



Annual Report and Financial Statements

For the year ended 31 December 2023

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

Registered Charity number 1142836

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Team Rector's Introduction

Dear friends

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

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

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

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

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

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

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

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

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

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

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

May we live in the light of that victory!

Martin Harris, PCC Chair

1 Introduction

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

2 Aim and Purposes

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

3 Objectives and Activities

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

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

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

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

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

Regular Activities include:

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

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

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

4 Achievements and performance

4.1 Attendance and Other Statistics

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

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

4.2 Special Activities

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

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

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

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

4.3 Mission and Charity Support

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

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

The PCC supported in prayer:

- The Gika School in Gulbarga
- Streets2Homes
- Open Doors

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

4.4 Development of our Premises

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

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

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

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

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

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

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

4.5 Deanery Synod

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

5 Financial Review

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

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

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

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

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

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

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

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

6 Reserves Policy

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

7 Plans for Future Periods

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

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

8 Risk Management

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

8.1 COVID-19

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

8.2 Governance

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

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

8.3 Operations

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

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

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

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

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

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

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

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

8.4 Finance Risks

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

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

8.5 External Risks

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

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

8.6 Regulatory Risks

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

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

The PCC has an equal opportunities policy.

A Serious Incident reporting procedure was agreed in 2019.

9 Structure, Governance, and Management

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

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

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

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

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

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

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

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

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

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

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

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

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

10 Administrative Information

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

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

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

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

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

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

30d Mar 2024

Mart H

Independent Examiner's Report

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

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

Responsibilities and basis of report

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

It is my responsibility to:

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

Independent Examiner's Statement

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

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

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

Signed:

J R Eke

Date: 15th March, 2024

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

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

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2023

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

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

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

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

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

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

3.1 M.H. 2024

M.H.

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

For the year ending 31 December 2023

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

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

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1. ACCOUNTING POLICIES

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

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

Funds

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

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

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

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

Incoming resources

Voluntary income and capital sources

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

Other income

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

Resources used

Grants

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

Activities directly relating to the work of the Church

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

Liability Recognition

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

Fixed assets

Consecrated and benefice property

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

Movable church furnishings

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

Other fixtures, fittings and office equipment

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

Investments

Investments are valued at market value at 31 December 2023.

Current assets

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

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

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2023

2. INCOME AND ENDOWMENTS

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

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

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2023

3. EXPENDITURE

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

EXPENDITURE NOTES (CONTINUED)

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

Buildings development included:

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

4. STAFF COSTS

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

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

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

5. PAYMENTS TO PCC MEMBERS

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

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

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

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

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

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

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

6. INVESTMENTS

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

7. DEBTORS

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

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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

9. FUNDS

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

The restricted funds at 31st December 2023 comprise :

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

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

10. SUMMARY OF FUND MOVEMENTS

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

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