



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>72,420</u>	<u>57,289</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
	£	£	£	£	£	£	£	£
2(a) Donations and Legacies								
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>
2(b) Church Activities								
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>
2(c) Other Trading Activities								
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>
2(d) Investments								
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
	<u>57,289</u>	<u>137,396</u>	<u>(122,265)</u>	<u>-</u>	<u>-</u>	<u>72,420</u>

END OF DOCUMENT