



Annual Report and Financial Statements

For the year ended 31 December 2024

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

Registered Charity number 1142836

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Team Vicar's Foreword

Dear Friends

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

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

Other positives were:

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

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

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

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

Remembering the series on Romans we did with Martin, this passage came to mind: Romans 5.3-5:

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

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

Jokey Poyntz, acting PCC Chair

1 Introduction

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

2 Aim and Purposes

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

3 Objectives and Activities

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

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

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

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

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

Regular activities include:

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

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

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

4 Achievements and performance

4.1 Attendance and Other Statistics

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

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

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

4.2 Special Activities

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

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

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

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

4.3 Mission and Charity Support

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

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

The PCC supported in prayer:

- The Gika School in Gulbarga
- Streets2Homes

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

4.4 Development of our Premises

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

St Paul's

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

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

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

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

St Mary's

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

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

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

4.5 Deanery Synod

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

5 Financial Review

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

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

General (unrestricted) Fund

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

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

St Paul's Development Fund

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

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

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

Other Restricted Funds

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

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

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

Summary

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

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

6 Reserves Policy

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

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

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

7 Plans for Future Periods

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

1. Promoting A Sense of Belonging / Ownership

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

2. Building New Online Communities

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

3. Developing our Spiritual Gifts

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

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

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

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

Specifically we seek to:

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

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

5. Developing St Paul's

We will:

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

6. Developing St Mary's

We seek to continue to:

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

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

8 Risk Management

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

8.1 Governance

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

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

8.2 Operations

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

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

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

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

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

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

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

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

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

8.3 Finance Risks

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

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

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

8.4 External Risks

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

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

8.5 Regulatory Risks

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

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

A Serious Incident Reporting Procedure was agreed in 2019.

9 Structure, Governance, and Management

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

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

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

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

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

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

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

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

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

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

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

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

10 Administrative Information

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

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

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

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

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

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

DR. Brock

Independent Examiner's Report

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

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

Responsibilities and basis of report

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

It is my responsibility to:

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

Independent Examiner's Statement

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

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

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

Signed:

J R Eke

Date: 28th March, 2025

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

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

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2024

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

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

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

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

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

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

D.R. Brock

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

For the year ending 31 December 2024

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

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

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1. ACCOUNTING POLICIES

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

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

Funds

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

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

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

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

Incoming resources

Voluntary income and capital sources

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

Other income

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

Resources used

Grants from the PCC

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

Activities directly relating to the work of the Church

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

Liability Recognition

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

Fixed assets

Consecrated and benefice property

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

Movable church furnishings

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

Other fixtures, fittings and office equipment

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

Investments

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

Current assets

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

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

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2024

2. INCOME AND ENDOWMENTS

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

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

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ending 31 December 2024

3. EXPENDITURE

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

EXPENDITURE NOTES (CONTINUED)

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

Buildings development included:

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

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

4. STAFF COSTS

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

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

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

5. PAYMENTS TO PCC MEMBERS

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

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

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

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

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

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

6. INVESTMENTS

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

7. DEBTORS

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

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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

9. FUNDS

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

The restricted funds at 31st December 2024 comprise :

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

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

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

10. SUMMARY OF FUND MOVEMENTS

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

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