

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£211,938	£290,194	-	-
2023-12-31	£230,436	£186,735	-	-
2022-12-31	£160,869	£146,627	-	-
2021-12-31	£137,396	£122,265	-	-
2020-12-31	£112,343	£110,176	-	-

Trustees

Name	Role	Appointed
CAROL SQUIRES		2015-03-22
CAROLE BEVERLY HENDERSON		2011-06-23
Caroline Joy Hatton		2021-07-11
Donna Ann Redding		2016-03-13
Jane Vanessa Phinehas		2024-03-17
Janet Christine Broomhead		2025-04-06
PETER BRIAN SMITH		2011-06-23
Patricia Margaret Anne Balkwill		2025-07-31
ROBERT BROCK		2011-06-23
Rev Barbara Celia Aylett		2014-06-28
Rev Jokey Poyntz		2017-05-08
Tracy Sara Norford		2025-04-06

Accounts



Annual Report and Financial Statements

For the year ended 31 December 2024

The Parochial Church Council of the Ecclesiastical
Parish of St Paul, Harlow Town Centre with St
Mary, Little Parndon

Registered Charity number 1142836

Contents

Team Vicar's Foreword.....	3
1 Introduction.....	4
2 Aim and Purposes.....	4
3 Objectives and Activities.....	4
4 Achievements and performance	6
5 Financial Review	8
6 Reserves Policy	9
7 Plans for Future Periods	10
8 Risk Management	11
9 Structure, Governance, and Management.....	13
10 Administrative Information	14
Independent Examiner's Report.....	15
STATEMENT OF FINANCIAL ACTIVITIES	16
BALANCE SHEET AT 31 DECEMBER 2024.....	17
CASH FLOW STATEMENT	18
NOTES TO THE FINANCIAL STATEMENTS	19

Team Vicar's Foreword

Dear Friends

It is somewhat astonishing to remember that it was just at our APCM last year that our Team Rector Martin Harris announced his forthcoming retirement. But much was achieved by the grace of God before Martin's memorable leaving service in July.

- Early in the year exciting plans were unveiled for St Paul's to have a special place in the renewal of the Town Centre, specifically the "Arts Quarter".
- Then we had the wonderful work on the electrics at St Paul's and the lighting and new Audio-Visual equipment with the joyful "Let There Be Light" Thanksgiving in May.

Other positives were:

- A lovely placement with Liz Gloyn who will (God willing) continue to train as a 'worker priest' in curacy and in her university teaching role in London. It was a joy to work with her.
- Some progress was made receiving advice and ideas for ways to develop St Mary's.
- We continued to enjoy opening our buildings to Voices of Harlow Choir and the Romanian Orthodox Church at St Mary's and for some of the year our friends at MRCT with Foodbank and the Bounty Club Café; and London Pentecostal Church as well as community groups such as Rainbow Services, and our own outreach activities: Bereavement Café and Teddy Bear Club in the early part of the year; Harlow Holiday Lunch Clubs with Messy Church; Helping Hands and so on.
- We have also enjoyed welcoming new members to our congregations and growing stronger links with schools and community groups – we thank God for the way He brings people to us and pray that we will respond appropriately – not just in our church buildings but in our workplaces and homes too.
- Successful Fairs were held at Harvest at St Mary's and at Christmas at St Paul's and many enjoyable Christmas services and activities, including for the first time a Christmas Day dinner for those on their own.

Of course one of the biggest challenges of the year was having to say farewell to Martin and Mandy in July. I would like to take the opportunity to once again thank God for their 16+ years of faithful ministry and service, and the legacy they have left here. I also want to pay tribute to the hard work of those who worked so hard to put a new Parish Profile together and we continue to pray for Martin's successor.

There have also been many sad struggles in our church community with valued members having to step away from their ministries due to ill health and others suffering bereavements or going to glory. I want to pay special tribute to Pat Balkwill; Chris Scanlan and Wendy Coxhill for whom this year has been exceptionally challenging, and our prayers remain with them.

Despite the challenges, I have been greatly heartened by how many members of our church family have been willing to step up and take on all sorts of extra duties to support one another and to assist me. I thank God for you.

Remembering the series on Romans we did with Martin, this passage came to mind: Romans 5.3-5:
"We can rejoice, too, when we run into problems and trials, for we know that they help us develop endurance. And endurance develops strength of character, and character strengthens our confident hope of salvation. And this hope will not lead to disappointment. For we know how dearly God loves us, because he has given us the Holy Spirit to fill our hearts with his love."

Our difficulties may feel heavy, but their weight is designed to drive us into deeper intimacy with God, strengthening us and anchoring us to the steady hope of His love. So let us go on trusting in Him and rejoicing in the hope which His enduring love brings to each one of us. In turn may we reflect that love and hope into the community around us.

Jokey Poyntz, acting PCC Chair

1 Introduction

The members of St Paul's and St Mary's Parochial Church Council as trustees are pleased to present their report for the year ended 31st December 2024.

2 Aim and Purposes

St Paul's and St Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector, the Reverend Martin Harris (until 30th September 2024), and Team Vicar, the Reverend Jokey Poyntz, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Paul's Church, Harlow Town Centre, and St Mary's Church, Little Parndon. The primary object of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

3 Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St Paul's and St Mary's.

When planning its activities for the year, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, the PCC tries to enable all the people of God to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- Partnering with other local organisations.

To facilitate this work, it is important that the PCC maintains, renews and extends the fabric of St Paul's and St Mary's churches.

Regular activities include:

- Sunday church services in person and online (livestreamed from St Paul's), children's groups, and mid-week prayers. We have a presence on social media and prayers are often posted on Facebook.
- opening of buildings weekdays as much as possible to enable prayer and the lighting of the candles.
- Messy Church: we welcome parents and carers with their children. This includes craft activities, which lead into a brief period of worship, concluding with a light meal.
- Teddy Bear Club, accompanied children and their carers (this closed late spring because of a lack of manpower).
- small groups: Alpha and other nurture groups which we aim to run or be advertised through the year.
- occasional special study series: these included a Lent Course based on Habakkuk, and a lunchtime study on Philipians.
- Cottage Prayer meetings (a fellowship meal, with teaching, sharing testimony and prayer).
- Helping Hands, a Drop-in evening for those without homes or vulnerably housed providing light meals, refreshments and a place to socialise.
- we work in partnership with:
 - Michael Roberts Charitable Trust (MRCT), which runs Harlow Foodbank and Bounty Club, operating at St Paul's for part of the year, until they moved to more suitable premises in the autumn.

- Heart4Harlow: as well as weekly prayers online, there is Sunday evening worship usually at St Mary and St. Hugh, Churchgate Street, and we were pleased to host this at St Mary's Little Parndon on one Sunday.
- The London Church of Pentecost, meeting at St Paul's most Sunday mornings.
- A Romanian Orthodox congregation, meeting regularly at St Mary's church.
- An Assemblies of God church, meeting at St Paul's on Sunday afternoons.
- Harlow Holiday Lunch Club, in association with our Deanery Missioner (who is also our Team Vicar). Substantial grants and donations were secured enabling the support of needy families during school holidays, providing meals and activities and pastoral care. The related income and expenditure is handled as a restricted fund in the PCC financial statements.
- Rainbow Services (a local charity working to alleviate the effects of disadvantage, deprivation and social exclusion) regularly uses St Paul's hall to run cookery classes.
- St Clare's Hospice, which helped us start up and run a drop-in café for those dealing with bereavement (the café sadly closed in May due to lack of use).

In addition we were pleased to welcome Harlow District Scouts and staff from Princess Alexandra Hospital, and local schools for carol services at St Paul's. We also held a civic service at St Paul's in October, in conjunction with Harlow Council, welcoming other faith and community leaders, as well as our newly elected MP, and councillors.

4 Achievements and performance

4.1 Attendance and Other Statistics

	2024				2023		
	St Paul's	St Mary's	Combined		St Paul's	St Mary's	Combined
Average Sunday Attendance							
• Adults	73	19	92		70	17	87
• Children	18	1	19		16	0	16
• Livestream concurrent views			8				8
• Youtube views of recorded livestream			37				41
Baptisms	8	5	13		9	1	10
Marriages			0			4	4
Dedication of marriage			0		1		1
Church Funerals	3	1	4			2	2
Other Funerals			6				7
Interment of ashes		1	1			2	2
Confirmations			0				0
Children admitted to communion	5	0	5		2	0	2

The YouTube channel had 225 subscribers at the end of the year.

There were 134 members on the electoral roll at the time of the 2024 Annual Parish Church Meeting of whom 63 lived outside the parish (2023: 134, 60).

4.2 Special Activities

In addition to our regular activities, there were various special activities in 2024:

- At St Mary's we held a harvest fair in the autumn, together with a MacMillan coffee morning.
- At St Paul's we had a special lunch to welcome newcomers to the church, a Christmas fair to reach out to our community and raise funds for St Paul's and St Mary's development projects, and a Christmas Day lunch for those alone at Christmas.
- In conjunction with Daniel Robinson Funeral Directors, an 'In Remembrance' service was held at St Paul's.

Our response to some of our specific priorities identified at a PCC / Ministry Leadership Team awayday in 2022 (see section 7 - Plans for Future Periods on page 10) were:

- The WhatsApp group established in 2023 ("St Paul's and St Mary's Community") has continued.
- We encouraged a focused week of prayer with daily postings on the WhatsApp group.
- Our Home Communion team continues to take communion regularly to several housebound members.
- Coordinating support for refugees joining our church family.
- We continue to seek to be a more sight-loss friendly church, with extra large print material available.
- We have installed TV Screens at St Paul's and improved the audio system and control.
- We have been building a larger team to run the Audio-Visual system.
- St Mary's has hosted school visits from Pemberley Academy Primary School and Little Parndon Primary Academy, St Paul's hosted a visit from Hare Street Community Primary School, and clergy visited The Downs Primary School
- We have welcomed a community choir to meet regularly at St Mary's on Tuesday evenings.

4.3 Mission and Charity Support

In total £2,503 (2023: £4,579) was given for mission. Over the year the PCC supported financially:

- Bible Society £250 (2023: £500)
- CMJ (The Church's Ministry Among Jewish People) £250 (2023: £500)
- Michael Roberts Charitable Trust – we collected food items for Foodbank at our harvest and Christmas services, and St Mary's carol service offerings and other donations totalling £181 were given for their work.
- Crosslinks and our link missionary Portia Yiadom £1,250, plus a further £50 specific donation.
- Tear Fund £300 (2023: £500).
- £120 (2023: £1,537) was given to support the education of Sarah Chingwaba in Tanzania, completing our commitment to support her school education.

The PCC supported in prayer:

- The Gika School in Gulbarga
- Streets2Homes

In addition £102 was raised in 2024 for Children's Society at St Mary's Christingle service, to be distributed in 2025.

4.4 Development of our Premises

The development of parish buildings has been overseen by the Development Action Team, a committee of the PCC.

St Paul's

2024 saw the culmination of many years of preparation and fund raising for the electrical rewiring of the church. This included momentous revisions in the lighting to use energy efficient light sources with programmable controls, and to enhance the building's distinctive architecture and colour scheme and its magnificent mosaic by John Piper.

The electrical rewiring spared the church from having to close its weekday activities, notably the Foodbank, because of the restricted and fragile power supply. It also provided a secure foundation for installing a contemporary audio-visual system.

The congregation, third party donors and grant giving bodies generously made these advances possible. Some decoration is now overdue, and the cleaning of the mosaic, but the church is much better placed for future use.

Harlow Council was awarded central government funding to redevelop the Playhouse Square area around St Paul's as an 'Arts and Cultural Quarter'. This will bring new buildings and the removal of others with pedestrianised landscaping and without direct cost to the church. The church has been closely involved in the proposals which are due to start in the first half of 2025.

St Mary's

St Mary's long running project to add a small hall and related facilities has reached stage 4 of the Royal Institute of British Architects (RIBA) plan of work. This will fully develop the technical design for tendering and appointing a contractor. The church has about half of the funds required to initiate and complete stage 4 and must then raise the substantial grant funding for the construction phase.

An expert team from the Chelmsford Diocesan Advisory Committee visited in the autumn to provide helpful guidance on several improvements for the existing church building - some of which might be efficiently achieved at the time of any new construction. These include a permanent audio-visual installation comparable to that at St Paul's, an environmentally friendly heating system, and lighting to replace the first electrical lighting installed in the 1950s.

The building is actively used by the Romanian Orthodox Church, under Licence, with the merit that no significant changes to the building have been required. A hall with facilities would be a substantial benefit to all users as well as residents in the expanding local housing.

4.5 Deanery Synod

The parish is part of the Harlow Deanery, which was part of the Barking Episcopal Area, and became part of the Colchester Episcopal Area of the Diocese of Chelmsford during the year. Three parochial representatives sat on the Deanery Synod during 2024 (one member stepped down in August). This provides the PCC with an important link between the parish and the wider structures of the Church of England.

5 Financial Review

During 2024 the PCC's total income was £211,938 (2023: £230,436) and total expenditure £290,194 (2023: £186,735).

The General Fund expenditure exceeded income by £8,521 (2023: deficit £6,230) making an end of year General Fund balance £1,948 (2023: £10,467). Restricted Funds expenditure exceeded income by £69,735 (2023: income exceeded expenditure by £49,931) making an end of year Restricted Funds balance £50,159. Overall, the net outgoing resources of the PCC were £78,256 (2023 net incoming resources £43,701).

General (unrestricted) Fund

Total income for the General Fund was £134,913 (2023: £125,782). Donated income was almost the same as 2023 (2024: £76,213, 2023 £76,292). We did not receive any grant from the diocese towards energy costs (£4,560 in 2023), but increased planned giving, and donations from a special Gift Day appeal held in December (raising £4,200 with Gift Aid) helped make up for this. Income from fees was also reduced compared to 2023 (there were no church weddings). Letting income decreased compared to 2023 (c. £6,500 less) due to the closure of Foodbank during the electrical works, and their relocation to a shop unit in September. The total General Fund income includes insurance receipts (c. £20,000) to cover St Paul's west end door damage arising in 2023 (and expenditure under building running costs is also unusually high as a result of this). Excluding insurance receipts in 2023 and 2024, overall the General Fund income was c. £8,300 less than 2023.

Total expenditure for the General Fund was £143,434 (2023: £132,011). Building maintenance costs were £21,000 higher than 2023 due the West End door repairs (£20,000) and other unexpected heating system issues (c. £1,500), but we paid £3,500 less Parish Share than 2023 (this also represents a shortfall of £5,182 on the amount requested by the diocese), energy costs were c. £5,000 less than 2023 (we didn't need to heat much for Foodbank, and kWh rates have improved) and we paid c. £1,000 less in wages with the retirement of the Verger.

St Paul's Development Fund

We completed our 'Let there be Light' appeal for St Paul's developments in 2024. We began (at the start of 2022) with a development fund balance £14,500 and since 2022 raised a further £164,000 for this project (£75,500 in donations in 2022/2023 £15,000 in donations in 2024, £72,500 in grants, £1,000 interest), making a total £178,500. Some of this was spent in 2022 (fundraising consultant £6,000), and 2023 (lighting consultant £14,500, and preliminary electrical works £13,500). The bulk of the fund was spent in

2024 on the rewiring, lighting and AV system (£141,000) leaving a balance in St Paul's Development fund £2,665.

The PCC is hugely grateful to Beatrice Laing Trust, Benefact Trust, Fowler Smith & Jones Trust, Foulerton Trust, Friends of Essex Churches, Garfield Weston Foundation, Sabina Sutherland Charitable Trust, Stansted Airport Community Fund, and The Mulberry Trust, for their grants made in 2022 – 2024 (£47,500 in total), and the Listed Place of Worship Grant Scheme (£25,000), together with Michael Roberts Charitable Trust and all the individual donors which helped make this project possible.

Other Restricted Funds

A further £1,728 was donated or fundraised for extending the facilities at St Mary's.

A donation £2,500 was received for St Mary's, in memory of Hazel Martin.

The Harlow Holiday Lunch Club fund received just over £5,200 in 2024 (mainly a grant from A Meal on Me), and a transfer of a grant with the agreement of Fowler Smith & Jones Trust originally given for two specific children's groups. C. £1,800 was spent in 2024 running the lunch clubs.

Summary

The PCC used its income to fund the church's activities including:

- Activities at both St Paul's and St Mary's church described in the sections above.
- Supporting various mission agencies (see 4.3 Mission and Charity Support on page 7 above), and other charitable organisations.
- Maintenance and development of St Paul's and St Mary's church premises costing £176,175 (2023: £47,140). See details at the top of page 23 for details of items other than routine maintenance.
- Paying our Parish Share to diocese £70,202 (£73,703 in 2023), which is our contribution to funding the church's paid clergy (£75,384 was requested).

6 Reserves Policy

The PCC aims to support the day to day demands of the parish primarily from current giving and church members respond to additional needs as they can. The PCC aims to retain a reserve of £5,000 (in 2024 £1,948) in the General Fund for cashflow.

The PCC is aware that it cannot operate with an ongoing deficit, and will consider what steps can be taken to bring the finances back into surplus. Advice from the diocesan giving advisor has been sought in early 2025, and a plan to increase income from donations and lettings is to be formulated. The PCC anticipates there will be a shortfall on the requested Parish Share in 2025, but is mindful that the requested share will reduce when staffing levels reduce to one clergy post in the medium term.

Large scale projects which are planned and executed over a period of years, particularly the enhancement of the parish buildings, are financed through St Paul's Development Fund (end 2024 balance £2,665) and the St Mary's Building Fund (end 2023 balance £23,139), which are restricted funds and hold reserves in anticipation of and during projects.

7 Plans for Future Periods

We identified the following priorities for 2023 and beyond at a PCC and Ministry Leadership Team awayday in 2022:

1. Promoting A Sense of Belonging / Ownership

With the full revision of the Electoral Role in 2025 we plan a sermon series focusing on membership in early 2025.

2. Building New Online Communities

Having established regular livestreaming of our services, a WhatsApp community group, and Facebook presence, we plan to develop and improve our website in 2025.

3. Developing our Spiritual Gifts

Recognising that the gifts that each of us has are not being used to the full, we seek to:

- a. Establish a group to work on discovering and enabling gifts.
- b. Develop 'job specifications' for different roles.
- c. Establish a system where people can work along side others and share tasks.
- d. Work on succession planning for each role.
- e. Be bold in involving children.

Our work to build the team to run the AV system, and strengthen the Home Communion Team, and rebuild a coffee rota at St Paul's is already contributing to this.

4. Ensuring Prayer is a thread running through all we do

Specifically we seek to:

- a. Provide new opportunities to pray together.
- b. Provide teaching and training on prayer.
- c. Strengthen our corporate prayer.

Various initiatives have already contributed towards this, including a WhatsApp prayer group, and prayer times after the morning service on occasion.

5. Developing St Paul's

We will:

- continue to progress the renewal of Audio-Visual systems and finish the upgrades which have been specified for St Paul's.
- address heating issues with St Paul's hall.
- seek to deal with any water ingress and redecorate.
- seek to address the spalling concrete (window frames).
- promote St Paul's for hire, to generate income.

6. Developing St Mary's

We seek to continue to:

- a. develop a plan to fund the work to build a new hall, kitchen and toilets.
- b. develop a bigger Christian presence, for example by having the building open more, and more widely used, strengthening the team, and holding more summer events.
- c. learning from other traditions.

The Community Choir and our excellent relationship with the Romanian Orthodox Church already contribute towards this.

8 Risk Management

The PCC recognises its responsibilities for managing risk, and regularly reviews its policies. The principal risks facing the PCC fall into the areas outlined here.

8.1 Governance

Loss of records - registers and historic records are stored in a fireproof safe.

Church office Computer documents are back up on cloud based storage (OneDrive) as are scans of all financial records. We moved to a cloud based accounting system in 2023.

8.2 Operations

Much of our ministry is centred around our church buildings, so it is important that our buildings are safe and fit for purpose.

St Mary's is in a good state of repair, but lacks basic facilities, which we are seeking to address by adding a hall with kitchen and toilet facilities. A portable toilet is being rented for the time being.

St Paul's has some major issues (spalling concrete tracery, cracked paving outside).

For both sites we carry out routine safety checks including 5-yearly electrical inspections in 2023/24, annual fire appliance maintenance, and portable appliance testing. St Paul's lightning conductor is checked every four years (checked in 2022). We have a plan for evacuating the premises in the event of fire and fire notices are displayed on both sites.

A quinquennial inspection of the buildings is carried out, and we have a buildings team to progress the issues raised (the last inspection was in 2021). Asbestos management surveys have been carried out at both sites. St Paul's has a roof alarm to protect against vandalism and metal theft, and a CCTV security camera has been installed at the hall entrance.

The PCC has a health and safety officer with expertise in this field.

Energy costs continue to be a significant factor, although kWh rates have reduced since 2023, they remain considerably higher than before the energy crisis. We continue to monitor closely our energy usage, and our letting charges are all reviewed each year to reflect increased running costs. We use the guidance of an energy consultant to help us find the most appropriate energy contracts in the current market.

The launch of a new method for allocating the Parish Share has given rise to a significant increase of costs in 2023 and 2024 and is significantly higher again in 2025 (2022: £57,484; 2023: £73,703; 2024: £75,384; 2025: £85,097). A meeting with the diocesan Parish Giving Advisor has been scheduled to start to explore ways to address this.

Cloud based storage (OneDrive for Business) for a full range of church operational documentation was deployed in 2024.

8.3 Finance Risks

A large portion of the PCC's income is the result of voluntary giving. The PCC recognises that income can fluctuate. The church teaches regularly on Christian stewardship and encourages church members to review their financial support. An autumn gift day is often utilised to meet shortfalls.

The handling of cash is subject to dual control procedures to minimise the risk of loss or fraud. Expenditure is also subject to strict controls with a scheme of delegation defining spending approval limits. The PCC operates a comprehensive management accounting system that enables the Treasurer and PCC to monitor and actively manage income and expenditure against budget.

The PCCs Grant Making Policy was reviewed in 2024, and a new Conflict of Interest Policy was agreed in 2024.

8.4 External Risks

St Mary's continues to use council owned land adjacent to the church, the site of a Scheduled Monument for parking. Parking restrictions were imposed in Parndon Mill Lane in 2018. The church has had a licence with Harlow Council for use of this land since 2019, which is due for renewal. The church's activities would be severely constrained if the council ceased to permit the use of the land for parking.

Harlow Council has plans for the redevelopment of the town centre around St Paul's, with new buildings, increased pedestrian areas and more limited vehicle access. The PCC continues to pay close attention to these developments, having made a considerable contribution to the planning and consultation process, to ensure good access, appropriate parking provision, and special access required for weddings, funerals and vital daily activities.

8.5 Regulatory Risks

Given the programme of ministry with children and young people and vulnerable adults provided at St Paul's and St Mary's, the health, safety and protection of these individuals is regarded as being of paramount importance. The PCC has complied with its duty under Section 5 Of The Safeguarding And Clergy Discipline Measure 2016 to have regard to The House Of Bishops' Guidance On Safeguarding Children And Vulnerable Adults. The PCC operates a formal policy for the Safeguarding Of Children And Vulnerable Adults, in line with diocesan, national and statutory guidelines, a Safer Recruitment Policy introduced in 2018, and an Equal Opportunities Policy. A Lone Working Policy was agreed in 2020. Review of safeguarding policies, procedures and practice is ongoing and overseen by the PCC. The policies for safeguarding adults, safeguarding children, and lone working guidance were reviewed at PCC meetings in 2024.

Data Protection - The PCC has an appointed Data Protection Officer, and has a Data Protection Policy. A Personal Data Breach and Management Procedure was approved by the PCC in 2019. The PCC periodically audits its data processing activities to ensure compliance with the GDPR.

A Serious Incident Reporting Procedure was agreed in 2019.

9 Structure, Governance, and Management

The Parochial Church Council is established by the Church of England and its governing document is the Parochial Church Council (Powers) Measure 1956. The PCC is a Registered Charity, and as such its members must fulfil their duties and responsibilities as trustees under the Charity Act 2011.

The method of appointment of PCC members is set out in the Church Representation Rules. PCC members are recruited in a number of ways. The clergy and the churchwardens are members by virtue of their office. Deanery Synod representatives are elected by the annual parochial church meeting (APCM) and hold office for three years. Other members of the PCC are elected for a three-year term at the APCM (i.e. for a third of the elected positions each year).

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings subject to keeping the PCC informed as fully as necessary.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the PCC and which enable us to ascertain our financial position and to ensure that our financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019: (i.e. Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland" – 2nd Edition October 2019).

The PCC is also responsible for safeguarding PCC assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the Annual Parochial Church Meeting.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC has the following committees, chaired by a PCC member:

The **Standing Committee** consists of the ex officio members of the PCC and at least two other PCC members, appointed by the PCC. It has power to transact the business of the PCC between PCC meetings, reporting to the full PCC as appropriate.

St Mary's Committee organises the care and maintenance of St Mary's church and churchyard, and other matters pertaining specifically to St Mary's church.

The **Development Action Team** was formed in 2008 to take forward the renewal of the town centre site. It is now also taking forward the development of the St Mary's site.

The parish also has a **Ministry Leadership Team**, a partnership of the clergy and lay members, appointed by the PCC, to further the mission and ministry of the Parish.

10 Administrative Information

The PCC is registered with the Charity Commission (Charity 1142836). It was registered on 12 July 2011 to comply with the Charities Act because its income exceeded £100,000, and in anticipation of the registration of all PCCs (which had been excepted from registration previously). Following this the PCC's accounts need to comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019.

Under section 144(2) Charities Act 2011 an audit is not required and instead an independent examination is needed.

The address of the church office is St Paul's Church, College Square, Harlow, Essex CM20 1LP.

The trustees, members of the PCC, who served in the period to which this report relates were as follows:

	Basis of appointment
The Revd Martin Harris, Team Rector	Ex officio, retired 30 th September 2024
The Revd Jokey Poyntz, Team Vicar	Ex officio
The Revd Anne Keeble, Associate Curate	Ex officio
Carol Squires, Churchwarden	Ex officio / Deanery Synod rep 2023
Christine Scanlan, Churchwarden	Ex officio
Kehinde Ajayi	Re-elected in 2022
Richard Amissah	Re-elected in 2022
Pat Balkwill, Churchwarden until 2024 APCM	Ex officio / Deanery Synod rep 2023
Robert Brock, Lay Chair	Re-elected in 2024
Janet Broomhead	Deanery Synod until August 2024
Wendy Coxhill	Re-elected in 2023
Emma Etuk	Re-elected in 2023
Mandy Harris	Re-elected in 2023 until July 2024
Caroline Hatton	Elected 2023
Carole Henderson, Electoral Roll officer, Standing Committee	Re-elected in 2024
Vanessa Phineas	Elected in 2024
Donna Redding	Re-elected in 2022
Peter Smith, Treasurer, Standing Committee	Re-elected in 2024
Jeanne Smith	Elected 2023

Approved by the PCC and signed on.....

27th March 2025

on the PCC's behalf by the Robert Brock (PCC Lay Chair)

DR. Brock

Independent Examiner's Report

to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Paul, Harlow
Town Centre with St Mary, Little Parndon
Charity No. 1142836

I report to the PCC on my examination of the accounts of the Charity for the year ended 31 December 2024, which are set out on pages 16 to 25, and which I carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

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

Independent Examiner's Statement

I have completed my examination I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:

J R Eke

Date: 28th March, 2025

John Robert Eke
Fellow of the Association of Charity Independent Examiners
Soarview, Stable Court, Marlborough, Devon TQ7 3FB

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2024

		2024			2023			2024	2023
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS									
Income from Donations and Legacies	2(a)	76,213	75,407	-	76,292	100,253	-	151,621	176,546
Church activities	2(b)	21,112	-	-	5,329	38	-	21,112	5,367
Other trading activities	2(c)	37,582	790	-	44,139	3,465	-	38,372	47,604
Investment Income	2(d)	6	828	-	21	898	-	833	919
TOTAL INCOME		134,913	77,025	0	125,782	104,654	0	211,938	230,436
EXPENDITURE									
Raising funds	3(a)	-	75	-	-	170	-	75	170
Charitable activities	3(b)	143,434	146,685	-	132,011	54,554	-	290,119	186,565
TOTAL EXPENDITURE		143,434	146,760	0	132,011	54,724	0	290,194	186,735
NET INCOMING/(OUTGOING) RESOURCES		(8,521)	(69,735)	-	(6,230)	49,931	-	(78,256)	43,701
NET GAINS ON INVESTMENTS		-	-	-	-	-	-	-	-
TRANSFERS BETWEEN FUNDS	10	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS		(8,521)	(69,735)	-	(6,230)	49,931	-	(78,256)	43,701
TOTAL FUNDS BROUGHT FORWARD	10	10,469	119,894	-	16,698	69,963	-	130,362	86,661
TOTAL FUNDS CARRIED FORWARD		1,948	50,159	0	10,469	119,894	0	52,107	130,362

The notes on pages 19 to 25 form part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
BALANCE SHEET AT 31 DECEMBER 2024**

	Note	2024 £	2023 £
CURRENT ASSETS			
Investments		-	-
Debtors and prepayments	7	10,137	8,032
Cash at bank and in hand		58,619	134,043
		68,756	142,075
LIABILITIES			
Creditors - amounts falling due in one year	8	16,649	11,713
NET CURRENT ASSETS		52,107	130,362
TOTAL NET ASSETS		52,107	130,362
PARISH FUNDS			
Unrestricted	9,10	1,948	10,469
Restricted	9,10	50,159	119,894
Endowment	9,10	-	-
		52,107	130,362

The notes on pages 19 to 25 form part of these accounts.

Approved by the PCC and signed on.....*27th March 2025*
on the PCC's behalf by Robert Brock (PCC Lay Chair)

D.R. Brock

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
CASH FLOW STATEMENT**

For the year ending 31 December 2024

	2024	2023
	£	£
Net cash from operating activities	(76,258)	50,338
Cash flows from investing activities	£	£
Interest received	833	919
Net cash provided by investing activities	833	919
Change in cash and cash equivalents in the reporting period	(75,424)	51,257
Cash and cash equivalents at 1 January	134,043	82,786
Cash and cash equivalents at 31 December	58,619	134,043
Analysis of cash and cash equivalents:		
Cash at bank and in hand	58,619	134,043
Reconciliation of net income before investment gains	2024	2,023
	£	£
Net expenditure before investment gain	(78,256)	43,701
Adjustments for:		
Dividends and interest	(833)	(919)
Increase in debtors	(2,105)	5,488
Increase in creditors	4,937	2,068
Net cash provided by / (used in) operating activities	(76,258)	50,338

The notes on pages 19 to 25 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared in compliance with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019 – second edition.

The PCC considers there are no material uncertainties about the Church's ability to continue as a going concern.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 9.

Endowment funds are funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving under Gift Aid is recognised when received.
- Tax recoverable on Gift Aid donations is recognised when the donation is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.
- The income of the PCC is accounted for gross of any related expenditure.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Resources used

Grants from the PCC

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Fixed assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

Movable church furnishings

No value is placed on movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, since the PCC considers this to be inalienable property. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £4,000 or on the repair of movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £4,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at the balance sheet date.

Current assets

Amounts owing to the PCC at the balance sheet date in respect of fees, rents or other income are shown as debtor.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2024

2. INCOME AND ENDOWMENTS

	2024			2023			TOTAL FUNDS	
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	2024	2023
	£	£	£	£	£	£	£	£
<i>2(a) Donations and Legacies</i>								
Planned giving								
By banker's order	38,717	1,555	-	35,834	1,425		40,272	37,259
By envelope scheme	4,434	-	-	5,691	-		4,434	5,691
By CAF etc	1,200	-	-	234	10,500		1,200	10,734
Income tax receivable	13,302	2,141	-	12,180	7,241		15,443	19,421
Collections (open plate)	8,041	204	-	9,112	219		8,244	9,331
Gift days	3,563	-	-	-	-		3,563	-
Grants	728	53,834	-	5,493	36,741		54,562	42,234
Donations & appeals	6,229	17,674	-	7,749	38,752		23,903	46,501
Legacies	-	-	-	-	5,375		-	5,375
	<u>76,213</u>	<u>75,407</u>	<u>-</u>	<u>76,292</u>	<u>100,253</u>	<u>-</u>	<u>151,621</u>	<u>176,546</u>
<i>2(b) Church Activities</i>								
Fees for weddings and funerals	688	-	-	1,970	-		688	1,970
Insurance claims	20,337	-	-	2,924	-		20,337	2,924
Other activity Income	87	-	-	435	38		87	473
	<u>21,112</u>	<u>-</u>	<u>-</u>	<u>5,329</u>	<u>38</u>	<u>-</u>	<u>21,112</u>	<u>5,367</u>
<i>2(c) Other Trading Activities</i>								
Lettings of church & hall	26,662	-	-	33,190	-		26,662	33,190
Letting of church flat	10,920	-	-	10,949	-		10,920	10,949
Fund raising	-	790	-	-	3,465		790	3,465
	<u>37,582</u>	<u>790</u>	<u>-</u>	<u>44,139</u>	<u>3,465</u>	<u>-</u>	<u>38,372</u>	<u>47,604</u>
<i>2(d) Investments</i>								
Interest received	6	828	-	21	898		833	919
TOTAL INCOME	<u>134,913</u>	<u>77,025</u>	<u>-</u>	<u>125,782</u>	<u>104,654</u>	<u>-</u>	<u>211,938</u>	<u>230,436</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2024

3. EXPENDITURE

		2024			2023			2024	2023
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	£	£	£	£	£
3(a)	<i>Raising funds</i>								
	Fund raising costs	-	75	-	-	170		75	170
3(b)	<i>Church activities</i>								
	Mission agencies	2,050	453	-	2,751	1,829		2,503	4,579
	Ministry:					-			
	Diocesan Parish Share	70,202	-	-	73,703	-		70,202	73,703
	Church services & activities	1,870	4,454	-	2,547	17,013		6,324	19,560
	Clergy & ministry expenses	2,373	-	-	2,644	57		2,373	2,702
	Church and hall maintenance	33,689	95	-	12,726	6,583		33,784	19,309
	Buildings development	1,350	141,041	-	500	27,331		142,391	27,831
	New equipment	154	639	-	183	1,449		793	1,632
	Utilities - energy	8,607	-	-	13,725	276		8,607	14,001
	Utilities - water, waste, broadband	4,291	-	-	4,329	-		4,291	4,329
	Insurance	3,889	-	-	3,639	-		3,889	3,639
	Salaries & wages	9,413	-	-	10,686	-		9,413	10,686
	Copier & stationery	799	-	-	838	-		799	838
	Flat management & maintenance	3,094	-	-	2,351	-		3,094	2,351
	Subscription, fees and other administration	1,653	3	-	1,389	16		1,656	1,405
				-				-	-
		143,434	146,685	0	132,011	54,554	0	290,119	186,565
	TOTAL EXPENDITURE	143,434	146,760	0	132,011	54,724	0	290,194	186,735

EXPENDITURE NOTES (CONTINUED)

New equipment included a new book trolley £277, covered by a donation, an iPad £250, disabled access ramps £266, all for St Paul's.

Buildings development included:

- Electrical contractors for St Paul's £114,841
- Lighting and rewiring consultant fees, including design, specification, tendering, and project oversight £6,858
- Audio-Visual contractors £18,342
- Architect fees £1,750

Church and hall maintenance included £19,474 for the West End doors repair at St Paul's (covered by an insurance recovery). Other significant maintenance costs were guttering repairs £1,940, heating system maintenance/repair £1,880, hall electric distribution boards and hallway lighting £4,820, at St Paul's and temporary toilet hire £1,560 and maintenance of the larch trees at St Mary's £630.

4. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	<u>9,413</u>	<u>10,686</u>

During the year the PCC employed, all on a part time basis, a parish administrator (9-10 hours per week), a vergers (1-2 hours per week, ending in June) and a cleaner (5 hours per week).

All costs were salary and wages (no employers' NI contributions were due, no employee qualified for automatic enrolment in a pension, and no employee opted to enrol).

5. PAYMENTS TO PCC MEMBERS

Patricia Balkwill, a member of the PCC, was the paid office administrator of the parish for two mornings a week, at the time of the registration of the PCC as a charity in 2011. This private benefit was declared to the Charity Commission at the time and continued until the end of June 2024. The total of payments made to her in the year was £408 (2023: £2,579).

Donna Redding, a member of the PCC, was paid £80 for attending to the Audio-Visual systems on two occasions.

Carol Squires, a member of the PCC (Churchwarden), was paid £63 event stewarding on three occasions.

The PCC has the power to make payments for these services, which are within the normal core activities of a parish, under section 3A of the Parochial Church Council (Powers) Measure 1956.

No other trustees have been paid any remuneration or received any other benefits from an employment with the PCC. The following ministry expenses were reimbursed to ordained members and a licenced lay member of the PCC:

	2024	2023
	£	£
Revd. Barbara Aylett	-	-
Revd. Martin Harris	1,057	1,535
Revd. Jokey Poyntz	1,315	1,023
Revd. Anne Keeble	-	-
Wendy Coxhill (travel)	-	144
	<u>2,372</u>	<u>2,702</u>

6. INVESTMENTS

The PCC does not currently hold any investments and did not hold any in 2023.

7. DEBTORS

	2024	2023
	£	£
Prepaid insurance	2,371	2,196
Tax recoverable under Gift Aid	4,529	4,312
Other debtors	3,238	1,524
	<u>10,137</u>	<u>8,032</u>

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Letting deposits	473	2,028
Prepaid rent	-	1,738
Accrued charges	16,176	7,947
	<u>16,649</u>	<u>11,713</u>

Accrued charges include 2.5% retention on major electric works £3,022, payment on completion for additional electric works in hall £5,088, electricity and gas £1,097, grants from the General Funds to mission £1,083, clergy expenses £2,365, Parish Share late payment £1,000, and other services £1,621.

9. FUNDS

The General Fund of the PCC is an unrestricted fund held for the general purposes of the PCC.

The restricted funds at 31st December 2024 comprise :

- St Paul's Development Fund for major development and repair works to St Paul's.
- St Mary's General Fund for income specifically to support the running of St Mary's church.
- St Mary's Building Fund for the improvement and extension of St Mary's church building.
- Harlow Holiday Lunch Club fund enabling the support of needy families during school holidays.

Other restricted funds comprise gifts given for specific purposes. The balance of £7,314 at 31 December 2024 includes £1,578 to support the Music Minister (transferred from the separate restricted fund), £540 remaining of a grant for establishing the Bereavement Café, a £1,000 donation for an altar frontal, £408 remaining from a grant for a project Manager, £1,154 grant to support Teddy Bear Club and Champions group (which ceased in 2023), £2,358 to support Helping Hands, £80 to support the homeless, and other smaller amounts totalling £197.

A grant for Teddy Bear Club and Champions received in 2023 from the Fowler Smith & Jones Trust was transferred to the Harlow Holiday Lunch Club Fund (with the Trust's agreement), as those original activities have ceased.

10. SUMMARY OF FUND MOVEMENTS

	Balance at 1 January 2024	Incoming resources	Resources expended	Investment gains	Transfers	Balance at 31 December 2024
	£	£	£	£	£	£
Restricted - St. Paul's Development	81,666	62,329	(141,330)	-	-	2,665
Restricted - St Mary's General	5,764	2,545	-	-	-	8,309
Restricted - St Mary's Building	21,411	1,767	(38)	-	-	23,139
Restricted - Harlow Holiday Lunch Club	2,797	5,261	(1,826)	-	2,500	8,732
Restricted - All others	8,257	5,123	(3,566)	-	(2,500)	7,314
Restricted - Total	119,894	77,025	(146,760)	-	-	50,159
Unrestricted - General	10,469	134,913	(143,434)	-	-	1,948
	130,362	211,938	(290,194)	-	-	52,107

END OF DOCUMENT

Accounts



Annual Report and Financial Statements

For the year ended 31 December 2023

The Parochial Church Council of the Ecclesiastical
Parish of St. Paul, Harlow Town Centre with St.
Mary, Little Parndon

Registered Charity number 1142836

Contents

Team Rector's Introduction.....	3
1 Introduction.....	4
2 Aim and Purposes	4
3 Objectives and Activities.....	4
4 Achievements and performance	6
5 Financial Review	8
6 Reserves Policy	8
7 Plans for Future Periods	9
8 Risk Management	10
9 Structure, Governance, and Management.....	11
10 Administrative Information	13
Independent Examiner's Report.....	14
STATEMENT OF FINANCIAL ACTIVITIES	15
BALANCE SHEET AT 31 DECEMBER 2023.....	16
CASH FLOW STATEMENT	17
NOTES TO THE FINANCIAL STATEMENTS	18

Team Rector's Introduction

Dear friends

This year we have studied the books of Revelation and Romans. They are particularly relevant in our traumatised lives and world. Our hearts go out to all who suffer, on our doorsteps and far away.

It is easy to be discouraged. But both books challenge us! They teach us to hope is in God alone. God takes the initiative, God comes to save us. We saw this in our Christmas celebrations – Christ visited an “alien planet”. We see this in our Easter celebrations. God in Christ enters even the world of death and conquers.

A suffering world is the world that Christ came to. We have no excuse if we do not take heart and hope from the witness of the first followers of Jesus. Romans and Revelation were two ways they wrestled with pain which was great and greater than ours.

As we gather, it is to encourage one another in this hope and faith, and to learn to live it out. None of us can do so alone any more than my big toe could live without being part of me!

One way we live this out is in the activities in our buildings during the week. This past year, we have said farewell to the Church of Pentecost who have worshipped with us since 2006. We rejoice with them as they settle into their own building. God is leading and growing the church. We miss them but look forward to future fellowship shared.

Harlow Holiday Lunch Clubs, combining with Messy Church, are co-ordinated for us and other local churches by Jokey. The clubs offer food, fun and support to vulnerable families predominantly during the school holidays. Jokey's ministry extends wider, all year round in seeking to alleviate hardship by e.g. providing furniture for those without any. It is shocking when traumatised victims of domestic violence and their children are moved into houses with no furniture: not just missing beds but carpets, curtains and even curtain rails.

At the same time, the Bounty Cafe opened and the ministry of Foodbank and the Bounty Club developed - around 800 families supported every week, receiving around 13 tons of food. This brings home the struggles of daily life for so many.

In our immediate church community life, our hearts go out to nurses, doctors and other care-workers, in the immense challenges you face day by day.

Our buildings witness to God's provision. With regard to the rewiring, lighting and audio-visuals, we give thanks to God for the gifts that have enabled us to exceed the bare minimum needed. As I write the work has begun. You can read more below.

We continue to struggle in our community life. Our house groups have not recovered from the pandemic and catering for our social life struggles. Let us listen to our Lord to see how Christ is leading us. God provides all we need but it is important to look out for what Christ is doing, not what God is not doing. Where is Christ leading us?

The book of Romans speaks powerfully to us. Struggle is part and parcel of the Christian life. It is in this contest that we find the victory of God. In all of creation, “thanks be to God, who gives us the victory in our Lord Jesus Christ” (1 Corinthians 15:57).

May we live in the light of that victory!

Martin Harris, PCC Chair

1 Introduction

The members of St. Paul's and St. Mary's Parochial Church Council as trustees are pleased to present their report for the year ended 31st December 2023.

2 Aim and Purposes

St. Paul's and St. Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector, the Reverend Martin Harris, and Team Vicar, the Reverend Jokey Poyntz, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St. Paul's Church, Harlow Town Centre, and St. Mary's Church, Little Parndon. The primary object of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

3 Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St. Paul's and St. Mary's.

When planning its activities for the year, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, the PCC tries to enable all the people of God to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- Partnering with other local organisations.

To facilitate this work, it is important that the PCC maintains, renews and extends the fabric of St. Paul's and St. Mary's churches.

Regular Activities include:

- Sunday church services in person and online (livestreamed from St. Paul's), children's groups, and mid-week prayers. We have a presence on social media and prayers are often posted on Facebook.
- Opening of buildings weekdays as much as possible to enable prayer and the lighting of the candles.
- Messy Church: we welcome parents and carers with their children. This includes craft activities, which lead into a brief period of worship, concluding with a light meal.
- Teddy Bear Club, accompanied children and their carers.
- Small Groups: Alpha and other nurture groups which we aim to run or be advertised through the year.
- Occasional special study series: these included a Lent Course based on the letter to the churches in the book of Revelation, and an autumn course on Paul's letter to the Romans.
- Cottage Prayer meetings (a fellow meal, with teaching, sharing testimony and prayer).
- Helping Hands, a Drop-in evening for those without homes or vulnerably housed providing light meals, refreshments and a place to socialise.
- Services at Alexandra House (a local residential care home).
- We work in partnership with:
 - Michael Roberts Charitable Trust ("MRCT"), who run a drop-in centre on Tuesdays and Fridays in St. Paul's Hall.
 - Harlow Foodbank and Bounty Club (part of MRCT), which operates five days a week in St. Paul's Church. Our harvest offering of non-perishable food was collected for the Foodbank.

- Heart4Harlow: as well as weekly prayers online, there is Sunday evening worship at St. Mary and St. Hugh Churchgate Street.
- The Church of Pentecost, who meet at St. Paul's on Sunday afternoons, and several evenings each week (they moved to their own premises at the end of October).
- The London Church of Pentecost, who meet at St. Paul's most Sunday evenings.
- Red Balloon Foundation, a local Christian charity serving families, who ran Champions (an after-school club at St. Paul's; this work came to an end in the summer) and partnered with us in Teddy Bear Club for the first part of the year.
- A Romanian Orthodox congregation, meeting regularly at St. Mary's church.
- Harlow Holiday Lunch Club, in association with our Deanery Missioner (who is also our Team Vicar). Substantial grants and donations were secured enabling the support of needy families during school holidays, providing meals and activities and pastoral care. The related income and expenditure is handled as a restricted fund in the PCC financial statements.
- St Clare's Hospice, who helped us start up and run a drop-in café for those dealing with bereavement.

In addition we were pleased to welcome Harlow District Scouts and staff from Princess Alexandra Hospital, and local schools for carol services at St. Paul's.

4 Achievements and performance

4.1 Attendance and Other Statistics

	2023				2022		
	St. Paul's	St. Mary's	Combined		St. Paul's	St. Mary's	Combined
Average Sunday Attendance							
• Adults	70	17	87		62	20	82
• Children	16	0	16		16	2 to 3	18 to 19
• Livestream concurrent views			8		8		8
• Youtube views of recorded livestream			41				46
Baptisms	9	1	10		3	6	9
Marriages		4	4		1	4	5
Dedication of marriage	1		1		1	1	2
Church Funerals		2	2		0	0	0
Other Funerals			7				11
Internment of ashes		2	2			1	1
Confirmations	0	0	0			3	3
Children admitted to communion	2	0	2			2	2

There were 134 members on the electoral roll at the time of the 2023 Annual Parish Church Meeting of whom 60 lived outside the parish (2021: 135, 60).

4.2 Special Activities

In addition to our regular activities, there were various special activities in 2023:

- We held 'hot potato' lunches in the spring and autumn at St Paul's, covering the topics of Christian Marriage and Sharing one's faith.
- We marked the King's coronation weekend with a fun day at St. Mary's and a Big Lunch, in conjunction with the Church of Pentecost, at St. Paul's.
- At St. Mary's we held a summer fete in July, a harvest fair in the autumn, and a Dickensian fair early winter to help promote the gospel in the local community and raise funds for the hall development project.
- At St Paul's we had a Harvest Supper and a festive Bring and Share lunch
- St Mary's was open on Sunday afternoons throughout August for cream teas and other activities.
- In conjunction with Daniel Robinson Funeral Directors, an 'In Remembrance' service was held at St. Paul's.

Our response to some of our specific priorities identified at a PCC / MLT awayday in 2022 were:

- A new WhatsApp group named "St Paul's and St Mary's Community" has been launched
- Strengthening our Home Communion team
- Coordinating support for refugees joining our church family
- Launching a youth leadership training initiative to equip some of our young people in ministry
- Various fellowship meals have been held (see above)
- A new parish logo has been designed and deployed
- We have sought to be a more slight-loss friendly church, with extra large print material available.
- We have introduced creative prayer sessions on some Sunday morning services
- Prayers for the parish are led at after the main service once a month

4.3 Mission and Charity Support

In total £4,579 (2022: 4,711) was given for mission. Over the year the PCC supported financially:

- Bible Society £500
- CMJ (The Church's Ministry Among Jewish People) £500
- Michael Roberts Charitable Trust (Harlow foodbank and Maybury Open Door). The PCC bears all the direct costs of the Tuesday drop-in, estimated at over £3,000, and bears some of the direct costs of hosting the Friday drop-in and Foodbank. In addition £150 was donated
- Crosslinks and our link missionary Portia Yiadom £1,250
- Tear Fund £505
- £1,537 was given to support the education of Sarah Chingwaba in Tanzania.

The PCC supported in prayer:

- The Gika School in Gulbarga
- Streets2Homes
- Open Doors

In addition £137 was raised in 2023 for Children's Society to be distributed in 2024.

4.4 Development of our Premises

The Development Action Team, answering to the church council, has continued to work hard by God's grace to take forward the developments of the two churches

At St Mary's, for the development of the new hall, the two main needs are for a project manager, and for funds. The immediate need is for funding to appoint a project manager, or to find someone who can offer their time. We have explored this as well as making a major funding application. In the meantime, we seek to improve the facilities that are there as we prepare for the longer term.

A memorial plaque honouring Hester Woodley was installed and unveiled in March.

At St Paul's the many years of preparation have come together in the rewiring and lighting – the letter of intent to the contractor was signed at the close of the year with a view to the work starting early in January. This has been enabled by very generous giving by the congregation and by around £40,000 received or promised by outside organisations.

This has also enabled us to look towards installing the wiring for new audio-visual equipment.

We have also been in consultation with the local authority as to the planning proposals for the transformation and regeneration of Playhouse Square, College Square and around. We have sought to bring influence for the betterment of the whole, including the future use and development of St Paul's. It is anticipated that the renewals will include the paving at St Paul's.

Once the rewiring has been completed, we will be able to look towards other items dependent on it. E.g. further work on the audio-visual installation, a draught screen at the back of church, and redecorating.

4.5 Deanery Synod

The parish is part of the Harlow Deanery, which is part of the Barking Area of the Diocese of Chelmsford. Three parochial representatives sat on the Deanery Synod during 2023. This provides the PCC with an important link between the parish and the wider structures of the Church of England.

5 Financial Review

During 2023 the PCC's total income was £230,436 (2021 £160,869) and total expenditure £186,735 (2021 £146,627).

The General Fund expenditure exceeded income by £6,230 (2022: net income £7,673) making an end of year General Fund balance £10,467 (2021: £9,025). Restricted Funds income exceeded expenditure by £49,931 (2022: £6,568) making an end of year Restricted Funds balance £119,894. Overall, the net incoming resources of the PCC were £43,701 (2022: £14,242).

General Fund Donated Income was c. £2,000 more than 2022 overall. Planned giving, collections and other donations were in fact less than 2022, but a generous grant from the diocese towards energy costs (£4,560) accounts for the overall increase. Letting income was much increased (c. £8,000 more) compared to 2022, due to use by the Romanian Orthodox Church, and Church of Pentecost at full use until end October, and more ad-hoc lettings. £2,924 was received in insurance payouts for the west end damage at St Paul's. Altogether, General Fund income was c. £13,000 more than in 2022.

General Fund expenditure was c. £28,000 more than 2022. A large portion of this was the increase in parish share (£16,000 more in 2023), higher building maintenance costs (£4,000 higher excluding the additional insured damage covered by the income as above), energy costs £3000 higher and other inflationary cost increases.

We also continued our 'Let there be Light' appeal for St Paul's developments in 2023, and raised a further £51,000 in donations, and £23,000 in grants. £27,000 was spent in 2023 on fees, preparatory and contracted works, with the remaining funds c. £82,000 and further pledged donations and grants (c. £17,000) to cover the rest of the works in 2024 (c. £100,000). Nearly £3,500 was donated or fundraised for St Mary's Hall.

The Harlow Holiday Lunch Club fund received just under £7,000 in 2023 (mainly grants) and spent just under £12,500 on a trip for some families to Spring Harvest, supporting those in need and running lunch clubs at St Paul's and other church premises through the year.

In summary, the PCC used its income to fund the church's activities including:

- Activities at both St. Paul's and St. Mary's church described in the sections above.
- Supporting various mission agencies (see 4.3 Mission and Charity Support on page 7 above), and other charitable organisations.
- Maintenance and development of St. Paul's and St. Mary's church premises costing £47,140 (2022: £20,439). See details at the top of page 22 for details of items other than routine maintenance.
- Paying our Parish Share to diocese, £73,703 (£57,484 in 2021), which is our contribution to funding the church's paid clergy.

6 Reserves Policy

The PCC aims to support the day to day demands of the parish primarily from current giving and church members respond to additional needs as they can. The PCC aims to retain a reserve of £5,000 (in 2023 £10,469) in the General Fund for cashflow. Large scale projects which are planned and executed over a period of years, particularly the enhancement of the parish buildings, are financed through St. Paul's Development Fund (end 2023 balance £81,666) and the St. Mary's Building Fund (end 2023 balance £21,411), which are restricted funds and hold reserves in anticipation of and during projects.

7 Plans for Future Periods

We identified the following priorities for 2023 and beyond at a PCC and MLT awayday:

1. Promoting A Sense of Belonging / Ownership
Especially after the Covid years, the fellowship and relationships we all once enjoyed have been a little displaced.
2. Building New Online Communities
We need to develop good AV systems at both church premises. At St. Paul's this includes system for the hall and other rooms too.
3. Developing our Spiritual Gifts
Recognising that the gifts that each of us has are not being used to the full, we seek to:
 - a. Establish a group to work on discovering and enabling gifts.
 - b. Develop 'job specifications' for different roles.
 - c. Establish a system where people can work along side others and share tasks.
 - d. Work on succession planning for each role.
 - e. Be bold in involving children.
4. Ensuring Prayer is a thread running through all we do.
Specifically we seek to:
 - a. Provide new opportunities to pray together:
 - b. Provide teaching and training on prayer.
 - c. Strengthen our corporate prayer.
5. Developing St. Paul's
We will continue to progress the renewal of Audio Visual systems.
6. Developing St. Mary's
We seek to:
 - a. Continue to develop a plan to fund the work to build a new hall, kitchen and toilets.
 - b. Develop a bigger Christian presence, for example by having the building open more, and more widely used.
 - c. Learning from other traditions.

8 Risk Management

The PCC recognises its responsibilities for managing risk, and regularly reviews its policies. The principal risks facing the PCC fall into the areas outlined here.

8.1 COVID-19

Measures taken to slow the spread of the Covid-19 continue to have a minor impact on the church's activities. Pastoral support measures have continued to maintain contact and support those who are more vulnerable and those who do not have access to the internet. Midweek online prayer meetings have continued, and live streaming of Sunday worship from St Paul's has continued throughout the year, and are a permanent feature of our worship. We continue to have extra cleaning costs.

8.2 Governance

Loss of records - registers and historic records are stored in a fireproof safe.

Church office Computer documents are back up on cloud based storage (OneDrive) as are scans of all financial records. We moved to a cloud based accounting system in 2023.

8.3 Operations

Much of our ministry is centred around our church buildings, so it is important that our buildings are safe and fit for purpose.

St. Mary's is in a good state of repair, but lacks basic facilities, which we are seeking to address by adding a hall with kitchen and toilet facilities. A portable toilet is being rented for the time being.

St. Paul's has some major issues (spalling concrete tracery, failing electrical circuits, uneven paving outside). Works to rewire and renew lighting are underway, and will be completed in early spring 2024.

For both sites we carry out routine safety checks including 5-yearly electrical inspections in 2018, annual fire appliance maintenance, and portable appliance testing. St. Paul's lightning conductor is checked every four years (checked in 2022). We have a plan for evacuating the premises in the event of fire and fire notices are displayed on both sites.

A quinquennial inspection of the buildings is carried out, and we have a buildings team to progress the issues raised (the last inspection was in 2021). Asbestos management surveys have been recently carried out at both sites. St. Paul's has a roof alarm to protect against vandalism and metal theft, and a CCTV security camera has been installed at the hall entrance.

The PCC has a health and safety officer with expertise in this field.

Large rises energy costs continue to have been a significant factor in the last year. We continue to monitor closely our energy usage, and our letting charges are all reviewed each year to realistically reflect our increased running costs. Gas prices had fallen significantly by the time we renewed our contract in April, but remain considerably higher than before the energy crisis. Electricity prices remain high. We use the guidance of an energy consultant to help us find the most appropriate energy contracts in the current market, and have annual contracts at present, so we can take advantage of improvement in the market if it comes.

The launch of a new method for allocating the parish share has given rise to a significant increase of costs in 2024 (the share in 2022 was unexpectedly low; it was £65k in 2020 and 2021; nevertheless the increase to £74k is significant). The PCC does not have funds to continue to carry a deficit, and this will need to be addressed in 2024.

8.4 Finance Risks

A large portion of the PCC's income is the result of voluntary giving. The PCC recognises that income can fluctuate. The church teaches regularly on Christian stewardship and encourages church members to review their financial support. An autumn gift day is often utilised to meet shortfalls.

The handling of cash is subject to dual control procedures to minimise the risk of loss or fraud. Expenditure is also subject to strict controls with a scheme of delegation defining spending approval limits. The PCC operates a comprehensive management accounting system that enables the Treasurer and PCC to monitor and actively manage income and expenditure against budget.

8.5 External Risks

Parking at St. Mary's became an issue with changes to regulations in Parndon Mill Lane. A protocol for shared use of the Council land adjacent to the church has been agreed with Kier, and continued use of the land under a formal licence agreed with Harlow Council (expiring in October 2024).

Harlow council has plans for the redevelopment of the town centre around St Paul's, with new buildings, increased pedestrian areas and more limited vehicle access. The PCC has paid close attention to these developments, and made a considerable contribution to the planning and consultation process, to ensure good access, appropriate parking provision, and special access required for weddings, funerals and vital daily activities.

8.6 Regulatory Risks

Given the programme of ministry with children and young people and vulnerable adults provided at St. Paul's and St. Mary's, the health, safety and protection of these individuals is regarded as being of paramount importance. The PCC has complied with its duty under section 5 of the safeguarding and clergy discipline measure 2016 to have regard to the house of bishops' guidance on safeguarding children and vulnerable adults. The PCC operates a formal policy for the safeguarding of children and vulnerable adults, in line with Diocesan, national and statutory guidelines, a Safer Recruitment Policy introduced in 2018, and an equal opportunities policy. A lone working policy was agreed in 2020. Review of Safeguarding policies, procedures and practice is ongoing and overseen by the PCC.

Data Protection - The PCC has an appointed Data Protection Officer, and a Data Protection Policy. A Personal Data Breach and Management Procedure was approved by the PCC in 2019. The PCC periodically audits its data processing activities to ensure compliance with the GDPR.

The PCC has an equal opportunities policy.

A Serious Incident reporting procedure was agreed in 2019.

9 Structure, Governance, and Management

The Parochial Church Council is established by the Church of England and its governing document is the Parochial Church Council (Powers) Measure 1956. The PCC is a Registered Charity, and as such its members must fulfil the duties and responsibilities as trustees under the Charity Act 2011.

The method of appointment of PCC members is set out in the Church Representation Rules. PCC members are recruited in a number of ways. The clergy and the churchwardens are members by virtue of their office. Deanery Synod representatives are elected by the annual parochial church meeting (APCM) and hold office for three years. Other members of the PCC are elected for a three-year term at the APCM (i.e. for a third of the elected positions each year).

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings subject to keeping the PCC informed as fully as necessary.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the PCC and which enable us to ascertain our financial position and to ensure that our financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and 2022 and the Charities SORP (FRS102) 2019: (i.e.: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in

accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland" – 2nd Edition October 2019).

The PCC is also responsible for safeguarding PCC assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the Annual Parochial Church Meeting.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC has the following committees, chaired by a PCC member:

The **Standing Committee** consists of the ex officio members of the PCC and at least two other PCC members, appointed by the PCC. It has power to transact the business of the PCC between PCC meetings, reporting to the full PCC as appropriate.

St. Mary's Committee organises the care and maintenance of St. Mary's church and churchyard.

The **Development Action Team** was formed in 2008 to take forward the renewal of the town centre site. It is now also taking forward the development of the St. Mary's site.

The parish also has a **Ministry Leadership Team**, a partnership of the clergy and lay members, appointed by the PCC, to further the mission and ministry of the Parish.

10 Administrative Information

The PCC is registered with the Charity Commission (Charity 1142836). It was registered on 12 July 2011 to comply with the Charities Act because its income exceeded £100,000, and in anticipation of the registration of all PCCs (which had been excepted from registration previously). Following this the PCC's accounts need to comply with the Church Accounting Regulations 2006, the Charities Act 2011 and 2022 and the Charities SORP (FRS102) 2019.

Under section 144(2) Charities Act 2011 an audit is not required and instead an independent examination is needed.

The address of the church office is St. Paul's Church, College Square, Harlow, Essex CM20 1LP.

The trustees, members of the PCC, who served in the period to which this report relates were as follows:

	Basis of appointment
The Revd Martin Harris, Team Rector	Ex officio
The Revd Jokey Poyntz, Team Vicar	Ex officio
The Revd Anne Keeble, Associate Curate	Ex officio
Pat Balkwill, Churchwarden	Ex officio / Deanery Synod rep 2023
Carol Squires, Churchwarden	Ex officio / Deanery Synod rep 2023
Caroline Hatton, Churchwarden until 2023 APCM	Ex officio, then elected 2 nd April 2023
Kehinde Ajayi	Re-elected in 2022
Richard Amissah	Re-elected in 2022
Robert Brock	Re-elected in 2023
Janet Broomhead	Appointed Deanery Synod rep May 27 th 2023
Wendy Coxhill	Re-elected in 2023
Emma Etuk	Re-elected in 2023
Mandy Harris	Re-elected in 2023
Carole Henderson, Electoral Roll officer, Standing Committee	Re-elected in 2021
Donna Redding	Re-elected in 2022
Peter Smith, Treasurer, Standing Committee	Re-elected in 2021
Jeanne Smith	Elected 2 nd April 2023

Approved by the PCC by email and signed on.....
on the PCC's behalf by the Reverend Martin Harris (PCC Chair)

30d Mar 2024

Mart H

Independent Examiner's Report

to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Paul, Harlow
Town Centre with St Mary, Little Parndon
Charity No. 1142836

I report to the PCC on my examination of the accounts of the Charity for the year ended 31 December 2023, which are set out on pages 15 to 24, and which I carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

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

Independent Examiner's Statement

I have completed my examination I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:

J R Eke

Date: 15th March, 2024

John Robert Eke
Fellow of the Association of Charity Independent Examiners
Soarview, Stable Court, Malborough, Devon TQ7 3FB

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2023

		2023			2022			2023	2022
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS									
Income from Donations and Legacies	2(a)	76,292	100,253	-	74,251	46,351	-	176,546	120,602
Church activities	2(b)	5,329	38	-	2,262	275	-	5,367	2,537
Other trading activities	2(c)	44,139	3,465	-	35,870	1,762	-	47,604	37,632
Investment Income	2(d)	21	898	-	4	95	-	919	99
TOTAL INCOME		125,782	104,654	0	112,387	48,483	0	230,436	160,869
EXPENDITURE									
Raising funds	3(a)	-	170	-	-	6,285	-	170	6,285
Charitable activities	3(b)	132,011	54,554	-	104,713	35,629	-	186,565	140,342
TOTAL EXPENDITURE		132,011	54,724	0	104,713	41,914	0	186,735	146,627
NET INCOMING/(OUTGOING) RESOURCES		(6,230)	49,931	-	7,673	6,568	-	43,701	14,242
NET GAINS ON INVESTMENTS		-	-	-	-	-	-	-	-
TRANSFERS BETWEEN FUNDS	10	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS		(6,230)	49,931	-	7,673	6,568	-	43,701	14,242
TOTAL FUNDS BROUGHT FORWARD	10	16,698	69,963	-	9,025	63,395	-	86,661	72,420
								0	
TOTAL FUNDS CARRIED FORWARD		10,469	119,894	0	16,698	69,963	0	130,362	86,661

The notes on pages 18 to 24 form part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
BALANCE SHEET AT 31 DECEMBER 2023**

	Note	2023 £	2022 £
CURRENT ASSETS			
Investments		-	-
Debtors and prepayments	7	8,032	13,520
Cash at bank and in hand		134,043	82,786
		<u>142,075</u>	<u>96,306</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	11,713	9,645
		<u>130,362</u>	<u>86,661</u>
NET CURRENT ASSETS			
		<u>130,362</u>	<u>86,661</u>
TOTAL NET ASSETS			
		<u>130,362</u>	<u>86,661</u>
PARISH FUNDS			
Unrestricted	9,10	10,469	16,698
Restricted	9,10	119,894	69,963
Endowment	9,10	-	-
		<u>130,362</u>	<u>86,661</u>

The notes on pages 18 to 24 form part of these accounts.

Approved by the PCC by email and signed on.....
on the PCC's behalf by the Reverend Martin Harris (PCC Chair)

3.1 M.H. 2024

M.H.

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
CASH FLOW STATEMENT**

For the year ending 31 December 2023

	2023	2022
	£	£
Net cash from operating activities	50,338	13,225
Cash flows from investing activities	£	£
Interest received	919	99
Proceeds from the sale of tangible fixed investments	-	-
Fixed asset investments	-	26
Net cash provided by investing activities	919	126
Change in cash and cash equivalents in the reporting period	51,257	13,351
Cash and cash equivalents at 1 January	82,786	69,435
Cash and cash equivalents at 31 December	<u>134,043</u>	<u>82,786</u>
Analysis of cash and cash equivalents:		
Cash at bank and in hand	<u>134,043</u>	<u>82,786</u>
Reconciliation of net income before investment gains	2023	2,022
	£	£
Net income before investment losses	43,701	14,242
Adjustments for:		
Depreciation	-	-
Dividends and interest	(919)	(99)
Decrease in debtors	5,488	(2,174)
Increase in creditors	2,068	1,257
Net cash provided by / (used in) operating activities	<u>50,338</u>	<u>13,225</u>

The notes on pages 18 to 24 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared in compliance with the Church Accounting Regulations 2006, the Charities Act 2011 and 2022 and the Charities SORP (FRS102) 2019 – second edition.

The PCC considers there are no material uncertainties about the Church's ability to continue as a going concern'.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 9.

Endowment funds are funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Details of the restrictions are explained in note 9.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Tax recoverable on Gift Aid donations is recognised when the donation is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.
- The income of the PCC is accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Fixed assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 and 2022, such assets are not capitalised in the financial statements.

Movable church furnishings

No value is placed on movable church furnishings held by the Incumbents and Churchwardens on special trust for the PCC, and which require a faculty for disposal, since the PCC considers this to be inalienable property. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £4,000 or on the repair of movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £4,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December 2023.

Current assets

Amounts owing to the PCC at 31 December 2023 in respect of fees, rents or other income are shown as debtor.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2023

2. INCOME AND ENDOWMENTS

	2023			2022			TOTAL FUNDS	
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	2023	2022
	£	£	£	£	£	£	£	£
<i>2(a) Donations and Legacies</i>								
Planned giving								
By banker's order	35,834	1,425	-	36,175	1,020		37,259	37,195
By envelope scheme	5,691	-	-	5,584	-		5,691	5,584
By CAF etc	234	10,500	-	865	61		10,734	926
Income tax receivable	12,180	7,241	-	12,633	3,504		19,421	16,137
Collections (open plate)	9,112	219	-	10,080	259		9,331	10,340
Gift days	-	-	-	-	-		-	-
Grants	5,493	36,741	-	474	16,307		42,234	16,781
Donations & appeals	7,749	38,752	-	8,439	25,199		46,501	33,639
Legacies	-	5,375	-	-	-		5,375	-
	<u>76,292</u>	<u>100,253</u>	<u>-</u>	<u>74,251</u>	<u>46,351</u>	<u>-</u>	<u>176,546</u>	<u>120,602</u>
<i>2(b) Church Activities</i>								
Fees for weddings and funerals	1,970	-	-	2,018	-		1,970	2,018
Insurance claims	2,924	-	-	-	-		2,924	-
Other Activity Income	435	38	-	244	275		473	519
	<u>5,329</u>	<u>38</u>	<u>-</u>	<u>2,262</u>	<u>275</u>	<u>-</u>	<u>5,367</u>	<u>2,537</u>
<i>2(c) Other Trading Activities</i>								
Lettings of church & hall	33,190	-	-	25,082	-		33,190	25,082
Letting of church flat	10,949	-	-	10,788	-		10,949	10,788
Fund raising	-	3,465	-	-	1,762		3,465	1,762
	<u>44,139</u>	<u>3,465</u>	<u>-</u>	<u>35,870</u>	<u>1,762</u>	<u>-</u>	<u>47,604</u>	<u>37,632</u>
<i>2(d) Investments</i>								
Interest received	21	898	-	4	95		919	99
	<u>21</u>	<u>898</u>	<u>-</u>	<u>4</u>	<u>95</u>	<u>-</u>	<u>919</u>	<u>99</u>
TOTAL INCOME	<u>125,782</u>	<u>104,654</u>	<u>-</u>	<u>112,387</u>	<u>48,483</u>	<u>-</u>	<u>230,436</u>	<u>160,869</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2023

3. EXPENDITURE

		2023			2022			2023	2022
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
		£	£	£	£	£	£	£	£
3(a)	<i>Raising funds</i>								
	Fund raising costs	-	170	-	-	6,285	-	170	6,285
3(b)	<i>Church activities</i>								
	Mission Agencies	2,751	1,829	-	2,810	1,901	-	4,579	4,711
	Ministry:						-		
	Diocesan Parish Share	73,703	-	-	57,484	-	-	73,703	57,484
	Church Services & Activities	2,547	17,013	-	2,743	16,637	-	19,560	19,379
	Clergy & Ministry Expenses	2,644	57	-	2,598	26	-	2,702	2,625
	Church and hall maintenance	12,726	6,583	-	5,953	2,821	-	19,309	8,773
	Buildings Development	500	27,331	-	-	11,666	-	27,831	11,666
	New Equipment	183	1,449	-	24	2,296	-	-	2,320
	Utilities - energy	13,725	276	-	10,866	200	-	14,001	11,066
	Utilities - water, waste, broadband	4,329	-	-	4,035	-	-	4,329	4,035
	Insurance	3,639	-	-	3,467	-	-	3,639	3,467
	Salaries & Wages	10,686	-	-	9,910	74	-	10,686	9,984
	Copier & stationery	838	-	-	786	-	-	838	786
	Flat Management & Maintenance	2,351	-	-	2,519	-	-	2,351	2,519
	Subscription, fees and other administration	1,389	16	-	1,519	9	-	1,405	1,528
				-				-	-
		132,011	54,554	0	104,713	35,629	0	184,933	140,342
	TOTAL EXPENDITURE	132,011	54,724	0	104,713	41,914	0	185,103	146,627

EXPENDITURE NOTES (CONTINUED)

New Equipment included a new noticeboard at St Mary's funded by a legacy (£1,320), and other smaller items.

Buildings development included:

- Electrical contractors for St Paul's (£13,293)
- Lighting and rewiring consultant fees, including design, specification, tendering, and project oversight (£14,058)
- Audio Visual consultant (£300)
- Architect fees (£210)

4. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	<u>10,686</u>	<u>9,984</u>

During the year the PCC employed, all on a part time basis, a parish administrator (8 hours per week), a verger (4 hours per week), two cleaners (6 hours per week) and a facilities manager (one month only, 1 hour per week).

All costs were salary and wages (no employers' NI contributions were due, no employee qualified for automatic enrolment in a pension, and no employee opted to enrol).

5. PAYMENTS TO PCC MEMBERS

Patricia Balkwill, a member of the PCC, was the paid office administrator of the parish for two mornings a week, at the time of the registration of the PCC as a charity in 2011. This private benefit was declared to the Charity Commission at the time and continued through 2023. She also received £270 for stewarding. The total of payments made to her in the year was £2,579 (2022:£3,241).

Donna Redding, a member of the PCC, was paid £130 for attending to the Audio Visual systems on three occasions.

Mandy Harris, a member of the PCC, was paid £45 for stewarding at a wedding.

Peter Smith, a member of the PCC, was paid £85 for playing the organ at a funeral.

The PCC has the power to make payments for these services, which are within the normal core activities of a parish, under section 3A of the Parochial Church Council (Powers) Measure 1956.

No other trustees have been paid any remuneration or received any other benefits from an employment with the PCC. The following ministry expenses were reimbursed to ordained members and a licenced lay member of the PCC:

	2023	2022
	£	£
Rev. Barbara Aylett	-	-
Rev. Martin Harris	1,535	1,438
Rev. Jokey Poyntz	1,023	842
Rev. Nathan Joss-Pothen	-	210
Rev. Anne Keeble	-	-
Wendy Coxhill (travel)	<u>144</u>	<u>60</u>
	<u>2,702</u>	<u>2,550</u>

6. INVESTMENTS

The PCC does not currently hold any investments and did not hold any in 2022.

7. DEBTORS

	2023	2022
	£	£
Prepaid insurance	2,196	2,071
Tax recoverable under Gift Aid	4,312	9,242
Other debtors	1,524	2,207
	<u>8,032</u>	<u>13,520</u>

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Letting deposits	2,028	2,038
Prepaid rent	1,738	-
Accrued charges	7,947	7,607
	<u>11,713</u>	<u>9,645</u>

Accrued charges include electricity and gas (£2,142), payroll tax payable to HMRC (£282), , grants from General funds to mission (£1,767), clergy and church member expenses (£2,446), and other services (£1,040).

9. FUNDS

The general funds of the PCC are unrestricted funds held for the general purposes of the PCC.

The restricted funds at 31st December 2023 comprise :

- St. Paul's Development Fund for major development and repair works to St. Paul's.
- St. Mary's General Fund for income raised specifically to support the running of St. Mary's church.
- St. Mary's Building Fund for the improvement and extension of St. Mary's church building.
- Harlow Holiday Lunch Club fund enabling the support of needy families during school holidays

Other restricted funds comprise gifts given for specific purposes. The balance of £8,257 at 31 December 2023 includes £1,578 to support the Music Minister (transferred from the separate restricted fund), £1,081 remaining of a grant for establishing the Bereavement Café, a £1,000 donation for an altar frontal, , £408 remaining from a grant for a project Manager, £3,654 grant to support Teddy Bear Club and Champions group (which ceased in 2023), £206 to support the homeless, and other smaller amounts totalling £330.

10. SUMMARY OF FUND MOVEMENTS

	Balance at 1 January 2023	Incoming resources	Resources expended	Investment gains	Transfers	Balance at 31 December 2023
	£	£	£	£	£	£
Restricted - St. Paul's Development	34,852	74,159	(27,345)	-	-	81,666
Restricted - St Mary's General	1,696	5,388	(1,320)	-	-	5,764
Restricted - St Mary's Building	17,993	3,588	(171)	-	-	21,411
Restricted - Teddy Bear Club	276	-	(276)	-	-	-
Restricted - Harlow Holiday Lunch Club	8,422	6,948	(12,573)	-	-	2,797
Restricted - All others	6,724	14,571	(13,039)	-	-	8,257
Restricted - Total	69,963	104,654	(54,724)	-	-	119,894
Unrestricted - General	16,698	125,782	(132,011)	-	-	10,469
	86,661	230,436	(186,735)	-	-	130,362

END OF DOCUMENT

Accounts



Annual Report and Financial Statements

For the year ended 31 December 2022

The Parochial Church Council of the Ecclesiastical
Parish of St. Paul, Harlow Town Centre with St.
Mary, Little Parndon

Registered Charity number 1142836

Contents

Team Rector's Introduction.....	3
1 Introduction.....	4
2 Aim and Purposes	4
3 Objectives and Activities.....	4
4 Achievements and performance	6
5 Financial Review	8
6 Reserves Policy	9
7 Plans for Future Periods	9
8 Risk Management	10
9 Structure, Governance, and Management.....	11
10 Administrative Information	13
Independent Examiner's Report.....	14
STATEMENT OF FINANCIAL ACTIVITIES	15
BALANCE SHEET AT 31 DECEMBER 2022.....	16
CASH FLOW STATEMENT	17
NOTES TO THE FINANCIAL STATEMENTS	18

Team Rector's Introduction

"He will be the sure foundation for your times, a rich store of salvation and wisdom and knowledge; the fear of the LORD is the key to this treasure" - Isaiah 33:6

This time last year, emerging from the worst of lockdown, we did not know for how things would develop. We give thanks to God for our Lord's grace; continuing to pray for those with Covid, lifting to our Lord our doctors, nurses and others who continue to carry the load for our communities. May the encouragement of the Spirit of Christ uphold you.

On the home front, there is much new in our church life; other things have been re-established; in some areas we struggle and the future is unclear.

The Lord has been providing "treasure" - enough for our needs. Financially we see in this report how God has been providing, in part through the new lettings of the pandemic. Mission-wise, in partnership with Red Balloon Foundation, Teddy Bear Club was re-established and Champions After-School Club, and Harlow Holiday Lunch Club, continued. We ran two Alpha groups, and SPYK recommenced. Bounty Club joined Foodbank in St Paul's. The groundwork was done for a new partnership with the Romanian Orthodox Church to meet in St Mary's. In partnership with St Clare's Hospice we worked towards opening a Bereavement Café. A review of children's and youth work led to our working towards Youth Leadership Training, hopefully to begin fairly soon in the new year. The Pastoral & Social Task Group was re-established to lead in developing afresh our social life.

As we face the financial challenges of 2023, God's goodness in 2022 meant that we could begin the year in a stronger position.

There has been much work on the two developments: for St Mary's, the "material start", looking to the next phase of drawing up detailed plans for the hall and toilets. For St Paul's, major funding-raising and launching of "Let There Be Light", for rewiring, new lighting and new audio-visuals. The close of the year saw many funding applications submitted and outcomes awaited. At that point remaining funds brought forward from 2021 (c. £8000), pledges to be fulfilled in 2023 (c. £13,000) and gifts (c. £24,000) had taken us almost three quarters of the way to the £60,000 (or more) target we set ourselves as a church".

.

Other renewals included the refurbishment of the Emmaus Room. We are seeking grants towards the renewal of the flooring in there, the vestry and the passageway.

Christian ministry is also about struggle, as the New Testament teaches. The treasure is in earthenware vessels. Thank you to all who labour hard. Particular pressure points, where we pray to the Lord to call workers to help in the harvest, include our young people and children's work, and our church social life.

The wider financial challenges in the Church of England mean that the subsidy the wider church is able to give is reducing, meaning an increase in the Parish Share we pay towards the cost of clergy.

In addition, during 2022 another local church provided funds to Red Balloon Foundation so they could provide the personnel to run Champions (with 30 children attending), and Red Balloon Foundation themselves funded their support for Teddy Bear Club. This funding came to an end at the close of 2022. We are seeking further funding, with a measure of success though the longer term future remains unclear.

So we labour with all the energy that God works in us, continually amazed at the grace of God that is poured out and continually astonishes us: all thanks and praise be to God.

Martin Harris, PCC Chair

1 Introduction

The members of St. Paul's and St. Mary's Parochial Church Council as trustees are pleased to present their report for the year ended 31st December 2022.

2 Aim and Purposes

St. Paul's and St. Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector, the Reverend Martin Harris, and Team Vicar, the Reverend Jokey Poyntz, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St. Paul's Church, Harlow Town Centre, and St. Mary's Church, Little Parndon. The primary object of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

3 Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St. Paul's and St. Mary's.

When planning its activities for the year, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, the PCC tries to enable all the people of God to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- Partnering with other local organisations.

To facilitate this work, it is important that the PCC maintains, renews and extends the fabric of St. Paul's and St. Mary's churches.

Regular Activities include:

- Sunday church services in person and online (livestreamed from St. Paul's), children's groups, and mid-week prayers. We have a presence on social media and prayers are often posted on Facebook.
- Opening of buildings weekdays as much as possible to enable prayer and the lighting of the candles.
- Messy Church: we welcome parents and carers with their children. This includes craft activities, which lead into a brief period of worship, concluding with a light meal.
- Teddy Bear Club, which was relaunched following the pandemic.
- Small Groups: Alpha and other nurture groups which we aim to run or be advertised through the year.
- Occasional special study series: these included a Lent Course based on Psalm 23, and a Lent course called "The room where it happens".
- Helping Hands, a Drop-in evening for those without homes or vulnerably housed providing light meals, refreshments and a place to socialise.
- Services at Alexandra House (a local residential care home).
- We work in partnership with:
 - Michael Roberts Charitable Trust ("MRCT"), who run a drop-in centre on Tuesdays and Fridays in St. Paul's Hall.
 - Harlow Foodbank and Bounty Club (part of MRCT), which operates five days a week in St. Paul's Church. Our harvest offering of non-perishable food was collected for the Foodbank, and Christmas Gifts were donated at our Christmas Gift service for Foodbank to distribute to needy families.

- Heart4Harlow: as well as weekly prayers online, there is Sunday evening worship at St. Mary and St. Hugh Churchgate Street.
- The Church of Pentecost, who meet at St. Paul's on Sunday afternoons, and several evenings each week.
- The London Church of Pentecost, who met at St. Paul's this year on three weekdays each month, and monthly on Saturdays.
- Red Balloon Foundation, a local Christian charity serving families, who run Champions (an after-school club at St. Paul's) and partner with us in Teddy Bear Club.
- A Romanian Orthodox congregation, preparing for regular meetings at St. Mary's church.
- Harlow Holiday Lunch Club, in association with our Deanery Missioner (who is also our Team Vicar). Substantial grants and donations were secured enabling the support of needy families during school holidays, providing meals and activities and pastoral care. The related income and expenditure is handled as a restricted fund in the PCC financial statements.

In addition we were please to welcome Harlow District Scouts and staff from Princess Alexandra Hospital, and local schools for carol services at St. Paul's.

Some regular activities had been suspended due to Covid. Much has recommenced but we hope to resume the following in due course:

- Working Worship on a Saturday (including a full English breakfast).
- Hot Potato and Rice meetings – an after-church conversation with a light lunch to explore deeper or difficult issues.
- Fellowship meals. However we did hold a Burns night quiz and support and a Big Lunch event to mark the Queen's jubilee
- Inviting prayer requests from members of the public in the town centre every other month

Specific objectives of the PCC in 2022 were:

- Continuing to respond pastorally, following the trauma of the pandemic
- To build on our online presence, the use of social media and live-streamed services.
- The renewal of our website
- Learning about the ecological impact of buildings with a view to building this in to our ongoing development plans
- Taking forward the building developments for both sites.
- Ongoing review of parish policies

4 Achievements and performance

4.1 Attendance and Other Statistics

	2022			2021		
	St. Paul's	St. Mary's	Combined	St. Paul's	St. Mary's	Combined
Average Sunday Attendance						
• Online Only (lockdown)						138
• Adults	62	20	82	45	16	61
• Children	16	2 to 3	18 to 19	9	1	10
• Livestream concurrent views	8		8			62
• Youtube views of recorded livestream			46			46
Baptisms	3	6	9	3	1	4
Marriages	1	4	5	1	4	5
Dedication of marriage	1	1	2	1		1
Church Funerals	0	0	0	1		1
Other Funerals			11			12
Internment of ashes		1	1			
Confirmations		3	3	5		5
Children admitted to communion		2	2	3		3

There were 135 members on the electoral roll at the time of the 2022 Annual Parish Church Meeting of whom 60 lived outside the parish (2021: 131, 59).

4.2 Special Activities

In addition to our regular activities, there were various special activities in 2022:

- We held a Burns night quiz and supper evening
- We marked the Queen's Jubilee weekend with teas at St. Mary's and a Big Lunch and fun day, in conjunction with the Church of Pentecost, at St. Pauls.
- St Mary's was open on Sunday afternoons throughout August for cream teas and other activities.
- We hosted a confirmation service at St Mary's in the autumn.
- We held a Christmas Fair to raise funds for our development projects.
- We held a Black History month event at St. Mary's, with a focus on Hester Woodley.
- In conjunction with Daniel Robinson Funeral Directors, an 'In Remembrance' service was held at St. Paul's.

Our response to some of our specific objectives above included:

- Periodic meetings of our Communications Team to further communications using all available media (replacing the quarterly magazine, reflecting developments in communication, including social media).
- Conducting a congregational survey to help us assess the way forward as we emerged from the worst of the pandemic.
- A bereavement and grief training event (with a view to establishing a bereavement café in 2023).
- Extending the Wifi connection at St. Paul's to serve the entire site.
- Establishing a new 'emergency contact' list (replacing the 'next of kin' list), to facilitate our care for one another should a personal need arise.
- Holding a 'sight loss' Sunday to help us understand and care for those with sight loss.
- Holding a sermon series on creation and the environment in late spring/early summer

4.3 Mission and Charity Support

In total £4,711 (2021: 3,794) was given for mission. Over the year the PCC supported financially:

- Bible Society £500
- CMJ (The Church's Ministry Among Jewish People) £560
- Michael Roberts Charitable Trust (Harlow foodbank and Maybury Open Door). The PCC bears all the direct costs of the Tuesday drop-in, estimated at over £3,000, and bears some of the direct costs of hosting the Friday drop-in and Foodbank. In addition £151 was donated
- Crosslinks and our link missionary Portia Yiadom £1,250
- Tear Fund £530
- £1,384 was given to support the education of Sarah Chingwaba in Tanzania.

The PCC supported in prayer:

- The Gika School in Gulbarga
- Streets2Homes
- Open Doors

In addition £68 was given to Licensed Ministers in the Diocese of Chelmsford (LMDC) Charity (designation of the Confirmation service offering); £35 was given to Five Talents (gift aid arising from 2021 confirmation service), £69 was paid to Children's Society (2021 Christingle services) and £164 was raised in 2022 to be distributed in 2023.

4.4 Development of our Premises

At St Paul's...

For the proposed rewiring, relighting and improved audio-visuals:

- A fund raiser was engaged to take forward grant applications.
- We launched a fund-raising campaign "Let There be Light" at St Paul's with a view to our contribution being at least £60,000. (total cost estimated at £234,000)

We engaged further with Harlow Council in its application to central government for funding for the re-development of the public space immediately to the west of the church (i.e. coming up to the main entrance), so that our developments might be as appropriate as possible as the town develops around us. We are also exploring the possibility of receiving "Section 106 funding", or similar. This is the funding which developers are obliged to contribute towards the local community.

The Emmaus Room was redecorated. We are most grateful to Tony & Dee Colley, Peter Smith and Victor Knight for this work.

The high window openers in the Hall were renewed, enabling these to be easily and reliably opened, funded by a grant from Essex County Council Covid Safe Community Buildings Fund.

A new dishwasher was purchased.

We are grateful to Caroline Hatton who has taken forward several grant applications for various aspects of church life, including building renewals.

At St Mary's...

We continued to work generally towards building a new hall, kitchen and toilets:

- An archaeological dig (costing £6,942, plus £2,400 architect fees), in preparation for the new building, was undertaken, combining with the "material start". The existence of a vault was established, which the building plans will need to take into account.
- A cost plan for the hall development has been prepared (costing £2,324), which estimated the overall build cost at £393,000 plus VAT

The bench in the Garden of Remembrance was replaced.

A memorial plaque honouring Hester Woodley was agreed, and we await its manufacture, and installation early in 2023.

4.5 Deanery Synod

The parish is part of the Harlow Deanery, which is part of the Barking Area of the Diocese of Chelmsford. Three parochial representatives sat on the Deanery Synod during 2022. This provides the PCC with an important link between the parish and the wider structures of the Church of England.

5 Financial Review

During 2022 the General Fund income exceeded expenditure by £7,673 (2021: net income £3,054) making an end of year General Fund balance £16,698 (2021: £9,025). Restricted Funds income exceeded expenditure by £6,568 (2021: £12,077) making an end of year Restricted Funds balance £69,963. Overall, the net incoming resources of the PCC were £14,242 (2021: £15,131).

General Fund Donated Income was marginally less than 2021, because we did not have a 'Gift Day' (an extra appeal for General Funds) at the end of the year, but collections were greatly increased on 2021 as the buildings were open for worship all year. Letting income was also much increased compared to 2021 (St Paul's flat was occupied for the full year; other church groups were able to meet for the full year; the Romanian Orthodox Church let St Mary's for the full year). Altogether, General Fund income was c. £10,000 more than in 2021.

General Fund expenditure was c. £5,000 more than 2021. Whilst the Parish Share was reduced significantly compared to 2021, more was spent on maintenance (mostly St Paul's) and energy costs were much increased. However some expensive routine repairs (budget £4,500) were not carried in 2022 (and need to be completed in 2023), so we ended the year well ahead of our budget, and in a relatively strong position to begin 2023.

We also launched our 'Let there be Light' appeal for St Paul's developments in autumn 2022, and raised nearly £24,000 in donations from the congregation and one grant of £3,000 (c. £6,000 was spent on a fundraiser, and we expect to see the fruit of this work in 2023), and just over £3,000 was donated or fundraised for St Mary's Hall (c. £11,500 was spent on the archaeological survey and associated architect fees).

The Harlow Holiday Lunch Club fund received just over £10,000 in 2022 (mainly grants) and spent just under £16,000 supporting those in need and running lunch clubs at St Paul's and other church premises through the year.

In summary, the PCC used its income to fund the church's activities including:

- Activities at both St. Paul's and St. Mary's church described in the sections above.
- Supporting various mission agencies (see [7](#))
- Mission and Charity Support on page 7 above), and other charitable organisations giving a total of £4,526 (2021: £3,794).
- Maintenance and development of St. Paul's and St. Mary's church premises costing £32,402 (2021: £18,497). See details at the top of page 22 for details of items other than routine maintenance.
- Paying our Parish Share to diocese, £57,484 (£65,775 in 2021), which is our contribution to funding the church's paid clergy.

6 Reserves Policy

The PCC aims to support the day to day demands of the parish primarily from current giving and church members respond to additional needs as they can. The PCC aims to retain a reserve of £5,000 (in 2022 £16,698) in the General Fund for cashflow. Large scale projects which are planned and executed over a period of years, particularly the enhancement of the parish buildings, are financed through St. Paul's Development Fund (end 2022 balance £34,852) and the St. Mary's Building Fund (end 2022 balance £17,993), which are restricted funds and hold reserves in anticipation of and during projects.

7 Plans for Future Periods

We identified the following priorities for 2023 and beyond at a PCC and MLT awayday:

1. Promoting A Sense of Belonging / Ownership
Especially after the events of the last 3 years, the fellowship and relationships we all once enjoyed have been a little displaced. Specifically we wish to:
 - a. Initiate an extra WhatsApp group named "St Paul's and St Mary's Community".
 - b. Re-establish Discipleship Groups as people start to feel more comfortable meeting together.
 - c. Provide opportunities for fellowship that are accessible to all.
2. Building New Online Communities
We need to develop good AV systems at both church premises. At St. Paul's this includes system for the hall and other rooms too.
3. Developing our Spiritual Gifts
Recognising that the gifts that each of us has are not being used to the full, we seek to:
 - a. Establish a group to work on discovering and enabling gifts.
 - b. Develop 'job specifications' for different roles.
 - c. Establish a system where people can work along side others and share tasks.
 - d. Work on succession planning for each role.
 - e. Be bold in involving children.
4. Ensuring Prayer is a thread running through all we do
Specifically we seek to:
 - a. Provide new opportunities to pray together:
 - b. Provide teaching and training on prayer.
 - c. Strengthen our corporate prayer.
 - d. Use the 5th Sunday of a month as a creative opportunity for us to lean new ways of worship.
5. Developing St. Paul's
We will continue to progress the rewiring, lighting and renewal of Audio Visual systems.
6. Developing St. Mary's
We seek to:
 - a. Continue to develop a plan to fund the work to build a new hall, kitchen and toilets.
 - b. Develop a bigger Christian presence, for example by having the building open more, and more widely used.
 - c. Learning from other traditions.

8 Risk Management

The PCC recognises its responsibilities for managing risk, and regularly reviews its policies. The principal risks facing the PCC fall into the areas outlined here.

8.1 COVID-19

Measures taken to slow the spread of the Covid-19 continued to have some impact on the church's activities with some user groups only returning to fully meeting towards the end of the year. Pastoral support measures have continued to maintain contact and support those who are more vulnerable and those who do not have access to the internet. Midweek online prayer meetings have continued, and live streaming of Sunday worship from St Paul's has continued throughout the year, and become a permanent feature of our worship. The ongoing financial impact was minor in 2022, with income levels near to normal, although we continue to have extra cleaning costs.

8.2 Governance

Loss of records - registers and historic records are stored in a fireproof safe.

Church off Computer documents are back up on cloud based storage (OneDrive) as are scans of all financial records.

8.3 Operations

Much of our ministry is centred around our church buildings, so it is important that our buildings are safe and fit for purpose.

St. Mary's is in a good state of repair, but lacks basic facilities, which we are seeking to address by adding a hall with kitchen and toilet facilities. A portable toilet is being rented for the time being.

St. Paul's has some major issues (spalling concrete tracery, failing electrical circuits, uneven paving outside). We have a development programme for the renewal of the site, and funding is being sought to address these and other issues. We have fixed some protective screens around loose concrete, introduced temporary lighting, and electrical extension leads to provide power to the back of church.

For both sites we carry out routine safety checks including 5-yearly electrical inspections in 2018, annual fire appliance maintenance, and portable appliance testing. St. Paul's lightning conductor is checked every four years (checked in 2022). We have a plan for evacuating the premises in the event of fire and fire notices are displayed on both sites.

A quinquennial inspection of the buildings is carried out, and we have a buildings team to progress the issues raised (the last inspection was in 2021). Asbestos management surveys have been recently carried out at both sites. St. Paul's has a roof alarm to protect against vandalism and metal theft, and a CCTV security camera has been installed at the hall entrance.

The PCC has appointed a health and safety officer with expertise in this field.

Large rises energy costs have been a significant factor in the last year. We have sought to minimise the 'background' usage at St. Pauls, and made some economies on heating. Our letting charges have been reviewed and increased in the light of the vastly increased energy costs. With both gas and electrical contracts up for renewal in 2022 we have used the guidance of an energy consultant to help us find the most appropriate energy contracts in the current market. We expect the situation to improve in 2023, and are seeking a grant from the diocese (part of the Church of England's Energy Cost Grant).

8.4 Finance Risks

A large portion of the PCC's income is the result of voluntary giving. The PCC recognises that income can fluctuate. The church teaches regularly on Christian stewardship and encourages church members to review their financial support. An autumn gift day is often utilised to meet shortfalls.

The handling of cash is subject to dual control procedures to minimise the risk of loss or fraud. Expenditure is also subject to strict controls with a scheme of delegation defining spending approval limits. The PCC

operates a comprehensive management accounting system that enables the Treasurer and PCC to monitor and actively manage income and expenditure against budget.

8.5 External Risks

Parking at St. Mary's became an issue with changes to regulations in Parndon Mill Lane. A protocol for shared use of the Council land adjacent to the church has been agreed with Kier, and continued use of the land under a formal licence agreed with Harlow Council (expiring in October 2024).

8.6 Regulatory Risks

Given the programme of ministry with children and young people and vulnerable adults provided at St. Paul's and St. Mary's, the health, safety and protection of these individuals is regarded as being of paramount importance. The PCC has complied with its duty under section 5 of the safeguarding and clergy discipline measure 2016 to have regard to the house of bishops guidance on safeguarding children and vulnerable adults. The PCC operates a formal policy for the safeguarding of children and vulnerable adults, in line with Diocesan, national and statutory guidelines, a Safer Recruitment Policy introduced in 2018, and an equal opportunities policy. A lone working policy was agreed in 2020. Review of Safeguarding policies, procedures and practice is ongoing and overseen by the PCC.

Data Protection - The PCC has an appointed Data Protection Officer, and a Data Protection Policy. A Personal Data Breach and Management Procedure was approved by the PCC in 2019. The PCC periodically audits its data processing activities to ensure compliance with the GDPR.

The PCC has an equal opportunities policy.

A Serious Incident reporting procedure was agreed in 2019.

9 Structure, Governance, and Management

The Parochial Church Council is established by the Church of England and its governing document is the Parochial Church Council (Powers) Measure 1956. The PCC is a Registered Charity, and as such its members must fulfil the duties and responsibilities as trustees under the Charity Act 2011.

The method of appointment of PCC members is set out in the Church Representation Rules. PCC members are recruited in a number of ways. The clergy and the churchwardens are members by virtue of their office. Deanery Synod representatives are elected by the annual parochial church meeting (APCM) and hold office for three years. Other members of the PCC are elected for a three-year term at the APCM (i.e. for a third of the elected positions each year).

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings subject to keeping the PCC informed as fully as necessary.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the PCC and which enable us to ascertain our financial position and to ensure that our financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019: (i.e.: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland" – 2nd Edition October 2019).

The PCC is also responsible for safeguarding PCC assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the Annual Parochial Church Meeting.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.

- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC has the following committees, chaired by a PCC member:

The **Standing Committee** consists of the ex officio members of the PCC and at least two other PCC members, appointed by the PCC. It has power to transact the business of the PCC between PCC meetings, reporting to the full PCC as appropriate.

St. Mary's Committee organises the care and maintenance of St. Mary's church and churchyard.

The **Development Action Team** was formed in 2008 to take forward the renewal of the town centre site. It is now also taking forward the development of the St. Mary's site.

The parish also has a **Ministry Leadership Team**, a partnership of the clergy and lay members, appointed by the PCC, to further the mission and ministry of the Parish.

10 Administrative Information

The PCC is registered with the Charity Commission (Charity 1142836). It was registered on 12 July 2011 to comply with the Charities Act because its income exceeded £100,000, and in anticipation of the registration of all PCCs (which had been excepted from registration previously). Following this the PCC's accounts need to comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019.

Under section 144(2) Charities Act 2011 an audit is not required and instead an independent examination is needed.

The address of the church office is St. Paul's Church, College Square, Harlow, Essex CM20 1LP.

The trustees, members of the PCC, who served in the period to which this report relates were as follows:

	Basis of appointment
The Revd Martin Harris, Team Rector	Ex officio
The Revd Jokey Poyntz, Team Vicar	Ex officio
The Revd Nathan Joss-Pothen, Associate Curate	Ex officio, stood down (moved away) in 2022
The Revd Anne Keeble, Associate Curate	Ex officio
Pat Balkwill, Churchwarden	Ex officio / Deanery Synod rep 2021
Caroline Hatton, Churchwarden	Ex officio
Kehinde Ajayi	Re-elected in 2022
Richard Amissah	Re-elected in 2022
Robert Brock	Re-elected in 2020
Janet Broomhead	Appointed Deanery Synod rep May 27 th 2021
Wendy Coxhill	Re-elected in 2020
Emma Etuk	Elected in 2020
Mandy Harris	Elected in 2020
Carole Henderson, Electoral Roll officer, Standing Committee	Re-elected in 2021
Ann Hynd	Elected in 2019, stood down in 2022
Donna Redding	Re-elected in 2022
Peter Smith, Treasurer	Re-elected in 2021
Carol Squires, Standing Committee	Deanery Synod rep 2021
Tonty Taylor	Elected in 2022

Approved by the PCC and signed on.....**23rd March 2023**
on the PCC's behalf by the Reverend Martin Harris (PCC Chair)



Independent Examiner's Report

to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Paul, Harlow
Town Centre with St Mary, Little Parndon
Charity No. 1142836

I report to the PCC on my examination of the accounts of the Charity for the year ended 31 December 2022, which are set out on pages 15 to 24, and which I carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

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

Independent Examiner's Statement

I have completed my examination I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:

J R Eke

Date: 24th March, 2023

John Robert Eke
Fellow of the Association of Charity Independent Examiners
Soarview, Stable Court, Malborough, Devon TQ7 3FB

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2022

		2022			2021			2022	2021
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS									
Donations and legacies	2(a)	74,251	46,351	-	75,487	32,770	-	120,602	108,256
Church activities	2(b)	2,262	275	-	1,892	15	-	2,537	1,907
Other trading activities	2(c)	35,870	1,762	-	25,603	1,621	-	37,632	27,224
Investments	2(d)	4	95	-	5	4	-	99	8
TOTAL INCOME		112,387	48,483	0	102,986	34,409	0	160,869	137,396
EXPENDITURE									
Raising funds	3(a)	-	6,285	-	-	226	-	6,285	226
Church activities	3(b)	104,713	35,629	-	99,933	22,106	-	140,342	122,039
TOTAL EXPENDITURE		104,713	41,914	0	99,933	22,332	0	146,627	122,265
NET INCOMING/(OUTGOING) RESOURCES		7,673	6,568	-	3,054	12,077	-	14,242	15,131
NET GAINS ON INVESTMENTS		-	-	-	-	-	-	0	-
TRANSFERS BETWEEN FUNDS	10	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS		7,673	6,568	-	3,054	12,077	-	14,242	15,131
TOTAL FUNDS BROUGHT FORWARD	10	9,025	63,395	-	5,971	51,318	-	72,420	57,289
								0	
TOTAL FUNDS CARRIED FORWARD		16,698	69,963	0	9,025	63,395	0	86,661	72,420

The notes on pages 18 to 24 form part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
BALANCE SHEET AT 31 DECEMBER 2022**

	Note	2022 £	2021 £
CURRENT ASSETS			
Investments	6	-	26
Debtors and prepayments	7	13,520	11,346
Cash at bank and in hand		82,786	69,435
		<u>96,306</u>	<u>80,808</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	9,645	8,388
NET CURRENT ASSETS		<u>86,661</u>	<u>72,420</u>
TOTAL NET ASSETS		<u><u>86,661</u></u>	<u><u>72,420</u></u>
PARISH FUNDS			
Unrestricted	9,10	16,698	9,025
Restricted	9,10	69,963	63,395
Endowment	9,10	-	-
		<u>86,661</u>	<u>72,420</u>

The notes on pages 18 to 24 form part of these accounts.

Approved by the PCC and signed on.....*23rd March 2023*
on the PCC's behalf by the Reverend Martin Harris (PCC Chair)

Martin Harris

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON CASH FLOW STATEMENT

For the year ending 31 December 2022

	Note	2022 £	2021 £
Net cash from operating activities		13,225	7,477
Cash flows from investing activities	£	£	
Interest received	99	8	
Proceeds from the sale of tangible fixed investments	-	-	
Fixed asset investments	26	-	
Net cash provided by investing activities		126	8
Change in cash and cash equivalents in the reporting period		13,351	7,485
Cash and cash equivalents at 1 January		69,435	61,950
Cash and cash equivalents at 31 December		82,786	69,435
Analysis of cash and cash equivalents:			
Cash at bank and in hand		82,786	69,435
Reconciliation of net income before investment gains		2022	2,021
		£	£
Net income before investment losses		14,242	15,131
Adjustments for:			
Depreciation		-	-
Dividends and interest		(99)	(8)
Increase in debtors		(2,174)	(5,070)
Increase in creditors		1,257	(2,576)
Net cash provided by / (used in) operating activities		13,225	7,477

The notes on pages 18 to 24 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared in compliance with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 9.

Endowment funds are funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Details of the restrictions are explained in note 9.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Tax recoverable on Gift Aid donations is recognised when the donation is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.
- The income of the PCC is accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Fixed assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

Movable church furnishings

No value is placed on movable church furnishings held by the Incumbents and Churchwardens on special trust for the PCC, and which require a faculty for disposal, since the PCC considers this to be inalienable property. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £4,000 or on the repair of movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £4,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December 2022.

Current assets

Amounts owing to the PCC at 31 December 2022 in respect of fees, rents or other income are shown as debtor.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2022

2. INCOME AND ENDOWMENTS

		2022			2021			TOTAL FUNDS	
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	2022	2021
		£	£	£	£	£	£	£	£
2 (a)	<i>Donations and Legacies</i>								
	Planned giving								
	By banker's order	36,175	1,020	-	36,117	1,020	-	37,195	37,137
	By envelope scheme	5,584	-	-	5,156	-	-	5,584	5,156
	Income tax receivable	12,633	3,504	-	13,101	724	-	16,137	13,825
	Collections (open plate)	10,080	259	-	4,466	195	-	10,340	4,661
	Gift days	-	-	-	4,690	-	-	-	4,690
	Grants	474	16,307	-	616	26,597	-	16,781	27,213
	Donations & appeals	9,304	25,261	-	11,341	4,234	-	34,565	15,574
	Legacies	-	-	-	-	-	-	-	-
		74,251	46,351	-	75,487	32,770	-	120,602	108,256
2 (b)	<i>Church Activities</i>								
	Fees for weddings and funerals	2,018	-	-	1,827	-	-	2,018	1,827
	Catering	10	-	-	-	-	-	10	-
	Insurance claims	-	-	-	16	-	-	-	16
	Other Activity Income	234	275	-	49	15	-	509	64
		2,262	275	-	1,892	15	-	2,537	1,907
2 (c)	<i>Other Trading Activities</i>								
	Lettings of church facilities	35,870	-	-	25,603	-	-	35,870	25,603
	Fund raising events	-	1,762	-	-	1,621	-	1,762	1,621
		35,870	1,762	-	25,603	1,621	-	37,632	27,224
2 (d)	<i>Investments</i>								
	Interest received	4	95	-	5	4	-	99	8
	TOTAL INCOME	112,387	48,483	-	102,986	34,409	-	160,869	137,396

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2022

3. EXPENDITURE

	2022			2021			2022	2021
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	£	£	£	£	£
<i>3(a) Raising funds</i>								
Fund raising costs - general	-	6,285	-	-	226	-	6,285	226
<i>3(b) Church activities</i>								
Missionary and charitable giving	2,810	1,901	-	2,275	1,519	-	4,711	3,794
Ministry:		-	-					
diocesan parish share	57,484	-	-	65,775	-	-	57,484	65,775
church services and activities	2,743	16,637	-	1,591	13,891	-	19,379	15,482
clergy expenses	2,598	26	-	2,152	164	-	2,625	2,316
telephones	-	-	-	41	-	-	-	41
Church and hall maintenance	13,003	2,894	-	9,411	3,148	-	15,897	12,559
Church flat maintenance	2,519	-	-	2,514	-	-	2,519	2,514
New equipment and building projects	24	13,962	-	44	3,380	-	13,986	3,424
Fuel and water	11,920	200	-	6,798	-	-	12,120	6,798
Insurance	3,467	-	-	3,407	-	-	3,467	3,407
Secretarial support	5,372	-	-	3,276	-	-	5,372	3,276
Stationery	345	-	-	180	-	-	345	180
Photocopier charges	441	-	-	596	-	-	441	596
Subscription, fees and other administration	1,341	-	-	1,261	-	-	1,341	1,261
Bank charges and interest	397	9	-	361	5	-	406	366
Independent examiner's fee	250	-	-	250	-	-	250	250
	104,713	35,629	0	99,933	22,106	0	140,342	122,039
TOTAL EXPENDITURE	104,713	41,914	0	99,933	22,332	0	146,627	122,265

EXPENDITURE NOTES (CONTINUED)

New Equipment and building projects included:

- A new bench in St Mary's Garden of Remembrance funding from donations (£429)
- A new dishwasher at St Paul's funding from HHLC and a £650 donation (£1,692)
- A new leaflet stand at St Paul's funding by a donation (£149)
- Architect fees for St Mary's (£2,400)
- Fees associated with St Mary's archaeological survey (£6,942)
- Fees for St Mary's cost plan (£2,324)

4. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	<u>9,984</u>	<u>6,736</u>

During the year the PCC employed a parish administrator, a verger, two cleaners and a facilities manager, all on a part time basis.

All costs were salary and wages (no employers' NI contributions were due, no employee qualified for automatic enrolment in a pension, and no employee opted to enrol).

5. PAYMENTS TO PCC MEMBERS

Patricia Balkwill, a member of the PCC, was the paid office administrator of the parish for two mornings a week, at the time of the registration of the PCC as a charity in 2011. This private benefit was declared to the Charity Commission at the time and continued through 2022 (moving to the Verger role mid-year). She also received £175 for stewarding. The total of payments made to her in the year was £3,241 (2021:£3,476).

Donna Redding, a member of the PCC, was paid £70 for attending to the Audio Visual systems at a memorial service.

Caroline Hatton, a member of the PCC, was paid £40 for stewarding at a memorial service, and £122 for secretarial support for the Rector.

Mandy Harris, a member of the PCC, was paid £65 for stewarding at weddings.

Margaret Ann Hynd, a member of the PCC until the APCM, was paid £40 for stewarding at a wedding.

The PCC has the power to make payments for these services, which are within the normal core activities of a parish, under section 3A of the Parochial Church Council (Powers) Measure 1956.

No other trustees have been paid any remuneration or received any other benefits from an employment with the PCC. The following ministry expenses were reimbursed to ordained members of the PCC:

	2022	2021
	£	£
Rev. Barbara Aylett	-	-
Rev. Martin Harris	1,438	982
Rev. Jokey Poyntz	842	906
Rev. Nathan Joss-Pothen	210	338
Rev. Anne Keeble	-	-
	<u>2,490</u>	<u>2,226</u>

6. INVESTMENTS

	2022	2021
	£	£
CBF Church of England Deposit Fund	-	26
	-	26
Unrestricted funds	-	
Restricted funds	-	
Endowment funds	-	
	-	

The PCC closed the CDBF Church of England Deposit Fund account in 2022

7. DEBTORS

	2022	2021
	£	£
Prepaid insurance	2,071	1,988
Tax recoverable under Gift Aid	9,242	7,213
Other debtors	2,207	2,145
	13,520	11,346

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Letting deposits	2,038	2,078
Accrued charges	7,607	6,310
	9,645	8,388

Accrued charges include electricity and gas (£2,493), payroll tax payable to HMRC (£301), outstanding Harlow Holiday Lunch Club expenses (£407), grants from General funds to mission (£1,500), clergy and church member expenses (£1,416), other services (£319), and fees due to diocese (£206).

9. FUNDS

The general funds of the PCC are unrestricted funds held for the general purposes of the PCC.

The PCC received a £500 donation in memory of Ted Feuell, which will be spent on the lighting and rewiring project.

The restricted funds at 31st December 2022 comprise :

- Mission Fund for donations collected on behalf of missionary and relief agencies
- St. Paul's Development Fund for major development and repair works to St. Paul's.
- St. Mary's General Fund for income raised specifically to support the running of St. Mary's church.
- St. Mary's Building Fund for the improvement and extension of St. Mary's church building.
- Teddy Bear Club for running the pre-school group at St. Paul's.
- Harlow Holiday Lunch Club fund enabling the support of needy families during school holidays

Trustees' Annual Report 2022

Other restricted funds comprise gifts given for specific purposes. The balance of £6,724 at 31 December 2022 includes £1,578 to support the Music Minister (transferred from the separate restricted fund), £1,890 grant for establishing the Bereavement Café, a £1,000 donation for an altar frontal, £653 remaining from a legacy for fabric at St. Paul's, £408 remaining from a grant for a project Manager, £334 to support the homeless, £331 toward chapel and Emmaus room refurbishment, and various other smaller donations totalling £530

10. SUMMARY OF FUND MOVEMENTS

	Balance at 1 January 2022	Incoming resources	Resources expended	Investment gains	Transfers	Balance at 31 December 2022
	£	£	£	£	£	£
Restricted - Mission	-	(0)	0	-	-	-
Restricted - St. Paul's Development	14,314	26,765	(6,226)	-	-	34,852
Restricted - St Mary's General	2,396	0	(700)	-	-	1,696
Restricted - St Mary's Building	26,542	3,182	(11,730)	-	-	17,993
Restricted - Teddy Bear Club	476	-	(200)	-	-	276
Restricted - Harlow Holiday Lunch Club	14,048	10,190	(15,816)	-	-	8,422
Restricted - All others	5,619	8,346	(7,241)	-	-	6,724
Restricted - Total	63,395	48,483	(41,914)	-	-	69,963
Unrestricted - General	9,025	112,387	(104,713)	-	-	16,698
	72,420	160,869	(146,627)	-	-	86,661

END OF DOCUMENT

Accounts



Annual Report and Financial Statements

For the year ended 31 December 2021

The Parochial Church Council of the Ecclesiastical
Parish of St. Paul, Harlow Town Centre with St.
Mary, Little Parndon

Registered Charity number 1142836

Contents

Team Rector's Introduction.....	3
1 Introduction.....	4
2 Aim and Purposes	4
3 Objectives and Activities.....	4
4 Achievements and performance	6
5 Financial Review	7
6 Reserves Policy	8
7 Plans for Future Periods	8
8 Risk Management	9
9 Structure, Governance, and Management.....	10
10 Administrative Information	12
Independent Examiner's Report.....	13
STATEMENT OF FINANCIAL ACTIVITIES	14
BALANCE SHEET AT 31 DECEMBER 2021.....	15
CASH FLOW STATEMENT	16
NOTES TO THE FINANCIAL STATEMENTS	17

Team Rector's Introduction

Dear friends

We are pilgrims together on a journey to the promised land of a new creation where there is no more pain or suffering, and where our planet no longer struggles.

Like the Israelites of the scriptures, our pilgrimage may often seem to be through a wilderness, as the pressures of work, health, relationships and more press in upon us.

Paul urges us in Colossians 3.1 to keep our hearts and minds focused on the heavenlies – by which he means the power and presence of God which is with us today and which beckons us on into the future. We can, he encourages us, “hold our heads high”. This is because the People of God are at the heart of God’s eternal purposes. It does not depend on our faith: it is simply something that is true - though we do need to open our eyes to this deep reality. These testing times, be they due to the pandemic or “rumours of wars, and wars” bring home how important this is.

Hence our verse for the year urges us to keep encouraging one another to love and good works (Hebrews 10:24). This is what happens as we gather be it in person or online. In our meeting together we are lifting our own hearts and minds, and those of one another, to espy the heavenlies.

And at the beginning of 2021 we were unable to meet in person for our Sunday worship and services were totally online. But this did mean that we were able to rejoice in the gifts of many in ways we wouldn’t otherwise have seen or heard.

In our local community we have been on the frontline in health, community action and much besides. These have presented challenges for us as individuals. The pandemic has revealed the fault lines in society as inequalities have become all the more evident. Sadly there has been increased use of Foodbank. But we are glad to partner in this ministry, as we do in the Maybury Drop-In which was able to reopen during the year.

Our preaching has sought to address some of the areas of inequality, especially with regard to racism. May we continue to reflect on these things.

The pandemic has also enabled us to get on top of some of the Issues facing our buildings in the shorter and the longer term.

In the wider church we welcomed the new Bishop of Chelmsford, Bishop Guli, and the appointment of the new Bishop of Barking, Bishop Lynn, was announced.

Our finances continued to be challenged as bookings had reduced. But a combination of generosity by God’s people, and by one of our partners, plus a major one-off booking meant that, to our surprise and delight we were able to meet all our commitments, including those to the Diocese. God is good, all the time.

As we gradually ‘emerge’ we find ourselves different people. God has been at work. There can be no return to the past. There is the new... No, not normal. Life in God’s kingdom is never “normal”.

Let us keep looking up, espying the heavenlies. Our salvation is nearer today than when we first believed.

Love, Martin

1 Introduction

The members of St. Paul's and St. Mary's Parochial Church Council as trustees are pleased to present their report for the year ended 31st December 2021.

2 Aim and Purposes

St. Paul's and St. Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector, the Reverend Martin Harris, and Team Vicar, the Reverend Jokey Poyntz, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St. Paul's Church, Harlow Town Centre, and St. Mary's Church, Little Parndon. The primary object of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

3 Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St. Paul's and St. Mary's.

When planning its activities for the year, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, the PCC tries to enable all the people of God to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- Partnering with other local organisations.

To facilitate this work, it is important that the PCC maintains, renews and extends the fabric of St. Paul's and St. Mary's churches.

Regular Activities include:

- Sunday church services in person and online (livestreamed from St. Paul's in the second half of the year), children's groups, and mid-week prayers. We have a presence on social media and regular prayers are posted on Facebook.
- A mid-week healing service.
- Opening of buildings weekdays as much as possible to enable prayer and the lighting of the candles.
- Messy Church: we welcome parents and carers with their children. This includes craft activities, which lead into a brief period of worship, concluding with a light meal.
- Small Groups: Alpha and other nurture groups which we aim to run or be advertised through the year.
- Occasional special study series: these included a Lent Course, "Heroes of the Faith" held online this year.
- Helping Hands, a Drop-in evening for those without homes or vulnerably housed providing light meals, refreshments and a place to socialise.
- A chaplaincy at Keefield Close (a residential care home) with the agreement of the local parish church.
- Our magazine is produced quarterly available online and hardcopy.
- We work in partnership with:
 - Michael Roberts Charitable Trust ("MRCT"), who run a drop-in centre on Tuesdays and Fridays in St. Paul's Hall.

- Harlow Foodbank, which operates four days a week in St. Paul's Church. Our harvest offering of non-perishable food was collected for the Foodbank, and Christmas Gifts were donated at our Christmas Gift service for Foodbank to distribute to needy families.
- Heart4Harlow: as well as weekly prayers, there is Sunday evening worship at St. Mary and St. Hugh Churchgate Street, and with them we are establishing a Kintsugi Hope Wellbeing Group (a group for those wishing to improve their mental wellbeing resilience).
- The Church of Pentecost, who meet at St. Paul's on Sunday afternoons, and several evenings each week.
- The London Church of Pentecost, who started meeting at St. Paul's this year on two weekdays, and monthly on Saturdays.
- Red Balloon Foundation, a local Christian charity serving families, who run an after-school club at St. Paul's
- A Romanian Orthodox congregation, who meet at St. Mary's church.
- Harlow Holiday Lunch Club, in association with our Deanery Missioner (who is also our Team Vicar). Substantial grants and donations were secured enabling the support of needy families during school holidays, providing meals and activities and pastoral care. The related income and expenditure is handled as a restricted fund in the PCC financial statements.

Some regular activities have had to be suspended due to Covid, but we hope to resume these when the pandemic situation improves. These include:

- Working Worship on a Saturday (including a full English breakfast).
- Hot Potato and Rice meetings – an after-church conversation with a light lunch to explore deeper or difficult issues. However we were able to have discussion and question and answer sessions after the services during the second part of our 'Rainbow People of God' sermon series on racial and diversity issues.
- Teddy Bear club. This is planned to resume in 2022 in partnership with Red Balloon Foundation
- Fellowship meals. However we did hold a virtual Shrove Tuesday fellowship meal.
- Services at Alexandra House (a local residential care home).
- Inviting prayer requests from members of the public in the town centre every other month
-

Specific objectives of the PCC in 2021 were:

- Responding pastorally to the impact of the pandemic
- Continuing to improve communications.
- Being an international, multi-ethnic, inter-generational Church.
- Continuing to renew our buildings including the hall at St. Mary's and Audio Visuals at St. Paul's.
- Investing in Online Worship as permanent not temporary including livestreaming from buildings.
- Developing an online evangelistic presence with CV Global.
- Exploring Online Alpha and similar courses.
- Taking the first steps towards becoming Carbon Neutral.

4 Achievements and performance

4.1 Attendance and Other Statistics

	St. Paul's	St. Mary's	Combined
Average Sunday Attendance			
• Online only (Jan – Mar): YouTube views			138
• After re-opening (April): Adults	45	16	
• After re-opening (April): Children	9	1	
• Online in parallel with attended services (April – July)			62
• Livestream concurrent views (from August)	10		
• Youtube views of recorded livestream (from August)			46
Baptisms	3	1	
Marriages	1	4	5
Dedication of marriage	1		1
Church Funerals	1		1
Other Funerals			12
Confirmations	5	0	
Children admitted to communion	3	0	

There were 131 members on the electoral roll at the time of the 2021 Annual Parish Church Meeting of whom 59 lived outside the parish (2020: 135, 60).

4.2 Special Activities

In addition to our regular activities, there were various special activities in 2021:

- We hosted a confirmation service for the Harlow deanery.
- A bring your own 'Big Lunch' in August.
- A late-summer cricket match.
- Cream teas at St. Mary's during August and an open weekend in September (at which the sculpture over the new gateway to St. Mary's was dedicated), to welcome visitors and passers-by.
- We held a Christmas Fair to raise funds for our development projects.

Our response to our specific above objectives included:

- Offering Re-connect, a post lockdown informal sharing time for three weeks in September.
- A special appeal to support those in India impacted by Covid, encouraging donations via Tearfund and other emergency organisations.
- Equipping St. Mary's churchyard as a prayer garden.
- A new noticeboard was installed on the back of St. Paul's facing a shoppers' walkway.
- A sermon series entitled The Rainbow people of God, including several guest speakers, allowing us to reflect deeply on how to be a diverse and united community that embodies God's vision of belonging, justice and hope for all people.
- Upgrading the Broadband and Wifi connection at St. Paul's and procuring video equipment to livestream services.
- We chose a gas contract with 100% carbon offsetting at contract renewal (May 2021), but sadly they went into administration in August.

4.3 Mission and Charity Support

Over the year the PCC supported in prayer and/or financially:

- Bible Society £300

- CMJ (The Church's Ministry Among Jewish People) £300
- The Gika School in Gulbarga
- Michael Roberts Charitable Trust (Harlow foodbank and Maybury Open Door)
- Crosslinks and our link missionary Portia Yiadom £1,250
- Streets2Homes
- Open Doors
- Tear Fund £485
- £1,094 was raised and given to support the education of Anna and Sarah Chingwaba in Tanzania.

In addition £140 was given to Five Talents (designation of the Confirmation service offering); £140 was given to Jews for Jesus, £69 to All Nations Christian College (these two were the designation of an honorarium, travel expenses and book sales by a visiting speaker). £69 was raised for Children's Society (Christingle services), and £154 was given for Foodbank (both to be distributed in 2022).

4.4 Development of our Premises

St Paul's

The north-west lobby of St Paul's was redecorated. We are most grateful to Tony & Dee Colley and Victor Knight for this work.

Renewals were carried out in the St Paul's kitchen including significant rewiring, and the installation of a new cooker. The old one was in need of replacement. Significant funding was provided by Harlow Holiday Lunch Clubs, who make significant use of the kitchen.

With regard to the proposed rewiring, relighting and improved audio-visuals, a public consultation was held in St Paul's, which was very helpful and positive. We are engaging with the Council which is looking towards the re-development of the area immediately to the west of the church (i.e. coming up to the main entrance), so that our developments might be as appropriate as possible as the town develops around us. We are also exploring the possibility of receiving "s106 funding", or similar. This is the funding which developers are obliged to contribute towards the local community.

There have been consultations with the Diocesan advisers. The next task is fundraising and the PCC agreed in principle to the appointment of a fund raiser for St. Paul's electrics, lighting and audio visual upgrade, targeting grant making bodies, any major local and regional donors, and corporate organisations with local associations.

St Mary's

The new Overthrow at St Mary's, providing an entrance way from the new estate to the church, was officially dedicated and opened. The artwork, which puts us on the Harlow Sculpture Trail, is entitled 'Day Starts with Morning'. The artist is David Murphy who was appointed after a competition. The opening ceremony was well attended. The new entrance is already being well used both by those attending church (including newcomers) and also those walking down to the River Stort.

4.5 Deanery Synod

The parish is part of the Harlow Deanery, which is part of the Barking Area of the Diocese of Chelmsford. One parochial representative sat on the Deanery Synod until the APCM, when one person was elected, with one vacancy. This provides the PCC with an important link between the parish and the wider structures of the Church of England.

5 Financial Review

During 2021 the net incoming resources of the PCC were £15,131 (2020: net incoming resources £2,157).

The general fund income exceeded expenditure by £3,054 (2020: net income 1,822) making an end of year balance of £9,025 (2021: £5,971).

Whilst our church buildings were closed for worship from January to March, our donated income was about £1,000 more than pre-pandemic (2019), with giving by card and increased sundry donations more than compensating for reduced loose collections. Our letting income was c £8,000 more than 2020, most of the difference due to payment for use of St. Paul's for filming. We also welcomed some new regular bookings, which helped make up for income lost when the buildings were closed for most users.

This improved income position compared to 2021, together with the deferral of some expense repairs at St. Paul's enabled us to meet our Parish Share in full and finish the year with a surplus. Assuming there are no further lock-downs due to the pandemic, and with tenants once again in the church flat, the PCC is beginning 2022 in a much stronger financial position than in 2021.

In summary, the PCC used its income to fund the church's activities including:

- Activities at both St. Paul's and St. Mary's church described in the sections above.
- Supporting various mission agencies (see 4.3 Mission and Charity Support on page 6 above), and other charitable organisations giving a total of £3,794.
- Maintenance and development of St. Paul's and St. Mary's church premises costing £18,497 (see details at the top of page 21 for details of items other than routine maintenance).
- Paying our parish share to diocese, £65,775, which is our contribution to funding the church's paid clergy.

6 Reserves Policy

The PCC aims to support the day to day demands of the parish primarily from current giving and church members respond to additional needs as they can. The PCC aims to retain a reserve of £5,000 (in 2021 £9,017) in the General Fund for cashflow. Large scale projects which are planned and executed over a period of years, particularly the enhancement of the parish buildings, are financed through St. Paul's Development Fund and the St. Mary's Building Fund, which are restricted funds and hold reserves in anticipation of and during projects.

7 Plans for Future Periods

We wish to reflect and seek to respond pastorally to our own congregation and the parish in the midst of and following the trauma of the pandemic. As we seek to navigate a future where God has allowed everything to be re-thought, this will include our presence online, the use of social media and live-streamed services.

Last year the PCC reflected on issues of racism and diversity so that we may truly and more deeply reflect the unity that is in Christ. This combined with a sermon series in church, spanning the early summer and early Autumn. We recognise that there is further work to do and will keep this before us.

Likewise we have reflected on ecological issues, and will do so further in the light of a sermon series, planned for immediately after Easter.

We give thanks that a Kintsugi Hope well-being group, which we explored and is being taken forward by Heart4Harlow at St Stephen's Tye Green, is underway, with a view to facilitating more such groups in the area. At an appropriate moment we will consider whether this is something we might host.

For St Mary's, we are planning:

- to make a "material start" of the new hall etc at St Mary's, along with the requisite archaeological excavation. This will facilitate the substantial build at a future date and provide time for fund-raising.
- to continue to develop a plan to fund the work to build a new hall, kitchen and toilets
- to undertake new missional and community-building activities

At St Paul's we are planning:

- to engage a professional fund-raiser take forward the fund-raising for the rewiring, lighting and renewed audio-visuals.
- Following a local consultation and conversations with the Diocesan Advisory Committee we finalise the Audio Visuals specification, with a view to the works being done once funding is available.
- to explore possible funding opportunities for the wider development in the light of the proposed development of College Square.

8 Risk Management

The PCC recognises its responsibilities for managing risk, and regularly reviews its policies. The principal risks facing the PCC fall into the areas outlined here.

8.1 COVID-19

Measures taken to slow the spread of the Covid-19 continued to have a major impact on the church's activities with physical gatherings being suspended or numbers restricted. Church services returned to being online January - March, and pastoral support measures have continued to maintain contact and support those isolating, those who are more vulnerable and those who do not have access to the internet. Midweek online prayer meetings have continued, and live streaming of Sunday worship from St Paul's began in July. Foodbank have continued uninterrupted at St. Paul's.

However the financial impact in 2021 has not been as great as anticipated at the start of the year, and it is expected that use of the premises will return to near normal levels in 2022, and more normal levels of letting income.

8.2 Governance

Loss of records - registers and historic records are stored in a fireproof safe.

Church office Computer documents are back up on cloud based storage (OneDrive) as are scans of all financial records.

8.3 Operations

Much of our ministry is centred around our church buildings, so it is important that our buildings are safe and fit for purpose.

St. Mary's is in a good state of repair, but lacks basic facilities, which we are seeking to address by adding a hall with kitchen and toilet facilities. A portable toilet has been rented for several months following a generous donation.

St. Paul's has some major issues (spalling concrete tracery, failing electrical circuits, uneven paving outside). We have a development programme for the renewal of the site, and funding is being sought to address these and other issues. We have fixed some protective screens around loose concrete, introduced temporary lighting, and electrical extension to provide power to the back of church.

For both sites we carry out routine safety checks including 5-yearly electrical inspections in 2018, annual fire appliance maintenance, and portable appliance testing. St. Paul's lightning conductor is checked every four years. We have a plan for evacuating the premises in the event of fire and fire notices are displayed on both sites.

A quinquennial inspection of the buildings is carried out, and we have a buildings team to progress the issues raised (the last inspection was in 2021). Asbestos management surveys have been recently carried out at both sites. St. Paul's has a roof alarm to protect against vandalism and metal theft, and a CCTV security camera has been installed at the hall entrance.

The PCC has appointed a health and safety officer with expertise in this field.

With the continuing exceptional circumstances surrounding the Covid-19 pandemic, diocesan, national church and government guidance continued to be carefully followed. Risk assessments have been carried out prior to any activity restarting in our premises, and various safety measures continue to be implemented (including extra cleaning, signage, installation of hand sanitizing equipment, improved ventilation, and closing off pews to enable social distancing), and we are continuously monitoring the situation. A cleaner has been employed for 6 hours per week at St. Paul's (previously 4 hours), and in the summer services were held outside at St. Mary's. Refreshments after services have been served outside, weather permitting.

8.4 Finance Risks

A large portion of the PCC's income is the result of voluntary giving. The PCC recognises that income can fluctuate. The church teaches regularly on Christian stewardship and encourages church members to review their financial support. An autumn gift day is often utilised to meet shortfalls.

The handling of cash is subject to dual control procedures to minimise the risk of loss or fraud. Expenditure is also subject to strict controls with a scheme of delegation defining spending approval limits. The PCC operates a comprehensive management accounting system that enables the Treasurer and PCC to monitor and actively manage income and expenditure against budget.

8.5 External Risks

Parking at St. Mary's became an issue with changes to regulations in Parndon Mill Lane. A protocol for shared use of the Council land adjacent to the church has been agreed with Kier, and continued use of the land under a formal licence agreed with Harlow Council (expiring in October 2024).

8.6 Regulatory Risks

Given the programme of ministry with children and young people and vulnerable adults provided at St. Paul's and St. Mary's, the health, safety and protection of these individuals is regarded as being of paramount importance. The PCC has complied with its duty under section 5 of the safeguarding and clergy discipline measure 2016 to have regard to the house of bishops guidance on safeguarding children and vulnerable adults. The PCC operates a formal policy for the safeguarding of children and vulnerable adults, in line with Diocesan, national and statutory guidelines, a Safer Recruitment Policy introduced in 2018, and an equal opportunities policy. A lone working policy was agreed in 2020. Review of Safeguarding policies, procedures and practice is ongoing and overseen by the PCC.

Data Protection - The PCC has an appointed Data Protection Officer, and a Data Protection Policy. A Personal Data Breach and Management Procedure was approved by the PCC in 2019. The PCC periodically audits its data processing activities to ensure compliance with the GDPR.

The PCC has an equal opportunities policy.

A Serious Incident reporting procedure was agreed in 2019.

9 Structure, Governance, and Management

The Parochial Church Council is established by the Church of England and its governing document is the Parochial Church Council (Powers) Measure 1956. The PCC is a Registered Charity, and as such its members must fulfil the duties and responsibilities as trustees under the Charity Act 2011.

The method of appointment of PCC members is set out in the Church Representation Rules. PCC members are recruited in a number of ways. The clergy and the churchwardens are members by virtue of their office.

Deanery Synod representatives are elected by the annual parochial church meeting (APCM) and hold office for three years. Other members of the PCC are elected for a three-year term at the APCM (i.e. for a third of the elected positions each year).

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings subject to keeping the PCC informed as fully as necessary.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the PCC and which enable us to ascertain our financial position and to ensure that our financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019: (i.e.: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland" – 2nd Edition October 2019).

The PCC is also responsible for safeguarding PCC assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the Annual Parochial Church Meeting.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC has the following committees, chaired by a PCC member:

The **Standing Committee** consists of the ex officio members of the PCC and at least two other PCC members, appointed by the PCC. It has power to transact the business of the PCC between PCC meetings, reporting to the full PCC as appropriate.

St. Mary's Committee organises the care and maintenance of St. Mary's church and churchyard.

The **Development Action Team** was formed in 2008 to take forward the renewal of the town centre site. It is now also taking forward the development of the St. Mary's site.

The parish also has a **Ministry Leadership Team**, a partnership of the clergy and lay members, appointed by the PCC, to further the mission and ministry of the Parish.

10 Administrative Information

The PCC is registered with the Charity Commission (Charity 1142836). It was registered on 12 July 2011 to comply with the Charities Act because its income exceeded £100,000, and in anticipation of the registration of all PCCs (which had been excepted from registration previously). Following this the PCC's accounts need to comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019.

Under section 144(2) Charities Act 2011 an audit is not required and instead an independent examination is needed.

The address of the church office is St. Paul's Church, College Square, Harlow, Essex CM20 1LP.

The trustees, members of the PCC, who served in the period to which this report relates were as follows:

	Basis of appointment
The Revd Martin Harris, Team Rector	Ex officio
The Revd Jokey Poyntz, Team Vicar	Ex officio
The Revd Barbara Aylett, Associate Minister	Ex officio
The Revd Nathan Joss-Pothen, Associate Curate	Ex officio
The Revd Anne Keeble, Associate Curate	Ex officio
Pat Balkwill, Churchwarden	Ex officio / Deanery Synod rep 2021
Caroline Hatton, Churchwarden	Ex officio
Kehinde Ajayi	Elected in 2019
Richard Amissah	Elected in 2019
Robert Brock	Re-elected in 2020
Janet Broomhead	Appointed Deanery Synod rep May 27 th 2021
Tony Colley, Standing Committee	Elected in 2018, stood down in 2021
Wendy Coxhill	Re-elected in 2020
Emma Etuk	Elected in 2020
Mandy Harris	Elected in 2020
Carole Henderson, Electoral Roll officer, Standing Committee	Re-elected in 2021
Ann Hynd	Elected in 2019
Donna Redding	Elected in 2019
Peter Smith, Treasurer	Re-elected in 2021
Carol Squires	Deanery Synod rep 2021

Approved by PCC Standing Committee by email and signed on 19th April 2022 on the PCC's behalf by the Reverend Martin Harris (PCC Chair)



Independent Examiner's Report

to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Paul, Harlow
Town Centre with St Mary, Little Parndon
Charity No. 1142836

I report to the PCC on my examination of the accounts of the Charity for the year ended 31 December 2021, which are set out on pages 14 to 23, and which I carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

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

Independent Examiner's Statement

I have completed my examination I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:



Date:

20th April 2022

John Robert Eke
Fellow of the Association of Charity Independent Examiners
Soarview, Stable Court, Malborough, Devon TQ7 3FB

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2021

		2021			2020			2021	2020
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS									
Donations and legacies	2(a)	75,487	32,770	-	72,751	20,550	-	108,256	93,302
Church activities	2(b)	1,892	15	-	1,450	58	-	1,907	1,507
Other trading activities	2(c)	25,603	1,621	-	17,503	0	-	27,224	17,503
Investments	2(d)	5	4	-	5	26	-	8	31
TOTAL INCOME		102,986	34,409	0	91,709	20,634	0	137,396	112,343
EXPENDITURE									
Raising funds	3(a)	-	226	-	-	-	-	226	0
Church activities	3(b)	99,933	22,106	-	93,531	16,645	-	122,039	110,176
TOTAL EXPENDITURE		99,933	22,332	0	93,531	16,645	0	122,265	110,176
NET INCOMING/(OUTGOING) RESOURCES		3,054	12,077	-	(1,822)	3,989	-	15,131	2,167
NET GAINS ON INVESTMENTS		-	-	-	-	-	-	0	-
TRANSFERS BETWEEN FUNDS	10	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS		3,054	12,077	-	(1,822)	3,989	-	15,131	2,167
TOTAL FUNDS BROUGHT FORWARD	10	5,971	51,318	-	7,793	47,329	-	57,289	55,122
TOTAL FUNDS CARRIED FORWARD		9,025	63,395	0	5,971	51,318	0	72,420	57,289

The notes on pages 17 to 23 form part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
BALANCE SHEET AT 31 DECEMBER 2021**

	Note	2021 £	2020 £
CURRENT ASSETS			
Investments	6	26	26
Debtors and prepayments	7	11,346	6,276
Cash at bank and in hand		69,435	61,950
		<u>80,808</u>	<u>68,252</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	8,388	10,963
NET CURRENT ASSETS		<u>72,420</u>	<u>57,289</u>
TOTAL NET ASSETS		<u><u>72,420</u></u>	<u><u>57,289</u></u>
PARISH FUNDS			
Unrestricted	9,10	9,025	5,971
Restricted	9,10	63,395	51,318
Endowment	9,10	-	-
		<u><u>72,420</u></u>	<u><u>57,289</u></u>

The notes on pages 17 to 23 form part of these accounts.

Approved by PCC Standing Committee by email and signed on 19th April 2022 on the PCC's behalf by the Reverend Martin Harris (PCC Chair)



PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON CASH FLOW STATEMENT

For the year ending 31 December 2021

	Note	2021 £	2020 £
Net cash from operating activities		7,477	4,505
Cash flows from investing activities	£	£	
Interest received	8	31	
Proceeds from the sale of tangible fixed investments	-	-	
Fixed asset investments	-	-	
Net cash provided by investing activities		8	31
Change in cash and cash equivalents in the reporting period		7,485	4,536
Cash and cash equivalents at 1 January		61,950	57,414
Cash and cash equivalents at 31 December		69,435	61,950
Analysis of cash and cash equivalents:			
Cash at bank and in hand		69,435	61,950
Reconciliation of net income before investment gains		2021 £	2,020 £
Net income before investment losses		15,131	2,167
Adjustments for:			
Depreciation		-	-
Dividends and interest		(8)	(31)
Increase in debtors		(5,070)	1,816
Increase in creditors		(2,576)	553
Net cash provided by / (used in) operating activities		7,477	4,505

The notes on pages 17 to 23 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared in compliance with the Church Accounting Regulations 2006, the Charities Act 2011 and the Charities SORP (FRS102) 2019.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 9.

Endowment funds are funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Details of the restrictions are explained in note 9.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Tax recoverable on Gift Aid donations is recognised when the donation is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.
- The income of the PCC is accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Fixed assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

Movable church furnishings

No value is placed on movable church furnishings held by the Incumbents and Churchwardens on special trust for the PCC, and which require a faculty for disposal, since the PCC considers this to be inalienable property. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £4,000 or on the repair of movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £4,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December 2021.

Current assets

Amounts owing to the PCC at 31 December 2021 in respect of fees, rents or other income are shown as debtor.

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2021

2. INCOME AND ENDOWMENTS

	2021			2020			TOTAL FUNDS	
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	2021	2020
	£	£	£	£	£	£	£	£
<i>2(a) Donations and Legacies</i>								
Planned giving								
By banker's order	36,117	1,020	-	35,912	1,140	-	37,137	37,052
By envelope scheme	5,156	-	-	5,655	-	-	5,156	5,655
Income tax receivable	13,101	724	-	12,185	445	-	13,825	12,630
Collections (open plate)	4,466	195	-	5,140	212	-	4,661	5,352
Gift days	4,690	-	-	3,965	-	-	4,690	3,965
Grants	616	26,597	-	455	9,400	-	27,213	9,855
Donations & appeals	11,341	4,234	-	9,439	8,853	-	15,574	18,293
Legacies	-	-	-	-	500	-	-	500
	<u>75,487</u>	<u>32,770</u>	<u>-</u>	<u>72,751</u>	<u>20,550</u>	<u>-</u>	<u>108,256</u>	<u>93,302</u>
<i>2(b) Church Activities</i>								
Fees for weddings and funerals	1,827	-	-	1,099	-	-	1,827	1,099
Catering	-	-	-	285	-	-	-	285
Insurance claims	16	-	-	51	-	-	16	51
Other Activity Income	49	15	-	14	58	-	64	72
	<u>1,892</u>	<u>15</u>	<u>-</u>	<u>1,450</u>	<u>58</u>	<u>-</u>	<u>1,907</u>	<u>1,507</u>
<i>2(c) Other Trading Activities</i>								
Lettings of church facilities	13,613	-	-	11,653	-	-	13,613	11,653
St Paul's Flat Letting Income	5,790	-	-	5,850	-	-	5,790	5,850
Filming at St. Paul's	6,200	-	-	-	-	-	6,200	-
Fund raising events	-	1,621	-	-	0	-	1,621	0
	<u>25,603</u>	<u>1,621</u>	<u>-</u>	<u>17,503</u>	<u>0</u>	<u>-</u>	<u>27,224</u>	<u>17,503</u>
<i>2(d) Investments</i>								
Interest received	5	4	-	5	26	-	8	31
	<u>5</u>	<u>4</u>	<u>-</u>	<u>5</u>	<u>26</u>	<u>-</u>	<u>8</u>	<u>31</u>
TOTAL INCOME	102,986	34,409	-	91,709	20,634	-	137,396	112,343

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2021

3. EXPENDITURE

	2021			2020			2021	2020
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	£	£	£	£	£
<i>3(a) Raising funds</i>								
Fund raising costs - general	-	226	-	-	-	-	226	-
<i>3(b) Church activities</i>								
Missionary and charitable giving	2,275	1,519	-	2,279	1,667	-	3,794	3,946
Ministry:		-	-					
diocesan parish share	65,775	-	-	60,126	-	-	65,775	60,126
church services and activities	1,591	13,891	-	1,411	9,463	-	15,482	10,874
clergy expenses	2,152	164	-	2,505	234	-	2,316	2,739
telephones	41	-	-	369	-	-	41	369
clergy housing maintenance	-	-	-	-	-	-	-	-
Church and hall maintenance	9,411	3,148	-	9,117	460	-	12,559	9,577
Church flat maintenance	2,514	-	-	1,588	830	-	2,514	2,418
New equipment and building projects	44	3,380	-	243	3,130	-	3,424	3,373
Fuel and water	6,798	-	-	5,624	200	-	6,798	5,824
Insurance	3,407	-	-	3,389	-	-	3,407	3,389
Secretarial support	3,276	-	-	3,680	-	-	3,276	3,680
Stationery	180	-	-	237	-	-	180	237
Photocopier charges	596	-	-	598	-	-	596	598
Subscription, fees and other administration	1,261	-	-	1,791	660	-	1,261	2,451
Bank charges and interest	361	5	-	324	2	-	366	325
Independent examiner's fee	250	-	-	250	-	-	250	250
	99,933	22,106	0	93,531	16,645	0	122,039	110,176
TOTAL EXPENDITURE	99,933	22,332	0	93,531	16,645	0	122,265	110,176

EXPENDITURE NOTES (CONTINUED)

New Equipment and building projects included:

- Legal fees for advice on VAT for St. Mary's development (£360)
- New cooker at St. Paul's, installation and kitchen electrical works (£2,140)
- New equipment at St. Paul's included a camera for live streaming, a trolley and a new noticeboard (west outer wall of hall), total £879

4. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	<u>6,736</u>	<u>6,656</u>

During the year the PCC employed a parish administrator, a cleaner and a facilities manager on a part time basis.

All costs were salary and wages (no employers' NI contributions were due, no employee qualified for automatic enrolment in a pension, and no employee opted to enrol).

5. PAYMENTS TO PCC MEMBERS

Patricia Balkwill, a member of the PCC, was the paid office administrator of the parish for two mornings a week, at the time of the registration of the PCC as a charity in 2011. This private benefit was declared to the Charity Commission at the time and continued through 2021. She also received £200 for stewarding at weddings and funerals. The total of payments made to her in the year was £3,476 (2020:£3,930).

Donna Redding, a member of the PCC, was paid £25 for stewarding at a wedding.

The PCC has the power to make payments for these services, which are within the normal core activities of a parish, under section 3A of the Parochial Church Council (Powers) Measure 1956.

No other trustees have been paid any remuneration or received any other benefits from an employment with the PCC. The following ministry expenses were reimbursed to ordained members of the PCC:

	2021	2020
	£	£
Revd. Barbara Aylett	-	-
Revd. Martin Harris	982	1,265
Revd. Jokey Poyntz	906	1,174
Revd. Nathan Joss-Pothen	338	150
Revd. Anne Keeble	-	-
	<u>2,226</u>	<u>2,589</u>

6. INVESTMENTS

	2021	2020
	£	£
CBF Church of England Deposit Fund	26	26
	<u>26</u>	<u>26</u>
Unrestricted funds	26	
Restricted funds	-	
Endowment funds	-	
	<u>26</u>	

7. DEBTORS

	2021	2020
	£	£
Prepaid insurance	1,988	1,987
Tax recoverable under Gift Aid	7,213	3,994
Other debtors	2,145	295
	<u>11,346</u>	<u>6,276</u>

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Letting deposits	2,078	1,625
Prepaid Rent	-	-
Accrued charges	6,310	9,338
	<u>8,388</u>	<u>10,963</u>

Accrued charges include outstanding Harlow Holiday Lunch Club expenses (£1,087), grants from general funds to mission (£900), gas (£2,206), other utilities & services (£617) and payroll (tax payable to HMRC (344), and clergy expenses (£701).

9. FUNDS

The general funds of the PCC are unrestricted funds held for the general purposes of the PCC.

The restricted funds at 31st December 2021 comprise :

- Mission Fund for donations collected on behalf of missionary and relief agencies
- St. Paul's Development Fund for major development and repair works to St. Paul's.
- St. Mary's General Fund for income raised specifically to support the running of St. Mary's church.
- St. Mary's Building Fund for the improvement and extension of St. Mary's church building.
- Teddy Bear Club for running the pre-school group at St. Paul's.
- Harlow Holiday Lunch Club fund enabling the support of needy families during school holidays

Trustees' Annual Report 2021

Other restricted funds comprise gifts given for specific purposes. The balance of £5,619 at 31 December 2020 includes £1,578 to support the Music Minister (transferred from the separate restricted fund), , a £1,000 donation for an altar frontal, £653 remaining from a legacy for fabric at St. Paul's, £408 remaining from a grant for a project Manager, £638 to support the homeless and various other smaller donations.

10. SUMMARY OF FUND MOVEMENTS

	Balance at 1 January 2021	Incoming resources	Resources expended	Investment gains	Transfers	Balance at 31 December 2021
	£	£	£	£	£	£
Unrestricted - General	5,971	102,986	(99,933)	-	-	9,025
Restricted - Mission	-	(0)	0	-	-	-
Restricted - St. Paul's Development	12,647	1,667	0	-	-	14,314
Restricted - St Mary's General	3,432	0	(1,036)	-	-	2,396
Restricted - St Mary's Building	24,339	2,794	(591)	-	-	26,542
Restricted - Teddy Bear Club	476	-	0	-	-	476
Restricted - Harlow Holiday Lunch Club	-	25,850	(16,174)		4,373	14,048
Restricted - All others	10,424	4,098	(4,531)	-	(4,373)	5,619
	57,289	137,396	(122,265)	-	-	72,420

END OF DOCUMENT

Accounts



Annual Report and Financial Statements

For the year ended 31 December 2020

The Parochial Church Council of the Ecclesiastical
Parish of St. Paul, Harlow Town Centre with St.
Mary, Little Parndon

Registered Charity number 1142836

Contents

Team Rector's Introduction.....	3
1 Introduction.....	4
2 Aim and Purposes	4
3 Objectives and Activities.....	4
4 Achievements and performance	5
5 Financial Review	7
6 Reserves Policy	7
7 Plans for Future Periods	7
8 Risk Management	8
9 Structure, Governance, and Management.....	10
10 Administrative Information	11
Independent Examiner's Report.....	12
STATEMENT OF FINANCIAL ACTIVITIES	13
BALANCE SHEET AT 31 DECEMBER 2020.....	14
CASH FLOW STATEMENT	15
NOTES TO THE FINANCIAL STATEMENTS	16

Team Rector's Introduction

Dear friends,

"*Man Proposes, God Disposes*" is an 1864 painting by Edwin Landseer. It was inspired by the search for an Arctic expedition which disappeared following its last sighting in 1845. It pictures polar bears and it's the ice tearing at the wreckage of the ship. The underlying message is of humanity defeated by "[nature, red in tooth and claw](#)", and can be seen as a comment on British imperialism in the middle of the 19th century.

In 2020 nature overwhelmed much of the world. The Covid-19 virus pandemic struck. Women and men had many plans but everything changed.

- We grieve those who have gone home to be with our Lord, many known to us.
- We are aware of the amazing response by those of us, and the wider community, on the front line including the very large number at Princess Alexandra Hospital and elsewhere. The cross of Christ has led you in his steps; your sacrifices are an inspiration to us all, and we give heartfelt thanks to you, and praise to God.
- Many have been shielding and this has put severe challenges on mental health.
- For many, many, loss of income has brought poverty knocking at the door.

In our own community we have sought to respond in a number of ways –

First, we have sought to keep in touch with everyone who wishes it by regular phone calls. I am most grateful to those who have taken on this ministry.

Secondly, we learnt as quickly as we could how to develop online worship. We are also most grateful to Gemini Web TV for the substantial and valuable support and practical coaching in a development of social media, which they have given at no financial cost to us. This is still underway.

Sadly our buildings have needed to be closed much of the time. I am grateful for the hard work of our wardens to enable us to be open as much as possible, and to Peter as chair of the Buildings Team for his and their work, particularly as to refurbishing the flat. But much has been lost, not least the Confirmation folk were preparing for. We are now hopeful of this being in May.

These things together with shielding meant we were unable to gather to say farewell to Robert Findlay who retired as Communities Chaplain after many years of very fruitful ministry in Harlow. We were though able to say a big virtual farewell to him online. Our prayers are with him and Chris following their move to Ipswich.

We are very grateful for ongoing offerings we continue to receive regularly which have been a great encouragement. Nevertheless because of a very big drop in rental income, we were unable (for the first time in many years) to pay all of our contribution to the diocese towards the costs of clergy. This is widespread, and is already having an impact on the likely number of clergy across Diocese.

In this shaking from God we continue to be a people of hope. Someone has said that "hope is protest". Hope is not optimism, or boosterism, certainty or mere desire. Hope involves commitment, eagerness with expectancy. To this end we have continued to press forward with our proposals for a new hall at St Mary's, and renewed audio-visual systems and lighting at St Paul's. Just as Jeremiah purchased a plot of land just before his country was invaded (a sign of hope in the future) so we plan for the future and all God will do.

God works in all things and provides all we need. He has prepared us for these moments – not least in the move by Foodbank into St Paul's church a few years ago, which means we can host this vital ministry. The work Jokey did towards "Make Lunch" prepared for "Harlow Boxes of Hope" and "Holiday Lunch Clubs".

Never can our Text For The Year have been more relevant: *Those who hope in the Lord will renew their strength. They will soar on wings like eagles, they will run and not grow weary, they will walk and not be faint. (Isaiah 40:31)*

Martin Harris, Team Rector

1 Introduction

The members of St. Paul's and St. Mary's Parochial Church Council as trustees are pleased to present their report for the year ended 31st December 2020.

2 Aim and Purposes

St. Paul's and St. Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the Team Rector, the Reverend Martin Harris, and Team Vicar, the Reverend Jokey Poyntz, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St. Paul's Church, Harlow Town Centre, and St. Mary's Church, Little Parndon. The primary object of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

3 Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community at St. Paul's and St. Mary's.

When planning its activities for the year, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, the PCC tries to enable all the people of God to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- Partnering with other local organisations.

To facilitate this work, it is important that the PCC maintains, renews and extends the fabric of St. Paul's and St. Mary's churches.

Regular Activities include:

- Sunday church services in person and online, children's groups, a mid-week youth group and mid-week prayers. Also, we hold a midweek Healing Service, we have a presence on social media and regular prayers are posted on Facebook, services are held in Alexandra House and there is a Chaplaincy at Keefield Close with the agreement of the local parish church (these are local residential care homes).
- Opening of buildings weekdays as much as possible to enable prayer and the lighting of the candles.
- Inviting prayer requests from members of the public in the town centre every other month.
- Messy Church: we welcome parents and carers with their children. This includes craft activities, which lead into a brief period of worship, concluding with a light meal.
- Small Groups: regular house groups, plus Alpha and other nurture groups which we aim to run or be advertised through the year.
- Occasional special study series: these included a Lent Course, the second term of "On the Way" and a Discipleship Course
- Teddy Bear Club, for accompanied children and their carers.
- Helping Hands, a Drop-in evening for those without homes or vulnerably housed providing light meals, refreshments and a place to socialise.
- Working Worship on a Saturday (including a full English breakfast).

- Hot Potato and Rice meetings – an after-church conversation with a light lunch to explore deeper or difficult issues. We had the first of these on the subject of the Bible.
- Fellowship meals
- The first online version of our magazine was launched this winter, with the printed version also available.
- We work in partnership with:
 - Michael Roberts Charitable Trust (“MRCT”), who run a drop-in centre on Tuesdays and Fridays in St Paul’s Hall.
 - Harlow Foodbank, which operates four days a week in St. Paul’s Church.
 - Heart4Harlow: as well as weekly prayers in St. Paul’s chapel there is Sunday evening worship at St Mary and St Hugh Churchgate Street, and we partnered with Harlow Council in the Severe Weather Provision for those without homes. Members of the congregation were also involved in the Hope4Harlow initiative for those without homes across town.
 - The Church of Pentecost meet at St. Paul’s on Sunday afternoons, and several evenings each week.

Specific objectives of the PCC in 2020 were:

- Enabling St. Paul’s to be used more extensively by Foodbank
- Responding pastorally to the impact of the pandemic
- Developing an online presence including Sunday worship.
- Holistic mission - including Make Lunch: Meals for needy families in School Holidays; and taking forward “The Rock” initiative, for those with addictions
- Developing “Prayer Spaces”
- Be an international, multi-ethnic, inter-generational Church
- Improve Communications, including “Hot Potato and Rice” meetings as above.
- Transform the buildings so they bring glory to God and serve the communities in which they are located, taking forward buildings renewals.

4 Achievements and performance

4.1 Attendance and Other Statistics

	St. Paul’s	St. Mary’s	Combined
Average Sunday Attendance			
• Until 1 st lockdown: Adults	75	20	
• Until 1 st lockdown: Children	19	1	
• After re-opening: Adults	26	8	
• After re-opening: Children	2	1	
• YouTube (views)			132
Baptisms	0	0	
Marriages	0	2	
Dedication of marriage	0	0	
Church Funerals	1	3	
Other Funerals	16		16
Confirmations	0	0	
Children admitted to communion	0	0	

There were 135 members on the electoral roll at the time of the 2020 Annual Parish Church Meeting of whom 60 lived outside the parish (2019: 133, 55).

4.2 Special Activities

In addition to our regular activities, there were various special activities in 2020:

- We enjoyed celebrating Burns Night.
- St Paul's hosted the Severe Weather Emergency Provision on behalf of Harlow Council. A team of church members provided a welcome and meals for our guests.
- "Let's Celebrate Christmas" in partnership with others; including two carol concerts with the De Merc choir and online "Christmas with Candlelight"
- An "In Remembrance" service online organised in partnership with local funeral directors, Daniel Robinson and Sons Ltd.
- We hosted an ordination service for the Harlow Archdeaconry at which our curate Nathan Joss-Pothen was ordained along with 4 colleagues.

4.3 Mission and Charity Support

Over the year the PCC supported in prayer and/or financially:

- Bible Society £300
- CPAS (Church Pastoral Aid Society)
- CMJ (The Church's Ministry Among Jewish People) £300
- The Gika School in Gulbarga
- Michael Roberts Charitable Trust (Harlow foodbank and Maybury Open Door)
- Crosslinks and our link missionary Portia Yiadom £1,250
- Streets2Homes
- Open Doors
- Tear Fund £456

It did not prove possible to send money to Anglican Development Services Mt Kenya East, as reported in the 2019 accounts. This money (£200) was used instead to support school children Anna & Sarah Chingwaba, who received £1,754 for their education.

In addition £54 was collected for LMDC (Charity for Licenced Ministers in the Diocese of Chelmsford, formerly known as the Essex Clergy Charity Corporation).

4.4 Development of our Premises

Development plans for each building have been progressing.

For St. Paul's we worked towards the relighting of the church, rewiring, and a new audio-visual system (costing c. £150,000). A Business plan was prepared for grant applications to possible funders. Several funding applications were made. A specification for a sound system, hearing loops, audio visual and WiFi has been drafted, and a grant has been offered towards this (£5,000), dependent upon the whole scheme being taken forward. The possibility of a change of St. Paul's listing grade from II to II* is being explored.

For St. Mary's, a new architect was appointed following the semi-retirement of one of the architectural team, to work on the new hall (costing c. £450,000). A faculty for the "Overthrow" for the new wall opening has been granted, and planning permission is being applied for. The overthrow (fees, fabrication, installation) is being funded by Kier Living as part of their Section 106 commitment to public art (c. £42,000).

Work is underway to produce publicity/fund raising brochures for both projects.

Diocesan recommendation for the removal of a pew at St Paul's to improve accessibility was obtained and a faculty applied for.

4.5 Deanery Synod

The parish is part of the Harlow Deanery, which is part of the Barking Area of the Diocese of Chelmsford. Three parochial representatives sat on the Deanery Synod until the APCM, when one person was elected, with two vacancies. This provides the PCC with an important link between the parish and the wider structures of the Church of England.

5 Financial Review

During 2020 the net incoming resources of the PCC were £2,157 (2019: net outgoing resources £19,975).

The general fund expenditure exceeded income by £1,822 (2019: net income £1,479) making an end of year balance of £5,971 (2019: £7,793).

With church buildings shut, and smaller congregations since re-opening, open plate collections were considerably reduced in 2020 compared with 2019, but increased sundry donations and our Gift Day meant that unrestricted donated income was only £1,615 less than 2019. However letting income was c. £19,500 less than 2019 (we were unable to let the premises to major users, and the flat was vacant for the final three months of the year). Our general fund outgoings were less in some areas (utilities) due to the shut-down, and the PCC found other savings to reduce outgoings by c. £15,500 compared with 2019, however we ended the year with a shortfall of £6,000 on the parish share payment.

In summary, the PCC used its income to fund the church's activities including:

- Activities at both St. Paul's and St Mary's church described in the sections above.
- Supporting various mission agencies (see 4.3 Mission and Charity Support on page 6 above), and other charitable organisations giving a total of £3,946.
- Maintenance and development of St. Paul's and St Mary's church premises costing £15,367 (see details at the top of page 20 for details of items other than routine maintenance).
- Paying our parish share to diocese, £60,126, which is our contribution to funding the church's paid clergy. Whilst there was a shortfall of £6,000 this was the highest payment in the Harlow Deanery, and a higher percentage than the diocesan average shortfall (c. 20%).

In planning for 2021 the PCC has assumed reduced letting income (c. £6,000 less than a normal year), and reduced donated income (c. £10,000 less than 2019). Whilst there are some savings on utilities with the church premises not being used, the PCC anticipates a shortfall on the 2021 parish share c. £16,000.

6 Reserves Policy

The PCC aims to support the day to day demands of the parish primarily from current giving and church members respond to additional needs as they can. The PCC aims to retain a reserve of £5,000 (in 2020 £5,971) in the General Fund for cashflow. Large scale projects which are planned and executed over a period of years, particularly the enhancement of the parish buildings, are financed through St. Paul's Development Fund and the St Mary's Building Fund, which are restricted funds and hold reserves in anticipation and during the course of projects.

7 Plans for Future Periods

In 2021 the PCC hopes to work further on a 5-year vision statement.

The PCC proposes deep reflection on issues of racism and diversity so that we may truly and more deeply reflect the unity that is in Christ.

We wish to respond pastorally to our own congregation and to the parish in the midst of and following the trauma of the pandemic. We will continue to reflect on how this can best be done.

We wish to work towards a refurbishment of the kitchen at St Paul's, costing c. £3,000; however, the pandemic has put a hold on our preparations.

We are seeking to take forward Kintsugi Hope well-being groups in partnership with Heart4Harlow.

Following our committing to the evangelistic ministry online of CV global, we are seeking to develop a group of people to participate.

We wish to broaden the availability of live streaming from our services and have this in situ including for the audit visual renewals at St Pauls.

We will continue to seek to make our premises accessible to all, implementing the priorities in the Access Audit carried during 2019.

At St. Paul's we will continue to progress the lighting and rewiring work (estimated cost £150,000), and work towards funding the major repairs and development of the site (estimated cost £1.1m)

At St. Mary's we will develop a plan to fund the work to build a new hall (estimated cost c. £450,000).

We will work on making our premises more environmentally friendly.

8 Risk Management

The PCC recognises its responsibilities for managing risk, and regularly reviews its policies. The principal risks facing the PCC fall into the areas outlined here.

8.1 COVID-19

Measures taken to slow the spread of the Covid-19 have had a major impact on the church's activities with physical gatherings being suspended or numbers restricted. However church services have continued online, and new pastoral support measures have been put in place to maintain contact and support those isolating, those who are more vulnerable and those who do not have access to the internet. Midweek online prayer meetings have also been established. Foodbank has been able to continue uninterrupted at St. Paul's.

However the pandemic has affected the PCC finances in various ways:

- Use of the church premises has substantially reduced, resulting in reduced letting income
- Cessation of physical church services, and smaller congregations on re-opening has reduced 'open plate' donations.

As an immediate response, new giving channels were set up (for contactless card giving, online giving and Text giving), direct payments to the church bank account were encouraged, and the Gift Day was given a higher profile. The PCC paid £6,000 less than requested for the Parish Share.

The PCC expects this income to remain reduced in 2021 but recovering towards the end of the year. This will be closely monitored. A shortfall on the 2021 parish share c. £16,000 is anticipated, as well as using the small General Fund reserve, with a return to a healthier position in 2022.

8.2 Governance

Loss of records - registers and historic records are stored in a fireproof safe.

8.3 Operations

Much of our ministry is centred around our church buildings, so it is important that our buildings are safe and fit for purpose.

St. Mary's is in a good state of repair, but lacks basic facilities, which we are seeking to address by adding a hall with kitchen and toilet facilities.

St. Paul's has some major issues (spalling concrete tracery, failing electrical circuits, uneven paving outside). We have a development programme for the renewal of the site, and funding is being sought to address these and other issues. We have fixed some protective screens around loose concrete, introduced temporary lighting, and electrical extension to provide power to the back of church.

For both sites we carry out routine safety checks including 5-yearly electrical inspections in 2018, annual fire appliance maintenance, and portable appliance testing. St. Paul's lightning conductor is checked every four years. We have a plan for evacuating the premises in the event of fire and fire notices are displayed on both sites.

A quinquennial inspection of the buildings is carried out, and we have a buildings team to progress the issues raised (the last inspection was in 2016). Asbestos management surveys have been recently carried out at both sites. St. Paul's has a roof alarm to protect against vandalism and metal theft, and the PCC is considering CCTV for both premises.

The PCC has appointed a health and safety officer with expertise in this field.

With the exceptional circumstances in 2020 surrounding the Covid-19 pandemic, diocesan, national church and government guidance was carefully followed. Risk assessments were carried out prior to any activity restarting in our premises, and various safety measures have been implemented (including extra cleaning, signage, installation of hand sanitizing equipment, improved ventilation, and closing off pews to enable social distancing), and we are continuously monitoring the situation.

8.4 Finance Risks

A large portion of the PCC's income is the result of voluntary giving. The PCC recognises that income can fluctuate. The church teaches regularly on Christian stewardship and encourages church members to review their financial support. An autumn gift day is often utilised to meet shortfalls.

The handling of cash is subject to dual control procedures to minimise the risk of loss or fraud. Expenditure is also subject to strict controls with a scheme of delegation defining spending approval limits. The PCC operates a comprehensive management accounting system that enables the Treasurer and PCC to monitor and actively manage income and expenditure against budget.

Online banking was introduced in 2019, giving the PCC more timely information, as well as speed, efficiency and security of online payments.

8.5 External Risks

Parking at St. Mary's became an issue with changes to regulations in Parndon Mill Lane. A protocol for shared use of the Council land adjacent to the church has been agreed with Kier, and continued use of the land under a form licence is being negotiated with Harlow Council.

8.6 Regulatory Risks

Given the programme of ministry with children and young people and vulnerable adults provided at St. Paul's and St. Mary's, the health, safety and protection of these individuals is regarded as being of paramount importance. The PCC has complied with its duty under section 5 of the safeguarding and clergy discipline measure 2016 to have regard to the house of bishops guidance on safeguarding children and vulnerable adults. The PCC operates a formal policy for the safeguarding of children and vulnerable adults, in line with Diocesan, national and statutory guidelines, a Safer Recruitment Policy introduced in 2018, and

an equal opportunities policy. A lone working policy was agreed in 2020. Review of Safeguarding policies, procedures and practice is ongoing and overseen by the PCC.

Data Protection - The PCC has an appointed Data Protection Officer, and a Data Protection Policy. A Personal Data Breach and Management Procedure was approved by the PCC in 2019. The PCC periodically audits its data processing activities to ensure compliance with the GDPR.

The PCC has an equal opportunities policy.

A Serious Incident reporting procedure was agreed in 2019.

9 Structure, Governance, and Management

The Parochial Church Council is established by the Church of England and its governing document is the Parochial Church Council (Powers) Measure 1956. The PCC is a Registered Charity, and as such its members must fulfil the duties and responsibilities as trustees under the Charity Act 2011.

The method of appointment of PCC members is set out in the Church Representation Rules. PCC members are recruited in a number of ways. The clergy and the churchwardens are members by virtue of their office. Deanery Synod representatives are elected by the annual parochial church meeting (APCM) and hold office for three years. Other members of the PCC are elected for a three-year term at the APCM (i.e. for a third of the elected positions each year).

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings subject to keeping the PCC informed as fully as necessary.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Members of the PCC are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the PCC and which enable us to ascertain our financial position and to ensure that our financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and Statement of Recommended Accounting Practice (SORP) 2015.

The PCC is also responsible for safeguarding PCC assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the Annual Parochial Church Meeting.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC has the following committees, chaired by a PCC member:

The **Standing Committee** consists of the ex officio members of the PCC and at least two other PCC members, appointed by the PCC. It has power to transact the business of the PCC between PCC meetings, reporting to the full PCC as appropriate.

St Mary's Committee organises the care and maintenance of St. Mary's church and churchyard.

The **Development Action Team** was formed in 2008 to take forward the renewal of the town centre site. It is now also taking forward the development of the St Mary's site.

The parish also has a **Ministry Leadership Team**, a partnership of the clergy and lay members, appointed by the PCC, to further the mission and ministry of the Parish.

10 Administrative Information

The PCC is registered with the Charity Commission (Charity 1142836). It was registered on 12 July 2011 to comply with the Charities Act because its income exceeded £100,000, and in anticipation of the registration of all PCCs (which had been excepted from registration previously). Following this the PCC's accounts need to comply with the Church Accounting Regulations 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102. Under section 144(2) Charities Act 2011 an audit is not required and instead an independent examination is needed.

The address of the church office is St. Paul's Church, College Square, Harlow, Essex CM20 1LP.

The trustees, members of the PCC, who served in the period to which this report relates were as follows:

	Basis of appointment
The Revd Martin Harris, Team Rector	Ex officio
The Revd Jokey Poyntz, Team Vicar	Ex officio
The Revd Barbara Aylett, Associate Minister	Ex officio
The Revd Nathan Joss-Pothen, Associate Curate	Ex officio
Emma Etuk, Churchwarden until APCM	Ex officio / Elected in 2020
Chinwe Onyema, Churchwarden until APCM	Ex officio
Pat Balkwill, Churchwarden	Ex officio / Deanery Synod rep 2020
Jeanne Smith, Churchwarden	Ex officio
Kehinde Ajayi	Elected in 2019
Richard Amissah	Elected in 2019
Robert Brock	Re-elected in 2020
Margaret Carter	Deanery Synod rep 2017
Tony Colley, Standing Committee	Elected in 2018
Wendy Coxhill	Re-elected in 2020
Mandy Harris	Deanery Synod to APCM. Elected in 2020
Carole Henderson, Electoral Roll officer, Standing Committee	Elected in 2018
Margaret Ann Hynd	Elected in 2019
Donna Redding	Elected in 2019
Peter Smith, Treasurer	Elected in 2018
Carol Squires	Elected in 2017

Approved by the PCC by email and signed on 4th March 2021 on the PCC's behalf by the Reverend Martin Harris (PCC Chair)



Independent Examiner's Report

to the Parochial Church Council (PCC) of the Ecclesiastical Parish of St Paul, Harlow
Town Centre with St Mary, Little Parndon

Charity No. 1142836

I report to the PCC on my examination of the accounts of the Charity for the year ended 31 December 2020, which are set out on pages 13 to 22, and which I carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement under Section 144(2) of the Act does not apply and that an independent examination is needed.

It is my responsibility to:

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

Independent Examiner's Statement

I have completed my examination I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not comply with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Signed:



Date:

10th March 2021

John Robert Eke
Fellow of the Association of Charity Independent Examiners
168 Dragon Road, Hatfield, AL10 9NZ

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2020

		2020			2019			2020	2019
		Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS									
Donations and legacies	2(a)	72,751	20,550	-	74,366	30,213	-	93,302	104,579
Church activities	2(b)	1,450	58	-	2,364	286	-	1,507	2,650
Other trading activities	2(c)	17,503	0	-	36,950	1,297	-	17,503	38,247
Investments	2(d)	5	26	-	4	55	1	31	60
TOTAL INCOME		91,709	20,634	0	113,684	31,850	1	112,343	145,535
EXPENDITURE									
Raising funds	3(a)	-	-	-	122	185	-	0	307
Church activities	3(b)	93,531	16,645	-	115,041	50,118	43	110,176	165,203
TOTAL EXPENDITURE		93,531	16,645	0	115,164	50,303	43	110,176	165,510
NET INCOMING/(OUTGOING) RESOURCES		(1,822)	3,989	-	(1,479)	(18,453)	(42)	2,167	(19,975)
NET GAINS ON INVESTMENTS		-	-	-	-	-	(1)	0	-
TRANSFERS BETWEEN FUNDS	10	-	-	-	-	-	-	-	-
NET MOVEMENT IN FUNDS		(1,822)	3,989	-	(1,479)	(18,453)	(44)	2,167	-19,976
TOTAL FUNDS BROUGHT FORWARD	10	7,793	47,329	-	9,273	65,782	44	55,122	75,098
TOTAL FUNDS CARRIED FORWARD		5,971	51,318	0	7,793	47,329	0	57,289	55,123

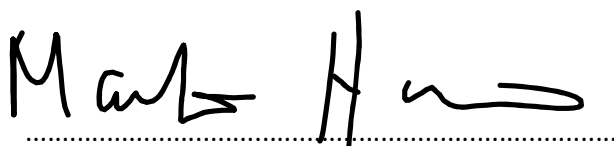
The notes on pages 16 to 22 form part of these accounts.

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE,
WITH ST MARY LITTLE PARNDON
BALANCE SHEET AT 31 DECEMBER 2020**

	Note	2020 £	2019 £
CURRENT ASSETS			
Investments	6	26	26
Debtors and prepayments	7	6,276	8,092
Cash at bank and in hand		61,950	57,414
		<u>68,252</u>	<u>65,533</u>
LIABILITIES			
Creditors - amounts falling due in one year	8	10,963	10,411
		<u>57,289</u>	<u>55,122</u>
NET CURRENT ASSETS			
		<u>57,289</u>	<u>55,122</u>
TOTAL NET ASSETS			
		<u><u>57,289</u></u>	<u><u>55,122</u></u>
PARISH FUNDS			
Unrestricted	9,10	5,971	7,793
Restricted	9,10	51,318	47,329
Endowment	9,10	-	-
		<u>57,289</u>	<u>55,122</u>

The notes on pages 16 to 22 form part of these accounts.

Approved by the PCC by email and signed on 4th March 2021 on the PCC's behalf by the Reverend Martin Harris (PCC Chair)



PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON CASH FLOW STATEMENT

For the year ending 31 December 2020

	Note	2020 £	2019 £
Net cash from operating activities		4,505	(8,086)
Cash flows from investing activities	£	£	
Interest received	31	60	
Proceeds from the sale of tangible fixed investments	-	42	
Fixed asset investments	-	-	
Net cash provided by investing activities		31	102
Change in cash and cash equivalents in the reporting period		4,536	(7,984)
Cash and cash equivalents at 1 January		57,414	65,398
Cash and cash equivalents at 31 December		61,950	57,414
Analysis of cash and cash equivalents:			
Cash at bank and in hand		61,950	57,414
Reconciliation of net income before investment gains		2020 £	2019 £
Net income before investment losses		2,167	(19,975)
Adjustments for:			
Depreciation		-	-
Dividends and interest		(31)	(60)
Increase in debtors		1,817	9,437
Increase in creditors		553	2,512
Net cash provided by / (used in) operating activities		4,505	(8,086)

The notes on pages 16 to 22 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS 102)).

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 9.

Endowment funds are funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Details of the restrictions are explained in note 9.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

- Collections are recognised when received by or on behalf of the PCC.
- Planned giving receivable under Gift Aid is recognised only when received.
- Tax recoverable on Gift Aid donations is recognised when the donation is recognised.
- Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.
- The income of the PCC is accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Fixed assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

Movable church furnishings

No value is placed on movable church furnishings held by the Incumbents and Churchwardens on special trust for the PCC, and which require a faculty for disposal, since the PCC considers this to be inalienable property. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £4,000 or on the repair of movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £4,000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December 2020.

Current assets

Amounts owing to the PCC at 31 December 2020 in respect of fees, rents or other income are shown as debtor

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2020

2. INCOME AND ENDOWMENTS

	2020			2019			TOTAL FUNDS	
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	2020	2019
	£	£	£	£	£	£	£	£
<i>2(a) Donations and Legacies</i>								
Planned giving								
By banker's order	35,912	1,140	-	36,084	2,720	-	37,052	38,804
By envelope scheme	5,655	-	-	6,107	-	-	5,655	6,107
Income tax receivable	12,185	445	-	11,550	976	-	12,630	12,526
Collections (open plate)	5,140	212	-	14,859	747	-	5,352	15,606
Gift days	3,965	-	-	2,430	-	-	3,965	2,430
Grants	455	9,400	-	726	19,019	-	9,855	19,745
Donations & appeals	9,439	8,853	-	2,610	6,750	-	18,293	9,361
Legacies	-	500	-	-	-	-	500	-
	<u>72,751</u>	<u>20,550</u>	<u>-</u>	<u>74,366</u>	<u>30,213</u>	<u>-</u>	<u>93,302</u>	<u>104,579</u>
<i>2(b) Church Activities</i>								
Fees for weddings and funerals	1,099	-	-	1,896	-	-	1,099	1,896
Catering	285	-	-	312	-	-	285	312
Insurance claims	51	-	-	132	-	-	51	132
Other Activity Income	14	58	-	23	286	-	72	309
	<u>1,450</u>	<u>58</u>	<u>-</u>	<u>2,364</u>	<u>286</u>	<u>-</u>	<u>1,507</u>	<u>2,650</u>
<i>2(c) Other Trading Activities</i>								
Lettings of church facilities	17,503	-	-	36,735	-	-	17,503	36,735
Fund raising events	-	0	-	216	1,297	-	0	1,512
	<u>17,503</u>	<u>0</u>	<u>-</u>	<u>36,950</u>	<u>1,297</u>	<u>-</u>	<u>17,503</u>	<u>38,247</u>
<i>2(d) Investments</i>								
Interest received	5	26	-	4	55	1	31	60
TOTAL INCOME	<u>91,709</u>	<u>20,634</u>	<u>-</u>	<u>113,684</u>	<u>31,850</u>	<u>1</u>	<u>112,343</u>	<u>145,535</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, HARLOW TOWN CENTRE, WITH ST MARY LITTLE PARNDON

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2020

3. EXPENDITURE

	2020			2019			2020	2019
	Unrestricted Funds	Restricted Funds	Endowment Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
	£	£	£	£	£	£	£	£
<i>3(a) Raising funds</i>								
Fund raising costs - general	-	-	-	122	185	-	-	307
<i>3(b) Church activities</i>								
Missionary and charitable giving	2,279	1,667	-	2,350	2,299	-	3,946	4,649
Ministry:		-	-					
diocesan parish share	60,126	-	-	64,780	-	-	60,126	64,780
church services and activities	1,411	9,463	-	4,681	414	-	10,874	5,095
clergy expenses	2,505	234	-	3,844	-	-	2,739	3,844
telephones	369	-	-	353	-	-	369	353
clergy housing maintenance	-	-	-	-	-	-	-	-
Church and hall maintenance	9,117	460	-	14,983	1,227	43	9,577	16,253
Church flat maintenance	1,588	830	-	195	-	-	2,418	195
New equipment and building projects	243	3,130	-	6,084	45,878	-	3,373	51,963
Fuel and water	5,624	200	-	7,343	300	-	5,824	7,643
Insurance	3,389	-	-	3,371	-	-	3,389	3,371
Secretarial support	3,680	-	-	4,095	-	-	3,680	4,095
Stationery	237	-	-	581	-	-	237	581
Photocopier charges	598	-	-	672	-	-	598	672
Subscription, fees and other administration	1,791	660	-	1,251	-	-	2,451	1,251
Bank charges and interest	324	2	-	208	(0)	-	325	208
Independent examiner's fee	250	-	-	250	-	-	250	250
	93,531	16,645	0	115,041	50,118	43	110,176	165,203
TOTAL EXPENDITURE	93,531	16,645	0	115,164	50,303	43	110,176	165,510

EXPENDITURE NOTES (CONTINUED)

New Equipment and building projects included:

- Architect fees for the development (£1,740) and a memorial plaque at St. Mary's (£350)
- St. Paul's flat expenses included replacement window (£830), and other refurbishment (£1,500), including electrical, plumbing and decorating costs.
- New equipment at St. Paul's included a replacement disabled access ramp, leaflet stand, chair trolley and items to facilitate service recording and streaming (total £690).

4. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	<u>6,656</u>	<u>8,007</u>

During the year the PCC employed a parish administrator, a cleaner and a facilities manager on a part time basis. The severe weather emergency provision also required the employment of three administrators working in rotation on a part time basis on fixed term contracts.

Virtually all costs were salary and wages (employers' NI contribution £10 total, no employee qualified for automatic enrolment in a pension, and no employee opted to enrol).

The church also paid for a cleaner via an agency (ExtraStaff) costing £140 at the start of the year.

5. PAYMENTS TO PCC MEMBERS

Patricia Balkwill, a member of the PCC, was the paid office administrator of the parish for two mornings a week, at the time of the registration of the PCC as a charity in 2011. This private benefit was declared to the Charity Commission at the time and continued through 2020. Her contract was extended to include severe weather emergency provision administration. She also received £40 for stewarding at weddings and funerals. The total of payments made to her in the year was £3,930 (2019:£4,666).

The PCC has the power to make payments for these services, which are within the normal core activities of a parish, under section 3A of the Parochial Church Council (Powers) Measure 1956.

No other trustees have been paid any remuneration or received any other benefits from an employment with the PCC. The following ministry expenses were reimbursed to ordained members of the PCC:

	2020	2019
	£	£
Revd. Barbara Aylett	-	-
Revd. Martin Harris	1,265	1,842
Revd. Jokey Poyntz	1,174	1,614
Revd. Nathan Joss-Pothen	150	88
	<u>2,589</u>	<u>3,544</u>

In addition £150 was paid to the Deanery to support the work of the Deanery Missioner.

6. INVESTMENTS

	2020	2019
	£	£
CBF Church of England Deposit Fund	26	26
	<u>26</u>	<u>26</u>
Unrestricted funds	26	
Restricted funds	-	
Endowment funds	-	
	<u>26</u>	

7. DEBTORS

	2020	2019
	£	£
Prepaid insurance	1,987	1,970
Tax recoverable under Gift Aid	3,994	6,123
Other debtors	295	-
	<u>6,276</u>	<u>8,092</u>

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Letting deposits	1,625	1,625
Prepaid Rent	-	375
Accrued charges	9,338	8,411
	<u>10,963</u>	<u>10,411</u>

Accrued charges include outstanding Harlow Holiday Lunch Club expenses (£3,053), grants from general funds to mission (£1,050), building maintenance (£2,880) utilities & services (£1,121) and payroll (tax payable to HMRC (364), and clergy expenses (£607).

9. FUNDS

The general funds of the PCC are unrestricted funds held for the general purposes of the PCC.

The restricted funds at 31st December 2020 comprise :

- Mission Fund for donations collected on behalf of missionary and relief agencies
- St. Paul's Development Fund (formerly the Heritage Fund) for major repair work on the two churches.
- St. Mary's General Fund for income raised specifically to support the running of St Mary's church.
- St. Mary's Building Fund for the improvement and extension of St Mary's church building.
- Teddy Bear Club for running the pre-school group at St. Paul's.
- Music Fund to support the Music Minister
- Harlow Holiday Lunch Club funds
- The fund to support Anna and Sarah Chingwabe in their education in Tanzania

Other restricted funds comprise gifts given for specific purposes. The balance of £6,042 at 31 December 2020 includes £1,578 to support the Music Minister (transferred from the separate restricted fund), , a

Trustees' Annual Report 2020

£1,000 donation for an altar frontal, a £1,000 legacy for fabric at St. Paul's, £408 remaining from a grant for a project Manager, £651 to support the homeless and various other smaller donations.

10. SUMMARY OF FUND MOVEMENTS

	Balance at 1 January 2020	Incoming resources	Resources expended	Investment gains	Transfers	Balance at 31 December 2020
	£	£	£	£	£	£
Unrestricted - General	7,793	91,709	(93,531)	-	-	5,971
Restricted - Mission	10	210	(220)	-	-	-
Restricted - St. Paul's Development	10,452	2,195	0	-	-	12,647
Restricted - St Mary's General	3,858	0	(426)	-	-	3,432
Restricted - St Mary's Building	25,081	1,659	(2,401)	-	-	24,339
Restricted - Teddy Bear Club	421	58	(3)	-	-	476
Restricted - Music Fund	1,578	-	-	-	(1,578)	-
Restricted - Harlow Holiday Lunch Club	-	12,853	(8,480)	-	-	4,373
Restricted - Anna & Sarah Chingwabe	94	1,341	(1,425)	-	-	10
Restricted - All others	5,834	2,320	(3,690)	-	1,578	6,042
	55,122	112,343	(110,176)	-	-	57,289

END OF DOCUMENT