

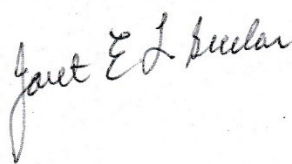
Responsibilities of the Parochial Church Council

The Parochial Church Council ("The Council") is required to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Parish as at the end of the financial year and of its income and expenditure for that period.

The Council confirms that suitable accounting policies have been used and applied consistently, and reasonable and prudent judgments and estimates have been made in the preparation of the financial statements for the year ended 31 December 2024. The Council also confirms that applicable accounting standards have been followed and that the financial statements have been prepared on the going concern basis.

The Council is responsible for keeping proper accounting records, for taking reasonable steps to safeguard the assets of the Parish and to prevent and detect fraud and other irregularities.

By Order of the Council



The Reverend Janet Buchan
Vicar and PCC Chair



John G Hill
Treasurer

12th March 2025

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Safeguarding Statement and Report 2025

The care and protection of children, young people and vulnerable adults involved in Church activities is the responsibility of the whole Church. St Paul's continues to promote a safe environment for all, following the protocols established by the PCC in previous years and building good safeguarding practice into our work with children, young people and vulnerable adults.

If there are any concerns, you should speak to Kim Bownas or Rev'd Janet immediately. If you feel someone is in immediate danger, you should call the Police or the local Social Services Duty Team.

There were no safeguarding concerns reported at St Paul's during 2024. Safeguarding is a standing item on every PCC meeting agenda, with relevant updates and discussion as required.

Safeguarding training and DBS checks were up to date at the end of 2024. These need to be renewed on a three-yearly cycle and several of those with church responsibilities, for example in the PCC and for supporting Sunday Squad, will need to renew in 2025. Kim provides an updated list to PCC and sends reminders to those who need to complete these in good time.

A "Safeguarding Sunday" All-age service took place on Sunday 25th February 2024. This provided the congregation with an opportunity to reflect on the nature of Safeguarding within the church (much more than paperwork and record-keeping!) which is everyone's responsibility.

Janet also preached on Safeguarding following the publication of the Makin Review in November 2024. She outlined the substance of the report and the events that had followed its publication. She emphasised again the importance of acting on suspicions or concerns, that we are responsible *together* for the safety of the vulnerable, and that we need to keep the victims and survivors in our prayers as we work together to prevent future harm.

Kim Bownas, Parish Safeguarding Officer

The Parochial Church Council of the Parish of Goodmayes St Paul

Background

The Parish of Goodmayes St Paul is part of the Deanery of Redbridge in the Barking Area of the Diocese of Chelmsford.

The Parochial Church Council (PCC) is responsible for co-operating with the Vicar, The Reverend Janet Buchan, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for the maintenance of the Church building and the Community Centre.

Membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During this financial year, and up until the production of the Annual Accounts, the following served as members of the PCC:

	<i>January-March 2024</i>	<i>March-December 2024</i>
Vicar & Chair	The Rev'd Janet Buchan	The Rev'd Janet Buchan
Churchwardens	Dr Gweneth Nneji Ms Lynda Weekes	Dr Gweneth Nneji Ms Lynda Weekes
Vice Chair	Dr Gweneth Nneji	Dr Gweneth Nneji
Secretary	Mrs Val Thompson	Mrs Val Thompson
Electoral Roll Officer	Mrs Leanne Scott	Mrs Leanne Scott
Treasurer	Mr John Hill	Mr John Hill
Deanery Synod Reps	Dr Gweneth Nneji Mrs Helen Williams	Dr Gweneth Nneji Mrs Helen Williams
Elected Members	Dr Kim Bownas Mrs Judith Halls Mr Robert Halls Mr John Hill Mrs Wendy Hill Mrs Sheila Ramasamy Mrs Leanne Scott Mrs Val Thompson <i>vacancy</i>	Mr Lawrence Asea Dr Kim Bownas Mrs Judith Halls Mr Robert Halls Mr John Hill Mrs Wendy Hill Mrs Leanne Scott Mrs Val Thompson <i>vacancy</i>

Committees

Standing Committee

The PCC has a Standing Committee as required by law. It meets when necessary between PCC meetings, or confers by email. It has the power to transact the business of the PCC, subject to any directions given by the PCC. In 2024, the membership consisted of: the Vicar (chair), the Churchwardens, the Treasurer, the PCC Secretary and Mrs Judy Halls.

Community Centre Committee

This committee oversees the administration, cleaning and maintenance of the fabric of the Community Centre. The Committee also sets hire fees, proposes conditions of hire (to be ratified by the PCC) and manages the finances. The membership consists of: Judy Halls (chair), Lawrence Asea, John Hill, Gwen Nneji and the Vicar.

Report on the Electoral Roll of the Parish

As required by the Church Representation Rules (2020), the Electoral Roll has been renewed in preparation for the 2025 Annual Parochial Church Meeting and is available to view on the interior notice board opposite the normal entrance to the church. It is made up as follows:-

Males-living within the Parish	10
Males-living outside the Parish	7
Females-living within the Parish	28
Females-living outside the Parish	18

Total	63
	=====

This is eight fewer than the number reported at last year's Annual Parochial Church Meeting. Six people have moved away and we have lost touch with others. Eight new people were added to the Roll at the renewal.

Leanne Scott, Electoral Roll Officer

A Report on the Activities of the PCC and the Parish

Parochial Church Council

The first meeting of the PCC in 2024 was held in January, followed by meetings in March, April, July, September and November. All meetings were held in person at the Vicarage beginning with a short Eucharist at 7.30pm before the meeting at 8pm. We have a hard-working PCC with mostly excellent attendance at all meetings.

Throughout 2024 areas of discussion included: church heating, electrics, and our audio system; a renewed stewardship campaign; changes to the use of the "Scout End" of the Community Centre with the closure of the 4th Goodmayes Scout Group; the organisation of a Kintsugi Hope "Mental Health Friendly Churches" training day, which took place in October; action to be taken following an attempted burglary in the church which caused damage to the Timothy Window.

Safeguarding is a standing item at each PCC meeting. Risk Assessments and Role Outlines for many church activities were discussed, amended and agreed in our July meeting, the first after the APCM.

In March, the PCC passed a resolution to request the Charity Commission to expand the purposes of the Assistant Clergy Fund. Permission was finally granted in September and allows us to explore the possibility of recruiting paid support for Children's work, which is ongoing.

In September we discussed an approach from Poplar Pentecostal Church, now to be known as "River of Life Goodmayes", to hire our church for worship for two hours each Sunday. Draft terms and conditions were agreed at our November meeting.

We also discussed issues relating to Prayers of Love and Faith, with an invitation to consider how we should go forward, which we returned to in January 2025.

Throughout the year members of the PCC have spent many hours preparing vital documentation to ensure that we, as a church, are compliant with the various areas of legislation. Many items are presented, as formal papers, to the PCC members who need to read them all prior to the meetings so the discussion and decision processes can be made in our meetings. The PCC secretary and chair thank the elected officers and all involved for their support and co-operation.

Valerie Thompson, Secretary

The Community Centre Committee

The Centre is the primary source of the PCC's annual income. It continues to be used by Barleymont Pre-School (our largest client). During the year Barleymont changed its structure and became Barleymont Nursery, taking babies from 9 months in addition to Pre-School, Breakfast Club and After School Club. The Karate Club continues on Tuesday and Thursday evenings. Alcoholics Anonymous continue to meet on Sunday afternoons. The Scout End is now occupied by Scout groups on Friday evenings and Sunday mornings in term time. Another group uses the space on an occasional basis.

Private parties continued throughout the year. Lettings continue to be administered by Judy Halls, Chair of the Community Centre Committee.

During 2024 we have been able to continue to keep the building well maintained. During the early part of year there were still repeated problems with water leaks through the ceiling from the flats above. We have been in regular contact with Peabody, the Housing Association that owns the building. Some remedial work was carried out.

Judy Halls, Committee Chair

Deanery Synod

The Synod met three times in 2024. There were regular reports and updates on activities in the Deanery and the Diocese.

The March meeting included a presentation from Beccy Hills, Diocesan Parish Giving Advisor, when Synod Members were stimulated to consider how regular giving from congregations can be increased, with particular encouragement to use the Church of England's Parish Giving Scheme. St Paul's considered this Scheme a number of years ago and concluded that it does not offer major benefits for us at this time. It remains a possibility for the future.

At the June meeting Synod hosted a visit from Bishop Lynne, who talked about her personal history before becoming Bishop of Barking and how she was initiating a new approach to strategic development in mission, thanks to funding originating from the Strategic Mission and Ministry Innovation Board, a central Church of England organisation. Work was going on to consider how Redbridge Deanery could best access these funds to work together on innovative mission projects.

The November meeting included presentations from Helen Mullis Kunda of The Christian Education Project, describing their work across Redbridge Schools and The Rev'd Becca Rogers, an Associate Priest in Newham who also works with the Margaret Clitherow Trust as a Chaplain to Gypsy Romany, Irish Traveller and Eastern European Roma peoples. She described the challenges faced by these communities and the work going on to build links with them.

Far East Redbridge Mission and Ministry Unit (FERM)

The FERM continues with only loose connection at this time. The Rector of the Aldborough Benefice has been unwell, and will retire at Easter 2025. A new Vicar, The Rev'd Christiana Asinugo, came into post at All Saints' Goodmayes in May 2024.

Prior to her arrival, Rev'd Janet continued to provide advice and support as needed, and offered a monthly Sunday 8am Eucharist at All Saints'. All Saints' congregation joined us for our Patronal Festival, The Feast of the Conversion of St Paul, on 21st January and we joined them, as last year, for their main Eucharist on All Saints' Sunday.

Goodmayes Fellowship of Churches

The Goodmayes Fellowship of Churches is an ecumenical group of Christian Churches in the Goodmayes area: All Saints' Goodmayes, Goodmayes Baptist Church, Goodmayes Methodist Church, St Cedd's RC Church and St Paul's. We continue to hold Lent Lunches in each church by rotation on the Saturdays during Lent to raise money for Christian Aid. Some members of each church joined us for an interactive Stations of the Cross service during Lent, which was well appreciated. We remain grateful to volunteers from St Cedd's Roman Catholic Church and from Goodmayes Methodist Church for their contribution to the English for Women project. In addition, members of St Paul's gather together with members of the Fellowship, and others, for the World Day of Prayer, with the meeting held at St Paul's in 2024.

There are new clergy at St Cedd's RC Church and at Goodmayes Methodist Church, as well as at All Saints (see above). The clergy met together in the autumn to begin

to talk about greater co-operation between us and we hope to build on this during 2025.

Worship

The average attendance on an ordinary Sunday is 36 adults (16+) and 6 children (U16). The service on a Sunday is a Sung Eucharist, at 10a.m. On the last Sunday of every month the All Age Service particularly accommodates our younger members who are encouraged to participate and lead parts of the worship.

A weekday Mass is said in church on Wednesday at noon, other weekday services are online, by Zoom: Morning Prayer at 9am on Tuesdays, Wednesdays and Thursdays, with a usual attendance of 4 or 5, and Night Prayer at 8pm on Tuesdays and Thursdays, attendance ranging from 6 to 12.

In addition we celebrate major festivals of our Lord with Sung Masses or acts of non-Eucharistic worship throughout the year.

We are particularly grateful to Rob Halls, supported by Lawrence Asea and Gwen Nneji, for his work on our IT and AV provision. As well as ensuring that the service can be heard clearly by the congregation present, it also enables us to continue to offer a Zoom facility on the first Sunday of the month. Although numbers "attending" on Zoom are small, it is particularly welcomed by those who find it difficult to come to church in person due to illness or frailty and enables us to retain contact with them.

Reaching out, the PCC has supported an application for a Licence under Faculty for River of Life Church Goodmayes to use the church building for worship on Sunday afternoons. Some of their congregation joined us for our Harvest celebrations and lunch. We are glad to be able to offer the space at a time when it is generally unoccupied and look forward to fellowship with them.

Gwen Nneji and Lynda Weekes, Churchwardens

Music

There are currently five regular members in the choir, consisting of four lady sopranos and one male bass. They have continued to lead the music at the Sunday Eucharist and offered a sung responsorial psalm on one Sunday of the month, usually the first, in addition to the regular hymns and Mass setting.

John Hill, Organist and Choirmaster

Church Teams

We are grateful to those who have served on one or more of the rotas this last year. A team of 24 people serve on various rotas including: sidespersons, hospitality, reading and leading intercessions.

Joyce Walter, Sheila Ramasamy, Sharon Samuels, Val Thompson, Doris Thomas, and Linda Weaver have been committed members of the sidespersons team over the last year. We are grateful for their efforts and thank them for the warm and friendly welcome they give to all who visit the church.

The Churchwardens are also grateful to the hospitality team who serve the refreshments each week. These include Wendy Hill, Lynda Weekes, Debbie Tempro-Valance and Gwen Nneji.

Social and Outreach Activities

Judy Halls continues with fortnightly visits to Meadow Court as a volunteer with the North East London NHS Foundation Trust, supported by the Chaplaincy Team at Goodmayes Hospital. It has proved impossible to restore the monthly communion services at Goodmayes Hospital due to the non-availability of appropriate space, but, at the request of the Chaplaincy Team, we have held a Service of Remembrance, and a Christmas Carol Singing event on one of the elderly care wards, both of which were appreciated.

At the beginning of the 2024/2025 academic year, Kim Bownas, Judy Halls and Sheila Ramasamy became the Team Leaders of our 'English for Women' group, sharing the leadership responsibilities. The number of learners has steadily grown over the year to an average of 12 each week. Volunteers include members of other churches, as well as St Paul's. We do not aim to teach English, but rather to facilitate conversation with the aim of developing basic skills and vocabulary, along with understanding of British culture, so decreasing vulnerability and isolation. English for Women is unusual in that the learners are able to bring their pre-school children to the sessions. This is sometimes challenging but hugely appreciated.

Rev'd Janet continued as Chair of the Seven Kings Community Policing Neighbourhood Ward Panel. Meetings provide a forum for liaison between the police and local residents. We have also held a number of "Cuppa with a Copper" meetings in the Church alternating between Saturday mornings and weekday early evenings, giving an opportunity for a wider group of people to raise concerns with the local police, Redbridge Enforcement Officers and councillors.

Parish lunches were held after the Annual Meeting and for Harvest.

Thursday drop-in session (a.k.a. Coffee Morning)

The Mental Health drop-in has had 49 sessions in the last year, meeting each Thursday afternoon for an hour and a half. It is offered to residents of Atholl Court and Grove Farm, which are both units for people with mental health support needs.

The drop-in is called "coffee morning" by the residents because, pre-pandemic, the sessions were held in the morning! The number of attendees varies between six and eight. Attendance is largely dependent on the health of residents. Sessions are supported by the L&Q support worker team, along with Judy Halls, Wendy Hill, Sheila Ramasamy and Rev'd Janet. The occasional visits by John Hill are appreciated by the attendees, especially those keenly interested in football!

Simple craft activities are sometimes offered. Board games, in particular Connect 4, continue to be favourites. And there is always tea, coffee or hot chocolate and toasted sandwiches.

For Christmas we gave bags of toiletries and Christmas treats to all the residents of Atholl Court and Grove Farm.

We are pleased to offer this service and friendship to our neighbours.

Sheila Ramasamy

Fundraising

The Autumn Fayre held on 19th October raised £525.13 It was an enjoyable team event, led by Judy Halls and Wendy Hill and although the occasion was well attended by visitors, the net proceeds were slightly down on the previous year.

The Bonus Ball, run by Wendy Hill, continues to be one of our major fundraisers. There are currently 36 players, raising around £936 for the church over the past year and we are very grateful to all those who support this valuable fundraising scheme. There are still several numbers available and we would encourage anyone interested in joining in to have a word with Wendy or John Hill.

The churchwardens and the vicar would be very pleased to hear of further ideas for fundraising activities.

The Flower Guild

The Flower Guild has continued to enhance the worship of all church services with beautiful floral displays throughout the year. The members of the St Paul's Flower Guild are June Capel, Judy Halls, Wendy Hill, Linda Weaver and Val Thompson and I would like to thank them for their contribution over the past year. I would also like to thank all those who give so generously towards the cost of the flowers.

Wendy Hill

The Parish Magazine

The Parish Magazine continues to be printed and stapled in-house on the church copier. Seventy-five copies are produced each month and I am grateful to Judy Halls in helping with the distribution. Four copies are posted to readers outside the parish. Most of our local FERMMU and Goodmayes Fellowship Churches receive a copy, as does the Goodmayes Library. The sale price of the magazine remains the same, at 50p. The magazine is part-funded by advertisements from local businesses to whom we are most grateful.

Wendy Hill, Editor

Young People

St Paul's seeks to be a place where young people feel accepted and among friends, helping them to develop as whole people and enabling them to know themselves, to know God and to grow as Christians. Our plans to explore joint working with other local churches to develop provision for young people have still not been possible. We continue to keep this on the agenda, particularly as we finally obtained consent from the Charity Commission to expand the purposes of our Assistant Clergy Fund, which will enable us to use the money to revitalise youth work in the parish.

Sunday Squad

Sunday Squad continues to meet during the first part of the Sunday morning service, two or three times a month. Numbers can vary week to week, but around 6 children attend regularly. Several members of the congregation support the group as they are meeting and their help is much appreciated. The children play a full part in worship at St Paul's, regularly reading in the services or taking on other roles. The usual Nativity Play was performed in December with a full cast of participants, and the children enjoyed taking part! We are currently considering the possibility of a monthly group for teenagers, to run in parallel with Sunday Squad. We hope this will begin soon.

Kim Bownas, Sunday Squad Leader

Messy Church and Godly Play

Messy Church is a way of being church for families that includes: craft and other fun activities, child-friendly worship and sharing a simple meal. Sessions encourage adults and children to work and worship together.

Godly Play provides a different way of exploring faith, with an emphasis on children's learning through discovery and experience. Storytelling, "wondering" (inviting children to consider their own response to the story), a free choice of craft activity and a small snack are followed by a blessing and goodbyes. In 2024, 3 sessions on the "Sacred Stories" from the Old Testament were shared.

Messy Church and Godly Play sessions are usually alternated on the second Sunday afternoon of each month and, from the Autumn term of 2024, the focus has been on the parables.

Kim Bownas

School Contacts

In 2024 we were again privileged to have good contacts with three of the schools in our parish.

Barley Lane School's Year 1 pupils visited the Church in March to learn about Baptism.

The autumn term saw several visits:

- from Barley Lane's Year 5s, with a focus on how Christians worship and what it means to be a Christian as well as a brief explanation of how the Church of England came to be;
- from Farnham Green School's Year 1s, with an introduction to Christian worship;
- from Chadwell Primary School's Year 1s, exploring "Who is a Christian and what do they believe?"
- And from Chadwell Primary School's Year 2s, with a focus on how stories of Jesus inspire Christians today.

All the visits are a great joy. We are grateful to the staff who work hard to make them possible. Rev'd Janet is also grateful to Judy Halls and Kim Bownas, who assist.

Developing our Faith

Learning as Christians is not just for children. At St Paul's we also offer opportunity for adults to learn and grow in faith and understanding.

Our Lent Course in 2024 used the Chelmsford Diocese "Travelling Well Together" material. We met on Zoom on Monday evenings, exploring the values outlined by the Diocese that frame how we travel well together, support each other and provide mutual accountability: awareness of grace; valuing the small, the vulnerable and the marginal, focusing outward; sustaining healthy rhythms; kindness, mutual respect, gentleness and humility; generously collaborative; faithful, creative, courageous and open to the unexpected and surprising.

We continued the Kintsugi Hope Wellbeing Group that began in Autumn 2023. Sessions in 2024 addressed: perfectionism, forgiveness, self-acceptance, healthy relationships and resilience. The group found the experience encouraging and enlightening and has continued to meet approximately every two months for mutual support. The Church hopes to run further groups in the future.

We also offered a Kintsugi Hope "Mental Health Friendly Church" day in October. This training day was supported by a grant from the Diocese's Mission Opportunities Fund and was attended by approximately 30 people from nine churches across Redbridge Deanery. It explored how we, as churches, can respond better to the mental health challenges so prevalent in our society, including how we can work to eradicate stigma and encourage compassion and was very well-appreciated.

Report on Fabric, Goods and Ornaments

Routine maintenance was carried out on the church fabric throughout the year to keep it secure and in good condition. This includes the annual inspection of the lightning conductor and the annual heating inspection and service. In addition, two other projects were completed: (i) construction of a purpose built cupboard for the audio system in the church and (ii) the application of SmartWater to the lead on the roof so that we now comply with the requirements of the church's insurers. Details of this and other work is in the table below.

Item	Contractor	Description of work	Date
Cupboard for audio system controls	Bakers of Danbury Ltd.	Faculty application in January, received in March, work completed in October	October 2024
SMART water	Fursse	Application of Smart Water to the roof lead	April 2024
Broken main door knob mechanism	Keyhole Kate	Replacement of handle on the inside of the main door (east porch) similar to that on the porch gate	August 2024
Attempted break-in to the church (discovered on 5 November) and damage to the Timothy window.	AuraVisions - for repair to stained glass	An interim faculty was applied for along with quotes to repair the substantial damage to the window	Work is yet to be completed
Attempted break-in to the church (discovered on 5 November) and damage to the window guard.	Aiano - for replacement window guards.	An interim faculty was applied for along with quotes to replace the wire window guard	Work is yet to be completed
Dusk to dawn lighting at the rear of the porch	Bernie Builders	To fit dusk to dawn lighting at the side of the porch to light the area near the Timothy window	Work is yet to be completed

Gwen Nneji & Lynda Weekes, Churchwardens

Charitable Giving

During the year the following charitable donations were made from PCC funds:

	£
The United Society for Partners in the Gospel (USPG)	600
The River House Trust (formerly the Cara Trust)	300
The Prison Fellowship	300
The Friends of Essex Churches Trust	300
CRISIS UK	300
Andy Walker's Tesco Toxic Towers Fund	200
Redbridge Food Bank	250
Redbridge Respite Care	200
Refugee Welcome Dagenham (St Mary's Ilford)	200
TOTAL	2,650

In addition, funds were raised from parishioners and others for a variety of charitable objectives. These payments (including Gift Aid recovered where possible) were:

	£
Vicar's In-Need Fund	930
Children's Society	53
Christmas boxes for residents of Atholl Court and Grove Farm	363
Redbridge Food Bank	445
TOTAL	1,791

The Vicar's In-Need Fund will continue as a resource to be drawn on when needed. The remainder was expended save for £86.00 in the Atholl Court Fund which will be used to offer hospitality to those residents who attend our Thursday afternoon drop-in sessions.

John Hill, Treasurer

Conclusion

We are grateful to have come to the end of another year in which the Church continues to thrive. As this report bears testimony, important activities are ongoing, service to the community continues and worship, friendship and fellowship has been strengthened, specifically in 2024, in a Kintsugi Hope Wellbeing Group, which has enabled sharing at a deep level to the encouragement and support of all involved.

Reaching out, the PCC has supported an application for a Licence under Faculty for River of Life Church Goodmayes to use the church building for worship on Sunday afternoons. Some of their congregation joined us for our Harvest celebrations and lunch. We are glad to be able to offer the space at a time when it is generally unoccupied and look forward to fellowship with them.

We join with the rest of the national Church in sadness for the safeguarding failures of the past, and are pleased to note that, once again, no safeguarding issues were reported to us in 2024. We are immensely grateful to Kim Bownas, Safeguarding Officer, for her work in keeping our training and DBS applications up-to-date, as well as for her commitment, expertise and advice in all matters relating to the safety of those who come to St Paul's, especially the most vulnerable.

This is my last contribution to St Paul's Annual Report as I will retire in September 2025. I am grateful to all for your support, and for your generous gifts of time, expertise and finance to enhance our worship, our life together and our community outreach. I have been greatly privileged to serve here and will follow future developments at St Paul's with interest and prayer. Thanks be to God.

The Rev'd Janet Buchan, Vicar
12th March 2025

PAUL'S CHURCH GOODMAYES --
Independent examiner's report to the trustees of the Parish
of St Paul's Goodmayes

I report to the trustees on my examination of the accounts of the Parish of St Paul's Goodmayes for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the parish you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('The Act')

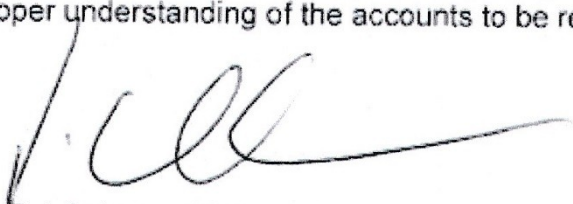
I report in respect of my examination of the parish's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the parish as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr P J Osborne FCA
7, Oaks Lane,
Great Bookham,
Leatherhead,
Surrey,
KT23 3FD
12th March 2025

Statement of financial activities for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
		£	£	2024	2023
INCOME					
Voluntary income (direct giving)	2(a), 6(a)	36,358	488	36,846	36,697
Other voluntary income	2(b)	3,426	-	3,426	4,389
Gross income from events and activities	2(c), 20(c)	83,573	-	83,573	77,934
Other voluntary income	2(d)	-	-	-	-
Income from investments	2(e),4(e),6(e)				
	8(e),10(e),20(e)	5,200	1,299	6,499	3,712
TOTAL INCOME		128,557	1,787	130,344	122,732
EXPENDITURE					
Grants	3(a)	3,957	-	3,957	4,511
Support costs	3(b)	662	-	662	817
Directly relating to the work of the Church	3 (c),7(c),21(c ,	117,443	27,739	145,182	140,567
Fund raising and publicity	3(d)	-	-	-	-
Church management and administration	3(e), 21(e)	7,196	-	7,196	6,348
		129,258	27,739	156,997	152,243
NET INCOME/(EXPENDITURE		(701)	(25,952)	(26,653)	(29,511)
Gains/(losses)on investment assets		336	702	1,038	3,919
Balances brought forward at 1 January 2024		206,793	125,592	332,385	357,977
Balances carried forward at 31 December 2024		206,428	100,342	306,770	332,385

PAUL'S CHURCH GOODMAYES

Balance Sheet as at 31 December 2024

	Note	£	£	2024 £	£	2023 £
FIXED ASSETS						
Tangible assets	17			105,678		137,211
Investments						
2,000 (4,000) shares in the Investment account of the Central Board of Finance of the Church of England	18			46,249		45,211
				151,927		182,422
CURRENT ASSETS						
Debtors	22		1,792			2,145
Deposit accounts:						
Central Board of Finance of the Church of England			115,333			110,408
National Westminster Bank current accounts			42,517			40,154
Cash in hand			181			227
				159,823		152,934
CREDITORS:AMOUNTS FALLING DUE WITHIN ONE YEAR						
Creditors	23		(4,980)			(2,971)
Net current assets				154,843		149,963
				306,770		332,385
FUNDS						
Restricted funds:						
Assistant Clergy Fund			38,107			36,307
Community Centre Fund			57,399			84,635
Organ Fund			2,202			2,094
Flower Fund			2,634			2,556
				100,342		125,592
Unrestricted funds:						
General Fund			122,275			130,747
Community Centre Fund			81,399			73,427
Restoration Fund			2,754			2,619
				206,428		206,793
				306,770		332,385

PAUL'S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2024

1. The financial statements have been prepared in accordance with the current Church Accounting Regulations and in accordance with the current Charities SORP (FRS 102) together with applicable accounting standards.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The financial statements 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, nor those that are informal gatherings of church members.

Funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds relate to the year ended 31st December 2023. Grants and legacies have been accounted for when the PCC has received the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently any individual item which has cost less than £1,000 has been written off when incurred. Investments are valued at market value as at 31 December.

PAUL'S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2024

General Fund

	Unrestricted Funds	Restricted Funds	TOTAL 2024	FUNDS 2023
	£	£	£	£
2. INCOMING RESOURCES				
2(a) Voluntary income (Direct Giving)				
Planned Giving:				
Gift aided	26,251	-	26,251	23,366
Income tax recoverable	7,498	-	7,498	7,386
Uncovenanted	250	-	250	250
Collections (open plate) at all services	1,223	-	1,223	889
Sundry donations	1,136	-	1,136	4,075
	36,358	-	36,358	35,966
2(b) Other voluntary income				
Bazaar and other fund-raising	1,477	-	1,477	1,653
Donations, bequests, appeals etc	1,949	-	1,949	2,736
	3,426	-	3,426	4,389
2(c) Gross income from events and activities				
Messy Church	-	-	-	-
Coffee and tea	328	-	328	352
Community Centre lettings etc	43,000	-	43,000	44,000
Hire of Parish Room	-	-	-	-
Fees	294	-	294	196
Votive candles (see note 1)	32	-	32	38
Magazine sales and advertisements (see note 1)	448	-	448	502
	44,102	-	44,102	45,088
2(d) Other ordinary income				
Sundry other income	-	-	-	-
	-	-	-	-
2(e) Income from investments				
Interest on CBF and other deposits	678	-	678	1,706
Dividends on CBF Investment A/c shares (Note 18)	3,039	-	3,039	397
	3,717	-	3,717	2,103
TOTAL INCOMING RESOURCES	87,603	-	87,603	87,546

PAUL'S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2024

GENERAL FUND	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	FUNDS 2023 £
3. RESOURCES USED				
3(a) Grants:				
Missionary and charitable giving	3,957	-	3,957	4,511
	3,957	-	3,957	4,511
3(b) Support costs (hospitality)	662	-	662	817
	662	-	662	817
3 (c) Directly relating to the work of the Church				
Ministry: Diocesan Quota	55,550	-	55,550	52,531
: Clergy expenses	900	-	900	441
Church running expenses	12,080	-	12,080	6,837
Church maintenance	7,080	-	7,080	2,307
Upkeep of services	2,318	-	2,318	2,710
Magazine	76	-	76	50
Support costs: Mission & Outreach	31	-	31	16
Church furnishings	10,312	-	10,312	17,453
	88,347	-	88,347	82,345
3(d) Fund-raising and publicity				
Advertising of services	-	-	-	-
	-	-	-	-
3(e) Church management and administration				
Stationery, printing and postage	964	-	964	1,190
Bank charges	194	-	194	213
Fees and subscriptions	1,553	-	1,553	1,349
Website construction and maintenance	545	-	545	563
Sundries	200	-	200	25
	3,456	-	3,456	3,340
TOTAL RESOURCES USED	96,422	-	96,422	91,013

PAUL'S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2024

Restoration Fund	Unrestricted Funds	Restricted Funds	TOTAL 2024	FUNDS 2023
	£	£	£	£
4. Incoming resources				
4(e) Income from investments				
Interest on CBF deposit account	135	-	135	115
	135	-	135	115
TOTAL INCOMING RESOURCES	135	-	135	115
5. Resources used				
	-	-	-	-
	-	-	-	-
TOTAL RESOURCES USED	-	-	-	-
Flower Fund				
6. Incoming resources				
6(a) Voluntary income				
Donations	-	488	488	599
Income tax recovered	-	126	126	132
	-	614	614	731
6(e) Income from investments				
Interest on CBF deposit account	-	93	93	79
	-	93	93	79
TOTAL INCOMING RESOURCES	-	707	707	810
7. Resources used				
7(c) Directly relating to the work of the Church	-	629	629	694
	-	629	629	694
TOTAL RESOURCES USED	-	629	629	694
Assistant Clergy Fund				
8. Incoming resources				
8(e) Income from investments				
Interest on CBF deposit account	-	247	247	202
Dividends on shares in the Investment account of the Central Board of Finance of the Church of England.	-	851	851	839
	-	1,098	1,098	1041
TOTAL INCOMING RESOURCES	-	1,098	1,098	1041
9. Resources used				
9(c) Directly relating to the work of the Church	-	-	-	-
TOTAL RESOURCES USED	-	-	-	-
Organ Fund				
10. Incoming resources				
10(e) Income from investments				
Interest on CBF deposit account	-	108	108	92
	-	108	108	92
TOTAL INCOMING RESOURCES	-	108	108	92

PAUL'S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2024

11 Restoration Fund

The PCC had deemed all the income and capital in the Restoration Fund to be unrestricted funds.

12 Assistant Clergy Fund

The PCC had deemed 80% of the income to the Assistant Clergy Fund to be restricted funds and 20% to be unrestricted funds. Recent legal advice, however, requires the fund to be entirely "Restricted" in its designation. In 2024, a ruling was obtained from the Charity Commission (reference number: 0793/2425, dated 18th September 2024) to enable the Church Council to use the funds "to provide not only for the cost of an assistant priest in the Parish of St Paul Goodmayes, but to include also the support of any other area of ministry in the parish, including in particular (but not limited to) youth work in the parish within the charitable objects of the Charity." The Fund, therefore, remains restricted, but with expanded purposes.

13 Reserves Policy

The Parochial Church Council is reviewing its policy with regard to an appropriate level of reserves. At present, it has cash holdings well in excess of what might be deemed necessary to meet unforeseen contingencies but much of this will be expended on further repairs and maintenance of the church plant in the coming year. Once these works have been completed, the PCC will establish a new policy in the light of the then available cash balances.

14 Special balances: General Fund

The balance on the General Fund includes the remains of the sum of £115,998.54, a bequest from the estate of Angela Martin, a former parishioner. In addition, a sum of £6,174 is held as a reserve for the future redecoration of the Vicarage.

15 Special balances: Community Centre

The cash and bank balances in the Community Centre Fund, totalling £82,047, include a sum of £20,102 set aside as a Long-term Maintenance Reserve.

16 Appeals

Fresh appeals were launched in 2024 for Christmas gifts for the residents of Atholl Court, the Childrens Society (in lieu of Christmas cards), the Vicar's in-need Fund and the Redbridge Food Bank. Any remaining balance in the Atholl Court Fund will be used to offer hospitality to those residents who attend our Thursday afternoon drop-in

sessions. Similarly, any balance remaining on the Vicar's in-need Fund will be utilised as needs arise.

ST PAUL'S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2024

17. Tangible Fixed Assets

	Furniture and fittings Church	Community Centre	Buildings Community Centre	Total
Cost/Valuation in use	£	£	£	£
At 1 January 2024	82,808	13,474	542,202	638,484
Additions in the year	5,850	1,470	-	7,320
Disposals	-	-	-	-
At 31 December 2024	88,658	14,944	542,202	645,804
Depreciation:				
At 1 January 2023	32,659	11,047	457,567	501,273
Provision for the year	10,204	1,539	27,110	38,853
Disposals	-	-	-	-
At 31 December 2024	42,863	12,586	484,677	540,126
NET BOOK VALUE:				
At 31 December 2024	45,795	2,358	57,525	105,678

The Church Council has adopted the following policies with regard to depreciation of fixed assets. The Community Centre building (Hall) is depreciated over twenty years. The Community Centre furniture (refrigerator, chairs, trolleys, tables, windows, door, water heater and defibrillator) is depreciated over five years. The two newer church heaters are depreciated over eight years. The church cupboards, chairs and copier are depreciated over five years. The new sound system over ten years.

18. Gains in investments

Until 31 December 1996, investments were carried at cost. On receipt in 2019 of a bequest from the late Angela Martin (£115,999), the PCC invested £75,000 in income shares of the Investment Fund (INVAC) of the Church of England Board of Finance. 4,075.03 shares were purchased at an average price of 1,840.48p. In 2021 the PCC sold 1,431.99 shares at 2246.93p and in 2022 1,500 shares were sold at 2,170.20p and 500 shares were sold at 2,112.21p. At 31 December 2023, the price was 2,260.53p. At 31 December 2024, the price was 2,312.27p. An unrealized gain of £332.82 has been taken to account. The Council also invested £25,000 from the Assistant Clergy Fund in 1,356.96 INVAC shares at a price of 1,842.35p. An unrealized gain of £702.09 has likewise been taken to account at end-2024.

19. Development Agreement with Family Housing Association (now Peabody)

In December 2004, an Agreement to Lease was signed with the Family Housing Association (now Peabody Housing Association) and the sum of £28,750 received by way of deposit on the consideration. In March 2005, a Lease was granted to the Family Housing Association letting a certain area of land adjoining the church for 127 years for a total consideration of £575,000. The rental payable by the housing Association is one peppercorn per annum until the year 2045 when an amount of £1,200 p.a. in 2005 value, indexed to the Retail Price Index, becomes payable for the remainder of the term of the Lease. The old Community Centre was then demolished and a new Community Centre erected for a fixed sum of £435,000. In 2012, a new extension was added, to house toilets and storage for Pedagogy Auras, who paid 50% of the total build costs of the extension.

tes to the financial statements for the year ended 31 December 2024

St Paul`s Community Centre

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	FUNDS 2023 £
20. INCOMING RESOURCES				
20(b) Other voluntary income				
Donation	120	-	120	-
	120	-	120	-
20 (c) Gross income from events and activities: Hire of hall	71,714	-	71,714	67,443
Pedagogy contribution to utilities etc	10,757	-	10,757	9,403
	82,471	-	82,471	76,846
20 (d) Other ordinary income				
Insurance claim	1,384	-	1,384	-
	1,384	-	1,384	-
20 (e) Income from investments	1,068	-	1,068	1,348
	1,068	-	1,068	1,348
TOTAL INCOMING RESOURCES	85,043	-	85,043	78,194
21. RESOURCES USED				
21(c) Directly relating to the work of the Church:				
Hall running costs:- Telephone and Broadband	911	-	911	1,089
Water rates	1,636	-	1,636	2,693
Heating : Gas	4,087	-	4,087	4,334
Lighting : Electricity	2,953	-	2,953	3,041
Cleaning	2,873	-	2,873	2,991
Insurance	600	-	600	565
Repairs and maintenance	1,798	-	1,798	1,020
Furniture and equipment	-	-	-	547
Floor maintenance	1,248	-	1,248	1,248
Redecoration	2,500	-	2,500	2,750
Walking wall maintenance	714	-	714	714
Fire extinguisher and alarm maintenance	140	-	140	535
Insurance claim	1,370	-	1,370	-
Refuse collection	1,257	-	1,257	2,806
Window cleaner	388	-	388	385
Pest control	1,904	-	1,904	1,020
Sanitation services	3,178	-	3,178	2,182
Depreciation (See note 16)	1,539	27,110	28,649	28,975
	29,096	27,110	56,206	56,895
21 (e) Church management and administration				
Security costs	1,884	-	1,884	1,094
Legal fees	1,615	-	1,615	3,429
Sundry expenditure	241	-	241	34
	3,740	-	3,740	4,557
TOTAL RESOURCES USED	32,836	27,110	59,946	61,452

PAUL'S CHURCH GOODMAYES

Notes to the financial statements for the year ended 31 December 2024

22. Debtors and pre-payments	2024	2023
	£	£
Initial Washroom Hygiene	630	573
Northumbrian Water	172	-
Bonus Ball Advance Payments	52	-
London Borough of Redbridge: Lottery Licence	-	20
Pedagogy Auras	-	569
Sundry debtors	938	983
	1,792	2,145
23. Creditors and deferred income		
Anglian Water (Wave)	11	333
British Gas	1,454	869
Scottish Power	863	680
Karate Club	394	394
A&P Webb	1,248	-
Chelmsford Diocesan Board of Finance	1,000	-
Sundry creditors	10	-
Charitable donations	-	350
One License	-	163
Zoom	-	144
Sharp Business Systems	-	38
	4,980	2,971

PAUL'S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2024

	2024 £	2023 £
General Fund		
Income		
Church collections : General	1,223	889
Planned giving : Gift aided	26,251	23,366
Income tax recovered	7,498	7,386
Other	250	250
Voluntary receipts	35,222	31,891
Fees: Weddings and funerals	294	196
Donations	1,136	3,350
Bazaar and other fund-raising	1,477	1,653
Messy Church	-	-
Investment income	3,717	3,892
Votive candles and lamps	32	38
Coffee and tea	328	352
Magazine sales and advertisements	458	502
Chelmsford Diocese Subsidy	99	950
Redbridge Food Bank Appeal	445	135
Atholl Court Xmas Gifts Appeal	362	260
Childrens Society Appeal	48	255
Room Hire	60	-
Sundry donation	5	-
Vicar's in-need Fund	930	-
English for Women Grant	-	900
Christian Aid	-	55
DEC:Turkey/Syria Appeal	-	181
Donations for Defibrillator	-	725
	44,613	45,335

PAUL'S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2024

	2024 £	2023 £
Assistant Clergy Fund		
Income		
Interest on CBF deposit account	247	202
Dividends on shares in the Investment account of the Central Board of Finance of the Church of England.	851	839
	1,098	1,041
Expenditure		
	-	-
	-	-
Excess of income over expenditure	1,098	1,041
Revaluation of investment	702	2,659
Opening balance	36,307	32,607
Closing balance	38,107	36,307
Represented by:-		
1,356.96 income shares in the Investment Account of the Central Board of finance of the Church of England:	31,377	30,675
Deposit account with the Central Board of Finance of the Church of England:	6,730	5,632
	38,107	36,307

PAUL'S CHURCH GOODMAYES**Income and expenditure accounts for the year ended 31 December 2024**

	2024 £	2023 £
Organ Fund		
Income		
Interest on the Central Board of Finance of the Church of England deposit account	108	92
	108	92
Expenditure		
	-	-
	-	-
Excess of income over expenditure	108	92
Opening balance	2,094	2,002
Closing balance	2,202	2,094
Represented by:-		
Central Board of Finance of the Church of England deposit account	2,202	2,094
	2,202	2,094

PAUL'S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2024

	2024 £	2023 £
Restoration Fund		
Income		
Interest on CBF deposit account	135	115
	135	115
Expenditure		
	-	-
	-	-
Excess of income over expenditure	135	115
Opening balance	2,619	2,504
Closing balance	2,754	2,619
Represented by:-		
Current assets:		
Central Board of Finance of the Church of England: Deposit account	2,754	2,619
	2,754	2,619

PAUL'S CHURCH GOODMAYES**Income and expenditure accounts for the year ended 31 December 2024**

	2024 £	202
St Paul's Community Centre Fund		
Income		
Regular lettings: Pedagogy Auras	62,910	57,61
Regular lettings: Other	5,875	6,01
Casual lettings	2,929	3,80
Pedagogy Auras: Utilities	4,606	3,58
Pedagogy Auras: Redecoration	1,250	1,37
Pedagogy Auras: Refuse collection	628	1,40
Pedagogy Auras: Pest control	952	51
Pedagogy Auras: Floor maintenance	610	
Pedagogy Auras: Storage	1,440	1,44
Pedagogy Auras: Sanitary services	1,271	1,09
Investment income	1,068	1,34
Donation: Scouts	120	
Insurance Claim	1,384	
	85,043	78,19

PAUL'S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2024

	2024 £	2023 £
St Paul`s Community Centre Fund		
Expenditure		
Utilities	8,677	10
Cleaning	2,873	2
Insurance	600	
Furniture and equipment	-	
Insurance Claim	1,370	
Repairs and maintenance	1,798	1
Floor maintenance	1,248	1
Redecoration	2,500	2
Walking wall maintenance	714	
Fire extinguisher & alarm maintenance	140	
Security costs	1,884	1
Telephone and broadband	911	1
Refuse collection	1,257	2
Sanitation services	3,178	2
Pest control	1,904	1
Window cleaner	388	
Legal fees	1,615	3
Sundry expenditure	241	
Depreciation: Furniture etc	1,539	1
Depreciation: Community Centre	27,110	27
	59,947	61
Excess of income over expenditure	25,096	16
Transfer to General Fund	(32,000)	(44)
Transfer to General Fund o/a fabric work	(11,000)	
Opening balance	158,062	185
	140,158	158
Represented by:-		
Fixed assets: Community Centre	57,525	84
Fixed assets: furniture etc	2,358	2
Current assets:		
Bank balance	40,970	31
Cash in hand	24	
CBF deposit accounts	41,053	40
Creditors and deferred income	(3,191)	(1)
Debtors	1,419	1
	140,158	158

ST PAUL`S CHURCH GOODMAYES

Income and expenditure accounts for the year ended 31 December 2024

	2024 £	2023 £
Flower Fund		
Income		
Donations	488	599
Interest receivable	93	79
Income tax recovered	126	132
	707	810
Expenditure		
Flowers and accessories	629	694
	629	694
Excess of income over expenditure	78	116
Opening balance	2,556	2,440
	2,634	2,556
Represented by:-		
Cash in hand	157	203
Current account at National Westminster Bank	584	553
Central Board of Finance of the Church of England deposit account	1,893	1,800
	2,634	2,556