



Annual Report and Financial Statements

For the year ended 31 December 2022

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

Registered Charity number 1142836

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Team Rector's Introduction

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

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

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

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

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

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

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

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

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

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

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

Martin Harris, PCC Chair

1 Introduction

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

2 Aim and Purposes

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

3 Objectives and Activities

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

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

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

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

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

Regular Activities include:

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

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

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

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

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

Specific objectives of the PCC in 2022 were:

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

4 Achievements and performance

4.1 Attendance and Other Statistics

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

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

4.2 Special Activities

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

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

Our response to some of our specific objectives above included:

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

4.3 Mission and Charity Support

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

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

The PCC supported in prayer:

- The Gika School in Gulbarga
- Streets2Homes
- Open Doors

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

4.4 Development of our Premises

At St Paul's...

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

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

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

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

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

A new dishwasher was purchased.

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

At St Mary's...

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

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

The bench in the Garden of Remembrance was replaced.

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

4.5 Deanery Synod

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

5 Financial Review

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

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

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

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

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

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

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

6 Reserves Policy

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

7 Plans for Future Periods

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

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

8 Risk Management

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

8.1 COVID-19

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

8.2 Governance

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

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

8.3 Operations

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

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

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

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

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

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

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

8.4 Finance Risks

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

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

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

8.5 External Risks

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

8.6 Regulatory Risks

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

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

The PCC has an equal opportunities policy.

A Serious Incident reporting procedure was agreed in 2019.

9 Structure, Governance, and Management

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

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

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

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

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

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

- Select suitable accounting policies and then apply them consistently.

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

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

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

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

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

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

10 Administrative Information

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

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

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

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

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

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



Independent Examiner's Report

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

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

Responsibilities and basis of report

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

It is my responsibility to:

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

Independent Examiner's Statement

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

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

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

Signed:

J R Eke

Date: 24th March, 2023

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

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

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2022

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

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

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

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

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

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

Martin Harris

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

For the year ending 31 December 2022

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

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

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1. ACCOUNTING POLICIES

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

Funds

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

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

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

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

Incoming resources

Voluntary income and capital sources

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

Other income

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

Resources used

Grants

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

Activities directly relating to the work of the Church

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

Liability Recognition

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

Fixed assets

Consecrated and benefice property

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

Movable church furnishings

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

Other fixtures, fittings and office equipment

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

Investments

Investments are valued at market value at 31 December 2022.

Current assets

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

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

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2022

2. INCOME AND ENDOWMENTS

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

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

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2022

3. EXPENDITURE

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

EXPENDITURE NOTES (CONTINUED)

New Equipment and building projects included:

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

4. STAFF COSTS

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

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

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

5. PAYMENTS TO PCC MEMBERS

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

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

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

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

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

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

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

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

6. INVESTMENTS

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

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

7. DEBTORS

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

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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

9. FUNDS

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

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

The restricted funds at 31st December 2022 comprise :

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

Trustees' Annual Report 2022

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

10. SUMMARY OF FUND MOVEMENTS

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

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