



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 Paul's.

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

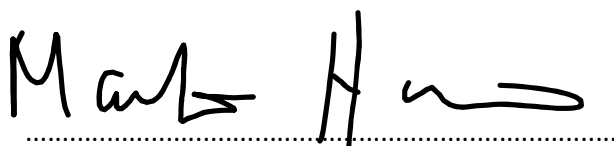
The notes on pages 16 to 22 form part of these accounts.

**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><u>57,289</u></u>	<u><u>55,122</u></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	Restricted	Endowment	Unrestricted	Restricted	Endowment	2020	2019
	Funds	Funds	Funds	Funds	Funds	Funds	£	£
	£	£	£	£	£	£		
<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	-
	72,751	20,550	-	74,366	30,213	-	93,302	104,579
<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
	1,450	58	-	2,364	286	-	1,507	2,650
<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
	17,503	0	-	36,950	1,297	-	17,503	38,247
<i>2(d) Investments</i>								
Interest received	5	26	-	4	55	1	31	60
TOTAL INCOME	91,709	20,634	-	113,684	31,850	1	112,343	145,535

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