

CHURCH OF OUR SAVIOUR

England & Wales · Charity number 1169685

Details

Other names	CHURCH OF OUR SAVIOUR, CHELMER VILLAGE, CHURCH OF OUR SAVIOUR, EAST SPRINGFIELD
Status	Registered
Legal form	Other
Registered	2016-10-14
Register	View on the Charity Commission register

Contact

Address Church Of Our Saviour
Ashton Place
Chelmsford
CM2 6ST

Phone 07817 553453

Email hello@churchoos.org.uk

Website churchoos.org.uk

Activities

Objects: THE PURPOSE OF THE CHARITY IS TO ADVANCE THE CHRISTIAN FAITH IN THE AREA OF BENEFIT IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF THE PARTICIPATING CHURCHES. IN ACHIEVING ITS PURPOSE, THE CHARITY WILL ENGAGE IN A RANGE OF ACTIVITIES, EITHER ON ITS OWN OR WITH OTHERS, INCLUDING (BUT NOT RESTRICTED TO):A) THE CELEBRATION OF PUBLIC WORSHIP; B) THE TEACHING OF THE CHRISTIAN FAITH; C) MISSION AND EVANGELISM; D) PASTORAL WORK, INCLUDING VISITING THE SICK AND THE BEREAVED; E) THE PROVISION OF FACILITIES WITH A CHRISTIAN ETHOS FOR THE LOCAL COMMUNITY, INCLUDING (BUT NOT RESTRICTED TO) THE ELDERLY, THE YOUNG AND OTHER GROUPS WITH SPECIAL NEEDS; AND F) THE SUPPORT OF OTHER CHARITIES IN THE UK AND OVERSEAS.

Activities: Church of our Saviour is a Single Congregation Local Ecumenical Partnership between the Church of England and The United Reformed Church.It is the Church for Chelmer Village and Chancellor Park and its address is Ashton Place, Chelmsford. CM2 6ST

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£83,507	£99,511	-	-
2023-12-31	£85,943	£103,725	-	-
2022-12-31	£74,546	£83,929	-	-
2021-12-31	£84,534	£68,759	-	-
2020-12-31	£111,280	£81,101	-	-

Trustees

Name	Role	Appointed
Rev Andrew Paul Greaves-Brown	Chair	2021-03-28
CLAIRE MUSSELWHITE		2017-04-09
David N Miles		2023-04-23
Denise Somers		2022-04-10
GARY STANDING		2018-04-29
Gary Clayton		2020-10-18
Gwilym Morris		2019-04-28
James Martin Cottis		2020-10-18
Owen Richard Edwards		2023-11-26
Rev MANDY HEWSON		2017-04-09
Ruth Mary Hughes		2019-04-28
SOPHIE Edwards		2018-04-29

CHURCH OF OUR SAVIOUR

England & Wales - Charity number 1169685

Accounts



CHURCH OF OUR
SAVIOUR



ANNUAL REPORT & ACCOUNTS

2024

Contents

- 4 Ministers report
- 7 Purpose and Vision
- 11 Church Officers' report
- 14 Building Management Committee
- 16 Homegroups
- 17 Church groups
- 24 Mission support
- 29 Annual Accounts

Ministers Report

2024 has flown by! As a church, we have once again been busy throughout the year, continuing to serve our local area and welcoming many through our doors.

Throughout the year, Good Companions has remained a cherished space for our older members, offering a place of connection week in and week out. Whether over lunch or during one of the coffee mornings, these gatherings have become something many look forward to.

Sue Johnson, along with a supporting team, made her on-screen debut, with Sue being featured in a film sharing her story related to Christians Against Poverty. The film, now available on YouTube, has gained national attention! It serves as a powerful testimony and a reminder that if we serve with the gifts God has given us, we can truly change lives.

We continue to strengthen our connections with local schools. Barnes Farm, in particular, has visited us, bringing parents along on occasion, and Andy has made visits there as well. Chancellor Park School has also joined us as part of their RE curriculum, and we hope to continue this relationship in the near future. Andy also visits Bishops as part of the local ecumenical partnership, and with the retirement of Caroline Brown in June, Andy will likely be supporting there more frequently until her successor is appointed.

This year, we hosted a summer fete. While it was well attended, it didn't reach as many people as we had hoped. We'll be rethinking our advertising strategy for the next event and also considering the timing, as we realized several local schools held their summer fetes around the same time. Looking ahead, we're excited that 2025 will mark the 40th anniversary of our church building, and we hope to celebrate this milestone with a special weekend of events that will reaffirm our commitment to serving the local community.



We've also run two very successful courses this year. The Alpha course was well attended and appreciated by participants, while the Unanswered Prayer course provided a valuable space for many to explore some of the more challenging aspects of our faith.

On a more difficult note, we've learned that we will not be receiving a replacement for Maria, or any other URC minister at this time. This is due to a nationwide shortage of ministers, and not because of any shortcoming on our part. Discussions are ongoing about the URC's vision for maintaining links with churches like ours, and we will keep you updated as the situation develops.

We have also had to say goodbye to some dear friends. The Chamberlains, long-time members of our congregation, have moved to be closer to their family. We also sadly lost our dear sister Marianne and our brother Ralph. Both were celebrated with love and respect, and we will miss them dearly. We look forward to the day we are reunited with them in the light of eternity.

On a more joyful note, we were able to celebrate new life by welcoming Elsie and her family into our church, and we look forward to more baptisms in 2025.



The 2024 Christmas Tree Festival was opened by the Deputy Mayor of Chelmsford and turned out to be our most successful. Due to an increase in the numbers of people attending, more money was raised for charity than in previous years (£1200+). There were a great variety of creative trees to vote for, stalls and activities to participate in, and delicious food to eat, alongside entertainment from local schools and groups.

This event could not take place without the team who organise things behind the scenes and my particular thanks go to each one of them, alongside those who helped to bake, serve or run stalls on the day.

Whilst we endeavour to make all of our services family friendly, Messy Church offers the community a way of engaging with worship differently, and as a result we have seen a number of families attend who have not engaged with services before.

This event includes craft activities, games, songs that encourage children to engage in worship, simplified teaching and different sorts of prayer. It also offers us the opportunity to show hospitality in the form of a free breakfast, and in this I have to commend the refreshments team who shop, prepare and serve on the day.

My thanks must also go to those who set up and plan, and also to you - the congregation - who come along, join in and make our place of worship welcome for all ages.

The ongoing cost of living crisis continues to impact our community. Missionally, the Little Free Pantry remains a vital source of support for those in need, and the team who manage it do a fantastic job of ensuring it is well-stocked and maintained.

However, the economic situation is also putting pressure on our church's operating costs. Energy prices remain high, and the costs of maintaining and cleaning the building continue to rise. As we look to 2025, we face real challenges in meeting our financial obligations, and we may need to make some tough decisions to ensure we can cover our bills. While we're not in crisis, as a church council, we are starting to consider how we can maintain a solid foundation for the future.

With the 40th anniversary of the building approaching, we want to ensure that this place continues to be a beacon of Christ's love for our community for the next 40 years and beyond. We must also remain focused on the fact that, with our faith in Jesus, all things are possible. We look forward to all that lies ahead, and where God's spirit is leading us in the days to come.

Blessings,

Andy and Mandy

Purpose and Vision

'We exist to enable God's people in this area to meet together to worship and have fellowship with Jesus and each other and to advance Christ's Kingdom here on earth.

We are attempting to achieve our purpose by creating a united, ecumenical, worshipping community within a caring fellowship, which accepts the authority of the Bible and is open to the work of the Holy Spirit in our lives.'

The current statements of vision are:

To CELEBRATE the life of God among us: in our worship, our relationships and our daily walk with Christ.

To CARE for one another in Christ: to learn to love with the unconditional love with which Jesus loves us and to put into practice Jesus' command to love our neighbours as we love ourselves.

To CULTIVATE personal growth in Christ: the personal agenda for all believers to grow in love of Jesus and to see that growth bear fruit in our personal lives.

To COMMUNICATE Christ to our community: to be obedient to the command of Jesus to go into all the world beginning right where we are!

Committee Structure

The local Church Council (as the Trustees) has the responsibility of sharing ministry with the appointed Anglican and Free Church Ministers in the whole mission of the Church to make known the Good News of Jesus Christ in word and deed throughout the parish of East Springfield. This parish area covers Chelmer Village, Chancellor Park and the wider area of East Springfield. It has a population of around 10,000.

Membership of the Church Council

Ministers

Revd Andrew Greaves-Brown - Priest in Charge (Church of England)

Revd Mandy Hewson – Associate Minister (Church of England)

Elected Church Officers

Denise Somers – Anglican Church Warden from 2022

James Cottis – Anglican Church Warden from October 2020

Ruth Hughes – URC Secretary, URC Partnership from 2022

Elected Members

Gwilym Morris - Deanery Synod

Claire Musselwhite - Children's and Community Outreach worker – term completed October 2020, remains on Church Council as an honorary member.

Gary Clayton from 2020

David Miles from 2022

Owen Edwards from 2023

Gary Standing from 2024

Sophie Edwards from 2020 - co-opted

The Church Council met 6 times during the year for business and prayer and there have been two Church Members Meetings, and the Annual Church Meeting. Matters of finance, planned giving and fundraising are dealt with by the Treasurer in consultation with Church Officers and Elected members of the Church Council and when necessary by the Church Members' Meeting.

Treasurers Team

The Treasurers Team is under the leadership of the Church Officers and Marilyn Belyavin as our Bookkeeper along with handling the banking of cash and cheques. Samuel Gnanamani handles payments and online banking and Michelle Cottis manages our Gift Aid.

Other appointments

The Bishop's School Governor – Vacancy (offered back to DBE)

Membership/Electoral Roll Officer / GDPR - Gwilym Morris

DBS Officer, Safeguarding and Training Co-Ordinator - Valerie Whitehead

Building Management Committee Chair – Denise Somers

Safeguarding

Safeguarding is the responsibility of everyone, so that we can keep one another and our visitors safe; whatever their age.

We adopted the House of Bishops Safeguarding policy in 2018 (CofE), and the changes of procedure are now embedded in the way safeguarding is managed at Church of Our Saviour. Where this is required, all those working with vulnerable adults and children have a current DBS check and yearly reviews of Activity/Health and Safety documentation takes place. Ongoing training is also an important element, and efforts will be made this year to update as necessary.

Statistics and the Electoral Roll

The latest statistics and records on attendance and electoral roll can be found on the following link - <https://www.churchoos.org.uk/stats.pdf>

Preaching Team

We have a team of lay members who share in the preaching ministry.

These are Michelle Cottis, Amanda Dolan-Harrison, Chris Lonsdale and Claire Musselwhite.

Denominational Responsibilities

Michelle Cottis is an Ordinand studying at St Mellitus College in Chelmsford.

Amanda Dolan-Harrison is a URC nationally accredited Lay Preacher and regularly leads worship in local URC Churches.

Goals and Objectives

Continue to build, strengthen, and develop the life and witness of our church.

To find ways to enable all of us to share our faith in our lives and the community effectively.

Continue to support and encourage Church Officers, Church Council Members and leaders of existing groups and teams to exercise effective Christian ministry in the church and community. To encourage training and development of faith and understanding of the Bible.

Work with the Archdeacon and the Area Dean to form a Mission and Ministry Unit to include Church of Our Saviour, possibly to work with Trinity and the Great Baddow Churches.

To support the Building Management team to increase the maintenance, repair and development of all the church buildings.

To work towards becoming an eco-church and implement changes to care for our world.

This Annual Report has been prepared collaboratively by the Officers and members of the Church Council in line with the terms of the Charities Acts 1993. We hope it gives a clear picture of the life of the church and the way in which the Church Council have administered the task placed on them as trustees of Church of Our Saviour.

On behalf of the Church Council:

Revd Andrew Greaves-Brown and Revd Mandy Hewson

Church Officers' Report

We continue with our outreach to the community with our Wiggles for young people on Thursday and Friday morning and the Good Companions Wednesday lunches on the 1st and 3rd Wednesday, with coffee mornings on alternate weeks. Whilst the team had a break from the lunches in August we continued the coffee mornings to ensure our older members still had somewhere to go and meet others. We have small numbers at the coffee morning compared to the lunches but for all those that do attend it is a valued service and helps encourage companionship and the opportunity to chat in small groups. We have seen a few attendees from Good Companions now attend our Sunday services on a regular basis, which I think has helped by them getting to know many of us first.

We have increased our Messy services to alternate months and the teams have worked very hard to ensure these are fun interactive services for families. We have not seen an increase in numbers despite these services being well advertised.

We continue to support the team with the Little Free Pantry and the numbers using it continue to increase. The effects of the increased prices on all goods and the huge increase in energy costs have resulted in many families struggling and some families are totally relying on us.

We are hugely grateful to Valerie Whitehead and Gary Clayton who have sourced generous grants and purchased food items in bulk. We are also thankful to the many members of the church who have stored the items in their garages to ensure we have a plentiful supply.

Revd Andy has been able to invite the local schools to the church for services and to be invited for assemblies at the schools. They along with the Scouts, have supported us with food for the food bank and our Little Free Pantry.

In March we ran a Lent course jointly with the churches in Great Baddow. We worked through Peter Greig's book 'God on Mute' and looked at unanswered prayer. We also continue to work with the Baddow churches for our young people. Home groups continue on one evening and a Thursday afternoon.

In April we ran a CAP money course so that we could support those attending to make wise decisions with the management of their finances. Sue Johnson and Revd Andy were filmed by CAP for their promotional videos. Sue also continues the work of CAP at the prison.

This year we ran a well-attended Alpha Course during June and July and then continued the course in September with an away day at the Diocesan Retreat in Pleshey.

We have also been encouraged to broaden our knowledge of the Bible and enrich our faith. In the summer a group of us went camping in Shepton Mallet in Somerset to attend the New Wine Summer conference. This always gives us much encouragement in our worship, theological knowledge and prayer life. It also gives us time to spend with each other and enjoy the wonderful celebrations in the marquees.



The ministers and church officers continue to meet with the URC Eastern Synod moderator and officers to see how we can move forward in working together, especially as there is no replacement for the CRCW and no URC minister. In June the Revd Lythan Nevard did lead a URC Holy Communion service for us. Ruth continues to represent us in her role as URC secretary and attends Eastern Synod meetings. We continue to work alongside the URC church sharing notices of upcoming events in the local area.

We have held social events for our church members and the wider community over the year. In February we were saddened to say good bye to Alison and Ian Chamberlain who had been very active members of our church for over 35 years. They have moved to Colchester to be nearer family. We celebrated their time with us and wished them well with their house move over shared tea and cakes.

In June we had a barbecue and summer fete. It was a hot day and the barbecue and garden area were well attended. In future we will have to consider putting our stalls on the green area outside the fence if the weather is good as people were reluctant to be inside.

In September Jeffrey and Anne Mushens opened their lovely garden and swimming pool for us all to be together over tea and cake. It was a lovely afternoon for us to be together and have time to chat to each other.

In December we had a very busy month with a very successful Christmas Tree festival for the community to attend. We had some lovely decorated trees and a variety of music and dance to enjoy. Our stalls, raffles and activities were well supported and large numbers stayed till near the end. We had our usual Christmas services and our popular Carols by Candlelight. We also ran a Blue Christmas service for those who would be finding Christmas difficult to celebrate for whatever reason and tough numbers were low, this was very beneficial for those who attended.

This year we have purchased new large banners for the fence to advertise our Christmas services which can be reused next year. We have also added a TV screen in the foyer so that our services and activities can be advertised and visible for parents waiting in the foyer and by those coming up to the church door.

Denise and James as Church Wardens are also involved with the Buildings Management Committee which can be read in a separate report. Our church continues to be popular for lettings and those locally hiring for events.

I am sure there have been other activities that we have missed but we have had a busy year with so many opportunities to deepen our Christian faith, work with the community and encourage friendships. Thank you to everyone who has given so much support to us as church officers.

Denise, Ruth and James

Building Management Committee (BMC) report

The Building Management Committee is a small group who meet once a month and is made up of Denise Somers (Chair), James Cottis, Gary Clayton, Sue Johnson and Gary Standing. In September Tony Hurding joined our team which we are very thankful for to increase the DIY skills amongst our team. As a group we use our individual strengths and skills to ensure the church building looks nice, is safe, and repairs and improvements are made as required.

We continue to contract out our cleaning to Love Clean. During the year we have had some issues with the standards of cleaning, particularly the floor and the company had to change our cleaners on a couple of occasions. We contract out some work to PJR services who cut the grass, clean the outside windows, clear weeds and generally ensure the front and back of the church is tidy. We use a contracted-out service of Chelmsford council to cut the grass on our land behind Asda and the Youth Hall. This last year they have continued to give us a cheap rate as they need access to the green from our car park for their tractors.

We have to ensure the building is safe and conforms to all regulations. We continue to insure our building with Ecclesiastical.

We have contracts with Flameguard who check our fire extinguishers and fire detectors. As a group we test our fire alarms weekly and regularly check emergency lighting. We have a contract with Discreet Pest management who ensure we are kept free of rodents.

PAT testing on portable church appliances is completed by our own Gary Clayton and we are very grateful for him giving his time to do this. In May we had to have our 5 yearly electrical inspection of the church, annexe and portacabin. We did require some repairs to be completed to ensure we were compliant and these were completed in June.

The gas boiler is serviced each year and we ensure our gas safety certificates are up to date. Over the year we have had plumbers out to fix the boiler and a leak in the water heater in the kitchen. We have had 3 taps replaced in the portacabin and a tap repaired in the disabled toilet. A toilet seat has been replaced in the disabled toilet.

We have had some outside security lights replaced at the back and side of the church near the annexe entrance and the portacabin. We did look at having the light on the cross fixed but the cost was too high due to a cherry picker being required to complete the work. We will look at this issue again in the future if further work is required on the roof.

We had the tree in the rear garden pruned in March by a tree surgeon.

We contract out our waste collection to CSH Environmental and they are collected fortnightly. We continue to use the council for any garden waste for flowers and any shrubs we cut back. (PRJ services take their waste with them). The food waste and glass items we take home between us for disposal as this is so minimal. The sanitary waste is removed by 365Direct. We did look at increasing our recycling and purchased new bins but this failed due to the amount of inappropriate rubbish being placed in these bins despite them being clearly labelled.

We continue to be aware of our very high energy costs and regularly monitor our heating. We did look at the possibility of having electric vehicle chargers in our car park to increase our funds, be a service for the community and the hope they would cover the resurfacing of the car park to do it but sadly they were not interested.

The cleaning company supply their own cleaning products for cleaning the church but any further items required for the kitchens and hand soaps are purchased by us. We also purchase toilet rolls and paper towels. All of our purchases are from the Amazon Business account or the local supermarkets, whichever give us the best prices.

Over the year we have had two work days where we have completed tasks such as cleaning tables, chairs, blinds, kitchen cupboards and ovens etc. We have painted the back wall of the church, the foyer and corridor. The pantry door had a further coat of paint. Repairs have been made to the curtains. We have placed locks on the pantry/store cupboard and the side gate. New leaflet pockets have been fitted in the foyer. Some pruning has taken place in the garden. These days are well supported and enable us to achieve so much work with the only cost being the materials.

Our church remains popular for lettings. We did lose the regular hire by a Pilates class due to their lack of numbers but we have secured a regular hire by the Blood Transfusion team who use the church all day. There have been a few issues with You and Me during the year. They have had changes in their committee. We have had issues where they have changed the outside area without consent and it was not fit for purpose. This will be changed back to its original concrete in 2025. We are still in the process of changing their hire to a rental agreement and this is in the care of the Diocesan legal team.

The BMC team work very hard during the year and their skills with DIY save the church a huge amount of money by reducing our need to call out commercial companies.

Denise Somers
Church Officer, Chair of the BMC

Monday Evening Homegroup

The Monday evening Home Group met on a fortnightly basis at the Clayton's home in the first half of 2024. The group paused while the Alpha Course was taking place during June – October 2024 as many of its members were involved in leading or attending the course.

Tuesday Evening Homegroup

There are 5 of us in this group which continues to meet in our home a couple of times a month, although it is sometimes less frequently when all our holidays don't coincide, as we prefer to meet as a full fellowship. Having finished a course last year, we decided that we would watch 'The Chosen' as a group.

We have all enjoyed the episodes so far and the discussions afterwards. As we met on Shrove Tuesday, there was much pancake eating before watching that night's episode! We have just started Season 3 and so we still have several episodes to view

Anne and Jeffrey Mushens

Thursday Afternoon Homegroup

This Home group continued to meet once a fortnight during 2024.

Although the participants grew fewer in numbers, for a variety of reasons, we continued to enjoy learning more about the Bible, God and Jesus, and shared fellowship and our faith with each other, as well as celebrations at Easter, the summer and Christmas.

Sadly I am unable to continue running the group at the moment, due to increased family commitments, and I have found it a real pleasure to be involved with such lovely people. Please see myself or Andy if you would like to find out more of what is involved.

Sue Johnson

Good Companions

We meet on Wednesday mornings at 11am – on 1st and 3rd of the month for coffee/ activities/lunch and on 2nd and 4th (and 5th) of the month for coffee, biscuits and conversation.

We have a number of regulars, who all seem to enjoy coming, but we are always happy to welcome new members to our friendly group.

Our current team of helpers for lunches is usually Marilyn, Lizz, Gary, Helen, Claire and Valerie, and for coffee is Denise, Marilyn and Sue. We are grateful for all the help given by other church members (Lois, Allison, Geoff) when we are short; and, of course, to Andy who leads the activities, and to Ruth who helps lead the hymn singing which usually ends our lunch sessions.

Please do tell us if you know any older members of our community who might like to join us on Wednesdays for friendship and conversation.

Valerie Whitehead on behalf of the team.

Saturday Morning Prayers

The Saturday Morning Prayer group comes together weekly to pray for the needs of our church, community and beyond, as led by the Holy Spirit. We have 8 committed attendees who come together to pray as a group and continue in personal prayer throughout the week.

We meet in-person on the first Saturday of the month, and via Zoom for the remaining weeks.

If you have any prayer requests, please continue to raise them via email: **prayercircle@churchoos.org.uk**. They will be circulated to our Prayer Circle and included on Saturday mornings. All prayers requests are treated with the strictest confidence.

If you would like to join the Saturday Morning Prayer Group, please contact Michelle Cottis, **michelle@churchoos.org.uk** for further details.

CAP Money Coaching (Christians Against Poverty)

The cost-of-living crisis has continued to cause difficulties for our community, so Sue and Denise were pleased to run the course in April 2024, offering skills on budgeting and money management.

We were also filmed for a CAP promotional video, still showing on youtube! It was lovely to see various members of our congregation at the final session of the course. Revd Andy played his part well in the video and offered much needed moral support to Sue. In total the 5 hours of filming were edited down to 4 minutes.

Sue continues to go into Chelmsford Prison once a month with David a CAP coach from the Central Baptist Church. There has been quite an increase in the number of guys that come along to the 2 sessions, a limit of 16 has now been set. And they continue to be very appreciative of the course. Sue will be running the CAP course in April this year for the first time in the Meadgate Church, and hopes to run it in September at COS.

Sue Johnson

Safeguarding

Safeguarding is the responsibility of everyone, so that we can keep one another and our visitors safe, whatever their age. Sadly the issue of safeguarding has come to the fore in the Church of England in the last 12 months for all the wrong reasons. So we wish to reassure you that here at COS we continue to follow the guidelines laid down by the Church of England, making sure that all those, taking on roles dealing with children or vulnerable adults, undertake safeguarding training, and where appropriate have a DBS check. If there are any concerns brought to our attention, we discuss these with the Diocesan Safeguarding Team and follow their advice.

Over the past 12 months the Church Council has been reviewing our Safeguarding Policy in the light of the Church of England's new National Safeguarding Standards, with a different aspect of the guidelines being discussed at each meeting. So we will soon have a new Safeguarding Policy to present to the Open Church Meeting as a result of these discussions.

In the meantime, please do not hesitate to bring to the notice of our ministers or me any matters which concern you with regard to safeguarding in our church and we will look into it for you.

Valerie Whitehead (Parish Safeguarding Officer)

The Little Free Pantry

The Little Free Pantry is now over 4 years old and seems to be a valued asset in our community, as it has been respected and well used.

Everything we put in there (bar some of the out-of-date fresh food provided by local supermarkets which does not appeal to our usual customers or which goes stale) is taken and used by those who come to it, so that we need to restock every day.

We have been fortunate to secure further grants in the last year from the EALC which has enabled us to keep the pantry stocked with food. Further donations came from the Scouts/Cubs and the Barnes Farm Schools at Harvest time, and of course from our wonderful congregation. The grant monies have to be spent on food, so the donations of toiletries from our congregation have been vital in our efforts to combat hygiene poverty via the pantry.

A big thank you must go to Gary C for his grant applications, to all those who help to keep the pantry stocked and to Denise, Helen, Macy and others who have stored groceries in their homes/garages when the store room could take no more.

Please pray that we are able to continue to offer this small contribution to alleviating food and hygiene poverty in our area, and pray regularly for those who use the pantry.

Valerie Whitehead

The Clothes Rail

Although The Clothes Rail has not been formally open on any set days this past year, we have continued to receive a small amount of donations and uniform remains available to any who ask.

Claire Musselwhite

Wiggles

Over the past year Wiggles has continued to run on Thursday and Friday mornings during term time. We continue to see around 40-55 children at our sessions each week.

The format of our sessions remains unchanged and we have lots of fun and laughter together; we play, we sing songs, we celebrate the children's birthdays and share Bible stories.

At Easter each child was given an Easter egg and at the end of the summer term we gave each child about to start Infant School a Bible as a leaving present. Once again we had mini-milk ice-creams during our final session before the summer holidays.

Our Christmas parties were sold out and were thoroughly enjoyed by everyone, young and not so young alike. We had a bouncy castle, various craft activities, boxes full of party food and even a visit and presents from Santa!

As always I would like to say a huge thank you to Chris Gordon who has continued to make and serve the drinks during our times together, to Clive Musselwhite for his help in setting up and putting the toys back in the shed each week, and to Chris and Marilyn Belyavin for their help in wrapping the Christmas gifts and putting the party food boxes together.

Finally we thank God for the way in which he has blessed us and for the positive connections we have made with so many families and pray for His continued blessing in the coming year.

Claire Musselwhite



Worship Group

As a group we endeavour to lead the congregation in sung worship in a way that is pleasing to God and draws people into His presence.

We meet on Thursday evenings to rehearse for the upcoming Sunday service and enjoy fellowship together. We are committed to using both contemporary worship songs as well as traditional hymns that have stood the test of time. Music is carefully picked for each service to reflect the theme and readings as well as the type of service.

The annual Carols by Candlelight is always a highlight for the Worship Team. We were very thankful to have additional musicians with us to lead the music in this popular service with our congregation and wider community in the run-up to Christmas.

This year we are offering our heartfelt thanks to Valerie Whitehead as she steps down from the team in April 2025. We are incredibly grateful for all her contributions to the Worship Team over the years and will miss her joyful smile leading us in song from the front.

We are always open to welcoming new members to the team; we are particularly in need of singers. If you are interested in joining us, please contact Michelle for further details.

Michelle Cottis

Sunday Children's & Youth Ministry

In 2024 we had 4 children aged 0-11 coming to church services regularly, with more coming along occasionally. We also had 6 young people aged 12-17 involved in the life of our church.

It's been wonderful to see them all grow in their relationship with Jesus and build friendships with one another and in the wider church.

Our sessions for young people are designed to be more interactive, and link in with their individual spiritual learning styles, with fun games, thought-provoking activities, discussion, interactive prayer and more!

Adventurers, taking place once per month for children over 3, and our craft activities taking place once or twice per month, focus on the same Bible readings as the adults in the main service. We hope this helps families to discuss what they've learnt with one another at home, and grow in faith together throughout the week.

Some of our young people aged 11+ continue to take part in Adventurers activities while others have been staying with the adults. However the majority of our young people are also involved in serving at church services by being on various rotas.

Our CandY services for 0-18's continue to go well, despite limited numbers of leaders, with an average of 15 young people taking part each month. It's a great opportunity for the children to meet with other kids from local churches and have fun together learning about God.

Lastly, I'd like to say a BIG thank you to Sue, Jenny, Mandy and David, as well as all of the other people who help us run Sunday morning activities for our children and young people!
Thank you all so much!

Sophie Edwards
Sunday Children & Youth Leader

MEN at COS

During the past year, we enjoyed three Men's Breakfasts at Mulberry House; the total attendance there is usually at least 50 men from various Essex churches.

Wednesday 3rd July 2024, nine men from COS heard an inspiring talk from Rev'd Ian Moore (the Living Light editor) entitled Give me this Mountain.

On Wednesday 13th November 2024, six of us from COS heard a talk by Steve Fouch about the history and work of the Nurses Christian Fellowship International. The total attendance was much less than usual.

However, on Saturday 25th January 2025, at least 60 men (including six from COS) were present when Simon Guillebaud gave a truly inspirational talk, Choose Life, including his 20 years in Burundi which was rated the most dangerous and the most impoverished country in the world.

He related several true-life stories including that of a new-born baby who was dumped in and then rescued from a toilet; appropriately, she was named Grace and, in subsequent years, graduated in counselling from Newcastle Uni and returned to Burundi.

The next men's breakfast is on Saturday 17th May with a talk by Pastor David Elwin. In 2011 David and Janet Elwin started a Victory Outreach church in West London: "We've seen drug addicts, alcoholics and gang members completely changed, rediscovering their sense of dignity..." Don't miss this one!

Brian Beer

Mission support at home and abroad

As a church we support the following mission agencies with prayer, donations from our church tithe and special offerings.



Supporting Christians in Uganda through Mutual Encouragement

The Romans 1:11 Trust exists to build the Kingdom of God through support for African pastors and their churches, and through theological and ministry-based teaching, including the provision of Spiritual Life Centres as training and equipping bases.

The work originated with Rev. Dr John Hall a (now retired) minister of the United Reformed Church, and has grown to involve various URC churches and ministers throughout the UK. Through exchange visits between pastors and churches, now mainly from Uganda and Zambia, British and African churches mutually encourage each other in ministry and shared fellowship.

The work has grown to include the overseeing of schemes to sponsor children, many of them orphans, enabling them to be housed, fed, clothed and educated. Some pastors are also sponsored and the Trust provides the mechanism for individuals and churches in the UK to help fund specific development project in Africa.

www.romans111.org.uk

Fellowship Afloat Charitable Trust. Tollesbury, Essex

FACT's centre is a converted lighthouse vessel moored on the coast at Tollesbury. It's a great place for a variety of activities, and can be used by youth clubs, churches, schools, special needs groups, and anyone wanting to gain sailing and power boating qualifications.

The Centre is run by people who cover everything from leading the activities to running the office. Guests are served by the Centre staff and expert volunteers who form the lively Christian community which is Fellowship Afloat.

For more info www.fact.org.uk or go to the Church Notice board.

Springfield SVP Furniture Bank



Demand has been fairly stable for the last couple of years, with numbers only showing a slight increase this year. We continue to work hard to provide for those in times of need providing furniture, appliances, small electricals and household goods to those without, who cannot afford to purchase these essential items.

We supply people moving into unfurnished social housing with very little to have the essential items they need and those without the means to replace an essential item which is broken. Our service is always provided entirely free of charge and relies heavily on volunteers to keep costs low. In 2024 we, like many charities, have found funding a particular challenge. Our primary funders, Chelmsford City Council and Essex Community Foundation both offered us significantly less than in previous years due to increased competition for grants. This has meant that we have struggled to make ends meet and have had to spend more time on funding applications.

We have made 490 deliveries to households mainly in the Chelmsford district. These could be a small delivery of curtains or a van full of items to make an empty property home. As part of these deliveries, we have provided 95 large electrical appliances (fridge/freezers, cookers, washing machines) many were new items where we didn't have sufficient donations. This accounts for over £16,500 worth of funding directly purchased either new appliances or carpets.

Alongside this work, we have provided 177 beds, 480 items of furniture, 544 household items, 138 small electricals and 76 bikes. We are really grateful for the 367 collections of items as well as the many delivered to us.

We would really appreciate anyone wishing to volunteer, donate or in need of our services to contact us by phone or WhatsApp on 0330 043 6474 or email furniturespringfield@svp.org.uk

Many thanks for your support!

Jenny Clayton





MAF - Mission Aviation Fellowship

Our link missionaries, Fraser and Tracy Norbury visited COS in July 2023 and there will be another opportunity to meet them at our 10:00 a.m. service (and at 3 pm at North Avenue URU) on Sunday 6th July this year!

Fraser and Tracy are to be Launch Team Managers of a new MAF programme in the autonomous region of Bougainville in PNG. So, before they come to the UK, they will have to say goodbye to their friends in Mount Hagen and, after their UK assignment, they will go to Bougainville in September.

This sounds like a challenging move and therefore please pray for Fraser and Tracy and their children Oliver and Rosie. Further details can be found in their newsletters – a copy of the latest edition is always posted on the noticeboard near the back of the church.

MAF operates in several countries around the world and PNG is MAF International's largest operation, currently flying light aircraft to and from more than 200 remote locations, providing transport for missionary and medical charities. However, MAF are principally bringers of the Gospel and this includes encouraging peace and reconciliation in remote communities and families where gender-based violence is a recurring problem.

The Norburys regularly up-date their Facebook Page
www.facebook.com/Norbs-Abroad-101216621683318
and they thank you for your love and prayers.

If you would like to support the Norbury family please ask us for details or visit
www.maf-uk.org/staff/norbury-fraser-and-tracy

Brian & Elizabeth (Liz) Beer



We support the Bethany Children's Trust with a donation from our tithe. BCT partners church-led, community-based projects, to reach vulnerable children in Africa and other countries, helping to restore the lives of some of the world's most marginalised children.

BCT works with their project partners by running workshops, giving support and collaboration, to help children and their families to achieve safe and productive lives.

www.bethanychildrenstrust.org.uk



Chelmsford Foodbank has been operating in Chelmsford since 2012, it is part of a nationwide network of 428 foodbanks that are supported by The Trussell Trust.

The Chelmsford branch is a project of the The River Church, Chelmsford, with volunteers drawn from many churches and individuals from across the region. Supporting the foodbank can be done in a number of ways, by donating food, money and or time and of course with prayer.

www.chelmsford.foodbank.org.uk



We continue to support the important work of Made for More with their work in schools in Chelmsford through our tithe. Their mission statement is: To challenge the next generation about the truth of Christianity.

They aim to help schools provide a broad, rich curriculum especially in the areas of social, physical, emotional and spiritual health. They deliver lessons, offer mentoring and support the Christian Unions.

www.madeformorechelmsford.com



ANNUAL FINANCE REPORT AND ACCOUNTS FOR 2024

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village

Charity Registration No. 1169685

REFERENCE AND ADMINISTRATIVE DETAILS

Church of Our Saviour became a registered charity on 14 October 2016 having adopted its constitution on 22 May 2016

Charity Number: 1169685

Principal Office: Church of Our Saviour
Ashton Place,
Chelmer Village
Chelmsford
Essex CM2 6ST

Independent Examiner David Belbin
CHC Accountancy Ltd T/A Clemence Hoar Cummings
Riverside House
1-5 Como Street
Romford
RM7 7DN

Bankers HSBC Bank plc
99 High Street
Chelmsford
CM1 1EQ

PCC members who have served from 1st January 2023 until the date this report was approved are:

Priest in Charge Rev Andrew Greaves-Brown

Associate Minister Revd. Mandy Hewson

Elected Members	James Cottis	Claire Musselwhite
	Denise Somers	David Miles
	Ruth Hughes	Gwilym Morris
	Gary Clayton	Sophie Edwards
	Gary Standing	Owen Edwards

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church is governed by the Parochial Church Council Powers Measure (1956) as amended and by church representation rules. The church is a charity, registered with the Charity Commission.

The method of appointment of PCC members is set out in Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village

Charity Registration No. 1169685

OBJECTIVES AND ACTIVITIES

Continue to build, strengthen, and develop the life and witness of our church.

To find ways to enable all of us to share our faith in our lives and the community effectively.

Continue to support and encourage Church Officers, Church Council Members and leaders of existing groups and teams to exercise effective Christian ministry in the church and community. To encourage training and development of faith and understanding of the Bible.

Support the further development of the CRCW Ministry in the church and community and cover the costs of expenses and resources. To build on existing projects such as Good Companions and use this as a model for new initiatives.

Work with the Archdeacon and the Area Dean to form a Mission and Ministry Unit to include Church of Our Saviour, possibly to work with Trinity and the Great Baddow Churches.

To support the Building Management team to increase the maintenance, repair and development of all the church buildings.

Background information

We are a united congregation which is Christ centred, with an evangelical approach to Christian belief and practice and open to the work of the Holy Spirit. We seek to offer worship which is vibrant but relaxed, relevant and accessible to all.

Members come from many different Christian backgrounds and our services incorporate patterns of worship from both the Church of England and United Reformed Church.

Missi on statement

To CELEBRATE the life of God among us: in our worship, our relationships and our daily walk with Christ.

To CARE for one another in Christ: to learn to love with the unconditional love with which Jesus loves us and to put into practice Jesus' command to love our neighbours as we love ourselves.

To CULTIVATE personal growth in Christ: the personal agenda for all believers to grow in love of Jesus and to see that growth bear fruit in our personal lives.

To COMMUNICATE Christ to our community: to be obedient to the command of Jesus to go into all the world beginning right where we are!

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

A usual Sunday service during 2024 saw on average 42 people attending the church which is similar to the previous year.

With the groups that take place during the week we see on average 151 people with the majority of people aged between 18-69.

Review of church council and church meeting business during the year.

The Church Council met 6 times during the year for business and prayer and there have been two Church Members Meetings, and the Annual Church Meeting. Matters of finance, planned giving and fundraising are dealt with by the Treasurer in consultation with Church Officers and Elected members of the Church Council and when necessary by the Church Members' Meeting.

Financial Review

The headline figures are:

- There continues to be a deficit on both our General and Building Fund totalling £15,671 in 2024 (2023 – deficit of £18,715) making a further significant impact on our reserve levels.
- The total income for both the General and Building fund for the year amounted to £83,841 (2023 - £85,010), which has decreased slightly from the previous year. In October 2024 we launched the Parish Giving Scheme to help improve our regular giving going forward.
- Expenditure decreased slightly to £99,512 (2023 - £103,725). This was mainly due to reducing our energy costs

Charitable giving

In previous years it has been the policy of the Church Council to make donations to charitable organisations equal to 10% of the income for the year, excluding rental income. Due to our current financial situation, it has been agreed by the Church Council to pause this policy until our finances have improved and ensure that we meet our Parish Share commitment. We continue to support local, national and international Christian charities and organisations through ad-hoc fundraising campaigns throughout the year.

Christian ministry

£57,087 was spent to provide Christian Ministry from Church of Our Saviour. That sum includes a contribution of £46,109 (2023 - £43,122) to the Parish Share, which we met in full. The contribution goes largely towards providing for stipends, salaries, training, pensions and housing for the clergy.

Building Fund

As agreed at the November 2022 open church meeting, the Building Fund is being used to finance the maintenance and upkeep of the building. During 2024, £2,949 was used from the fund for this purpose.

Running costs of the church

Expenditure for the running costs of the Church totalled £24,532. Energy costs have halved to £6,162 following the Building Management Committee securing a good deal with the supplier and improving the management of our heating usage throughout the year.

Church rental income was £20,398 which is an increase of £1,834 from the previous year. This is from new hires including the NHS Blood and Transplant donations.

Our day to day running costs of the church building are largely covered by our rental lettings and hires income. These costs do not include our Mission and Ministry expenditure.

Reserves policy

In order to provide a contingency against unforeseen events, the Church aims to have reserves of 40% of previous year's expenditure. Reserves (of £10,895) amount to 11% of expenditure. To comply with our reserves policy we should have reserves of £41,490.

Finance Committee

A sub-committee of the Church Council was formed at the beginning of 2025 with the purpose of addressing our current financial situation.

The Members of the PCC are responsible for the preparation of a Statement of Financial Activities and Balance Sheet for each financial year, which comply with Section 130 of the Charities Act 2011 following the guidance for accounting for smaller charities issued by the Charities Commission.

In preparing the Statement of Financial Activities and Balance Sheet we are required to:

- Select suitable Accounting Policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departure disclosed and explained in the accounts.

Our responsibilities as members of the PCC include keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the Accounts comply with the Charities Act 2011. We are also responsible for safeguarding the Church's Assets and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

James Cottis & Denise Somers



17 March 2025

Independent Examiners Report

This report on the Accounts of the PCC for the year ended 31 December 2024, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

Respective responsibilities of Trustees and Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply.

It is my responsibility to issue this report on those Accounts in accordance with the terms of the Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with those records.

It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In accordance with my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with Section 130 of the 2011 Act: and
- to prepare Accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Riverside House
1-5 Como Street
Romford, Essex
RM7 7DN

David Belbin
Independent Examiner
Clemence Hoar Cummings
Chartered Accountants



28 March 2025

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village

Charity Registration No. 1169685

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2024

	notes	Unrestricted	Restricted	TOTAL FUNDS	
		Funds GENERAL £	Funds BUILDING £	2024 £	2023 £
INCOME AND ENDOWMENTS					
Voluntary Income	2a	51,769	7,712	59,481	64,829
Activities for Generating Funds	2b	21,869	-	21,869	18,564
Investment Income	2c	-	807	807	763
Increase/(Reduction) in Value of Fixed Asset Investments			334	334	(933)
Income from Church Activities	2d	1,338	12	1,350	1,787
Other Income	2e	-	-	-	-
TOTAL INCOME		<u>74,976</u>	<u>8,865</u>	<u>83,841</u>	<u>85,010</u>
EXPENDITURE					
Church Activities	3a	86,062	13,449	99,511	103,725
TOTAL EXPENDITURE		<u>86,062</u>	<u>13,449</u>	<u>99,511</u>	<u>103,725</u>
NET INCOME/(EXPENDITURE)		(11,086)	(4,584)	(15,670)	(18,715)
Brought forward		21,981	332,453	354,434	373,149
BALANCES AT 31 DECEMBER 2024		<u>10,895</u>	<u>327,869</u>	<u>338,764</u>	<u>354,434</u>

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village

Charity Registration No. 1169685

BALANCE SHEET
31ST DECEMBER 2024

	notes	Unrestricted	Restricted	TOTAL FUNDS	
		Funds £	Funds Building £	2024 £	2023 £
FIXED ASSETS					
Tangible Assets	4	15,991	280,073	296,064	308,935
Investment Assets	5	-	13,134	13,134	12,800
CURRENT ASSETS					
Debtors	7	15,595	2,038	17,633	24,762
Cash at Bank and in hand	8	4,966	17,624	22,590	22,027
		<u>20,561</u>	<u>19,662</u>	<u>40,223</u>	<u>46,789</u>
CREDITORS					
falling due within one year	9	10,657	-	10,657	14,090
NET CURRENT ASSETS / (LIABILITIES)		<u>9,904</u>	<u>19,662</u>	<u>29,566</u>	<u>32,700</u>
NET ASSETS		<u>25,895</u>	<u>312,869</u>	<u>338,764</u>	<u>354,435</u>
FUNDS					
Unrestricted		10,895		10,895	21,982
Restricted			327,869	327,869	332,453
TOTAL FUNDS		<u>10,895</u>	<u>327,869</u>	<u>338,764</u>	<u>354,434</u>
INVESTMENT ASSETS					
Shares in Traidcraft		-	-	-	-
Shares in M&G Charifund		-	13,134	13,134	12,800
		<u>-</u>	<u>13,134</u>	<u>13,134</u>	<u>12,800</u>

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village

Charity Registration No. 1169685

INCOME AND EXPENDITURE						
2	UNRESTRICTED		RESTRICTED		TOTAL FUNDS	
	General Fund	Building Fund	2024	2023		
	£	£	£	£		
INCOME AND ENDOWMENTS						
2a	Voluntary Income					
	Planned Giving	36,488	6,170	42,658	44,740	
	Card Machine	1,833		1,833	1,172	
	Open Plate Collections	1,653		1,653	1,714	
	Open Plate Collections GC	1,772		1,772	1,512	
	Donations	245		245	2,714	
	Tax recoverable on above	9,778	1,542	11,320	12,467	
	Grants			-	510	
		<u>51,769</u>	<u>7,712</u>	<u>59,481</u>	<u>64,829</u>	
2b	Activities for Generating Funds					
	Fundraising events (Harvest & CTF)	1,471		1,471		
	Use of Church Hall/Annex	11,126		11,126	9,932	
	Use of Portacabin	9,272		9,272	8,632	
		<u>21,869</u>	<u>-</u>	<u>21,869</u>	<u>18,564</u>	
2c	Investment Income					
	Interest/Distributions		807	807	763	
	Increase in Market Value of Fixed Asset Investments		334	334	(933)	
		<u>-</u>	<u>1,141</u>	<u>1,141</u>	<u>(170)</u>	
2d	Income from Church Activities					
	Fees	177		177	397	
	Miscellaneous Income (Wiggles & BBQ)	1,101		1,101	1,390	
	Bank & other Interest	60	12	72		
		<u>1,338</u>	<u>12</u>	<u>1,350</u>	<u>1,787</u>	
2e	Other Income					
	Income from Insurance					
	TOTAL INCOME	<u>74,976</u>	<u>8,865</u>	<u>83,841</u>	<u>85,010</u>	
	TOTAL EXPENDITURE	<u>86,062</u>	<u>13,449</u>	<u>99,511</u>	<u>103,725</u>	
		(11,086)	(4,584)	(15,670)	(18,715)	
	Brought Forward	21,981	332,453	354,434	373,149	
	Carried Forward	<u>10,895</u>	<u>327,869</u>	<u>338,764</u>	<u>354,434</u>	

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village

Charity Registration No. 1169685

Note 3	UNRESTRICTED		RESTRICTED		TOTAL FUNDS	
	General Fund	Building Fund	2024	2023		
	£	£	£	£		
EXPENDITURE						
3a	Church Activities					
	Missionary & Charitable Giving (note 11)	2,300		2,300	7,632	
	Ministry - Parish Share	46,109		46,109	43,122	
	Ministers Expenses	499		499	1,078	
	Discretionary gifts	308		308	333	
	Alpha Course	551		551		
	Church Event Good Companions	1,177		1,177	1,061	
	Church Upkeep (note 13)	21,582	2,949	24,531	27,868	
	Upkeep of services	1,308		1,308	1,258	
	Children's & Community Outreach (note 6)	4,710		4,710	3,900	
	Independent Examination	570		570	540	
	Church Management & Administration (note 13a)	4,180	60	4,240	4,062	
	Depreciation	2,431	10,440	12,871	12,871	
	Fund Raising costs	337		337		
		<u>86,062</u>	<u>13,449</u>	<u>99,511</u>	<u>103,725</u>	
	TOTAL EXPENDITURE	<u>86,062</u>	<u>13,449</u>	<u>99,511</u>	<u>103,725</u>	

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village
Charity Registration No. 1169685

4	TANGIBLE FIXED ASSETS	Church	Building Fund	Total	
		£	£	£	
	Gross Book Value	Monday 1 January 2024	32,022	337,139	369,161
	Additions				-
	Disposals				-
	Write back provision				-
		Tuesday 31 December 2024	<u>32,022</u>	<u>337,139</u>	<u>369,161</u>
	Depreciation	Monday 1 January 2024	13,600	46,626	60,226
	Charge for year		2,431	10,440	12,871
	Disposals				
		Tuesday 31 December 2024	<u>16,031</u>	<u>57,066</u>	<u>73,097</u>
	Net Book Value	Monday 1 January 2024	<u>18,422</u>	<u>290,513</u>	<u>308,935</u>
	Net Book Value	Tuesday 31 December 2024	<u>15,991</u>	<u>280,073</u>	<u>296,064</u>
5	INVESTMENT ASSETS				
	Building Fund				
	Listed Investments - at Market Value				
	M & G Charfund Shares	Monday 1 January 2024		12,800	
		Increase in Value		<u>334</u>	
		Tuesday 31 December 2024		<u>13,134</u>	

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village
Charity Registration No. 1169685

Notes to the Financial Statements for year ended 31st December 2024 contd.

		2024	2023	
		£	£	
6	STAFF COSTS			
	Wages & Salaries	5,310	4,380	
	Social Security Costs			
		<u>5,310</u>	<u>4,380</u>	
	The Church employed a part time Children's and Community Outreach Worker and a part time Admin Assistant and includes £261 for past years			
7	DEBTORS			
	Income Tax Recoverable	General Fund	3,130	7,224
	Income Tax Recoverable	Building Fund	335	1,080
	Catholic Community	General Fund	10,425	10,425
	URC Share of expenses	General Fund	-	761
	Other Debtors	General Fund	2,040	4,289
	Other Debtors G/Fund	Building Fund	<u>1,703</u>	<u>983</u>
			<u>17,633</u>	<u>24,762</u>
8	Cash at Bank and in Hand			
	Cash Held	General Fund	715	175
	Cash held at Bank	General Fund	4,251	9,775
	Cash held at Bank	Building Fund	<u>17,624</u>	<u>12,077</u>
			<u>22,590</u>	<u>22,027</u>
9	CREDITORS			
	Missionary Giving	General Fund	3,365	5,875
	Accrued Expenses	General Fund	1,803	7,232
	Other Creditor	General Fund	3,786	
	Other Creditor B/Fund	General Fund	1,703	983
	Accrued Expenses	Building Fund	-	-
			<u>10,657</u>	<u>14,090</u>
10	RESTRICTED FUNDS			
	The Building Fund was set up with the intention of extending the Church			
	Repairs, improvements and refurbishments to the Church following the fire in 2018 have been funded through the Restricted Fund, net of associated insurance claim monies during 2019/2020 & during 2024			

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village
Charity Registration No. 1169685

Notes to the Financial Statements for year ended 31st December 2024 contd.

11 **Missionary and other Grants**

	Home	Overseas Mission	Overseas Relief	Total
	£	£	£	£
2023 Provision				
Christians Against Poverty	725			725
Society of St Vincent de Paul	530			530
Mission Aviation Fellowship			580	580
Bethny Children's Trust				
Prison Fellowship	160			160
Open Doors	400			400
CHESS	630			630
Romans 1-11	400			400
Chelmsford Food Bank	400			400
Christian Aid	400			400
Fellowship Afloat/FACT	200			200
SYM/Made for More	200			200
The Children's Society	300			300
Pilgrims Friend	300			300
Essex Search & Rescue	200			200
Total	4,845	580	-	5,425
Additional giving in Year				
Little Pantry/Picnic/Christmas Bags				-
CADEF				-
CAP (CTF)	400			400
Christian Aid (CTF)			400	400
CAP regular	1,200			1,200
Alzheimer Society				
Sarcoidosis Society				
Tearfund Turkey/Syria Appeal				
MAF				
Unicef/Gaza Harvest			300	300
Total	1,600	-	700	2,300

No provision has been made to tithe from 2024 income.

2023 provision of £5,425, detailed above has been partially paid with £2,565 outstanding and included in creditors

The amount shown in the accounts is £2,300 of which £800 is outstanding and included in creditors.

12 **PAYMENTS TO TRUSTEES AND RELATED PARTIES**

Trustees received reimbursement of expenses (see note 3a). During the year £4,710 was paid to Claire Musselwhite for services as our Children's and Community Outreach Worker, £225 of which was historical under accrual (2023 £3,900) Claire was in post when the parish became an independent charity.

The Parochial Church Council of the Ecclesiastical parish of East Springfield,
Diocese of Chelmsford, Church of Our Saviour, Chelmer Village
Charity Registration No. 1169685

Notes to the Financial Statements for year ended 31st December 2024 contd.

13 **RUNNING COSTS OF CHURCH BUILDING**

	2024			2023
	General Fund	Building Fund	Total	
	£	£	£	£
Church & Annexe Rents Received (included in income)	11,126		11,126	9,932
Portacabin Rent & Electricity Received	9,272		9,272	8,632
Nett GC & Wiggles	1,132		1,132	1,068
	21,530	-	21,530	19,632
Less				
Heat and Light	6,162		6,162	12,388
Utilities Grant from URC	-		-	(3,153)
Cleaning	10,032		10,032	10,751
Water	1,084		1,084	872
Upkeep and Repairs	3,688	2,949	6,637	5,569
Letting Management			-	
Insurance	616		616	1,441
Running Costs of Church	21,582	2,949	24,531	27,868
Depreciation	2,431	10,440	12,871	12,871
	24,013	13,389	37,402	40,739
(Deficit)/Surplus of Expenditure over Income excl Dep'n	(52)	(2,949)	(3,001)	(8,236)

13a **CHURCH MANAGEMENT & ADMINISTRATION**

CAP resources	35		35	65
CCLI	538		538	-
ExpensePlus	180		180	60
Faithlife	171		171	171
Fees re You & Me contract	60		60	-
Equipment rental and misc consumables	1,015		1,015	1,510
Ring security	37		37	80
Telephone/Wifi	956		956	922
Comms (Print, IT & Website)	318		318	253
Admin Staff (includes £36 from 2023) Note 6	600		600	480
Training & subs	125		125	288
Bank Charges	145	60	205	233
	4,180	60	4,240	4,062

A Local Ecumenical Partnership



The Parish of East Springfield

www.churchoos.org.uk



facebook.com/churchoos



instagram.com/churchoos

CHURCH OF OUR SAVIOUR

England & Wales - Charity number 1169685

Accounts



CHURCH OF OUR
SAVIOUR

**ANNUAL
REPORT AND
ACCOUNTS**

2023

Bible verse for 2023

The one who calls you is
faithful and he will do it.

2 THESSALONIANS 5:24

Contents

- 4** Ministers report
- 6** Purpose and Vision
- 10** Church Officers' report
- 13** Homegroups
- 14** Building Management Committee
- 16** Church groups
- 26** Mission support
- 31** Annual Accounts

Ministers Report

Another year has flown past here at Church of Our Saviour and it only feels like yesterday I was writing to you about 2022!

Early on in the year the Lent course for 2023 was delivered across home groups, as well as on a Thursday afternoon in the Church. We looked at the material featured in the book 'Life Balance: a course on work, rest and play', which explored that theme from a Christian perspective. This was a great course, and the group that attended those sessions continues to meet as a home group on Thursdays to study and pray together.

The King's Coronation was an event that was celebrated up and down the country, and despite the weather not quite playing ball, we were not going to miss out here in Chelmer Village! A few of us braved the rain to light the barbecue and reward those who were present with a tasty treat as we gathered to watch this momentous occasion. There is not likely to be a big royal affair in 2024, but we will look to put on another event in the summer to bless the community.

A few of us made a comparatively short trip across the QE2 Bridge to attend New Wine this year, which was in Kent. It was wonderful to gather and spend some time together, to learn and to worship with thousands of others. 2024 will see the event return to Shepton Mallet in Somerset, and if you would like to come to camp with us, please do speak to one of the leadership team!

In the autumn we ran the prayer course in collaboration with our partner churches in Baddow, and this was well attended and seemed to be really well received by those present.

It has been wonderful to reconnect with our local schools more fully following the pandemic. Not only am I going into the schools themselves, but they often come to our premises for some of their assemblies. The parents are invited to come into our building on these occasions, and at Christmas we welcomed in over 180 parents, plus 90 children to celebrate the coming of Christ. It was wonderful to see the church beaming with that much excitement!

Speaking of the festive season, this year we expanded the Christmas Tree Festival to include some thematic stalls, and the event was a great success. The Mayor of Chelmsford was in attendance and loved being with us on the day.



Another development over this period was the introduction of 'Messy Church', which was well received not just within the regular community, but within our wider neighbours too.

We are looking to develop this into 2024 as we seek to foster new relationships with those around us.

In 2023, we waved goodbye to Judy and Stuart Woosnam as they moved to pastures new in Basingstoke. They have been wonderful and faithful servants of this community for a number of years and we wish them well in their new endeavours – and hopefully lots of fun as grandparents!

Sadly, over the year we lost three precious members of our community. Claude Bearman, Eileen Trory and David Lazenby all made the final journey from this world and into the care of God. We celebrated their lives as a community well, and they shall be sorely missed by all who knew and loved them.

I really look forward to what lies ahead in 2024 and all that God has in store for us as his community in this patch of Chelmsford. We do face some challenges ahead, especially in relation to our finances, but with perseverance and faith I am sure that God will continue to bless us. It continues to be both a joy and a privilege to be with you in these times.

A big thank you to everyone who helped with the things mentioned above. The Church is the people of God, and you are a wonderful group of that wider people!

With every blessing

Andy

Purpose and Vision

‘We exist to enable God’s people in this area to meet together to worship and have fellowship with Jesus and each other and to advance Christ’s Kingdom here on earth.

We are attempting to achieve our purpose by creating a united, ecumenical, worshipping community within a caring fellowship, which accepts the authority of the Bible and is open to the work of the Holy Spirit in our lives.’

The current statements of vision are:

To CELEBRATE the life of God among us: in our worship, our relationships and our daily walk with Christ.

To CARE for one another in Christ: to learn to love with the unconditional love with which Jesus loves us and to put into practice Jesus’ command to love our neighbours as we love ourselves.

To CULTIVATE personal growth in Christ: the personal agenda for all believers to grow in love of Jesus and to see that growth bear fruit in our personal lives.

To COMMUNICATE Christ to our community: to be obedient to the command of Jesus to go into all the world beginning right where we are!

Committee Structure

The local Church Council (as the Trustees) has the responsibility of sharing ministry with the appointed Anglican and Free Church Ministers in the whole mission of the Church to make known the Good News of Jesus Christ in word and deed throughout the parish of East Springfield. This parish area covers Chelmer Village, Chancellor Park and the wider area of East Springfield. It has a population of around 10,000.

Membership of the Church Council

Ministers

Revd Andrew Greaves-Brown - Priest in Charge (Church of England)
Revd Mandy Hewson – Priest Associate Minister (Church of England)

Elected Church Officers

Denise Somers – Anglican Church Warden from 2022
James Cottis – Anglican Church Warden from October 2020
Ruth Hughes – URC Secretary, URC Partnership from 2022

Elected Members

Gwilym Morris Deanery Synod
Claire Musselwhite – Children’s and Community Outreach worker – term completed October 2020, remains on Church Council as an honorary member.
Gary Clayton from 2020
David Miles from 2022
Owen Edwards from 2023

Sophie Edwards from 2020 - co-opted

The Church Council met 6 times during the year for business and prayer and there has been two Church Members Meetings, and the Annual Church Meeting. Matters of finance, planned giving and fundraising are dealt with by the Treasurer in consultation with Church Officers and Elected members of the Church Council and when necessary by the Church Members’ Meeting.

Treasurers Team

The Treasurers Team is under the leadership of the Church Officers and Marilyn Belyavin as our Bookkeeper along with handling the banking of cash and cheques. Samuel Gnanamani handles payments and online banking and Michelle Cottis manages our Gift Aid.

Other appointments

The Bishop's School Governor – Vacancy (offered back to DBE)

Membership/Electoral Roll Officer / GDPR - Lois Rimmer / Revd Mandy Hewson

DBS Officer, Safeguarding and Training Co-Ordinator - Valerie Whitehead

Building Management Committee Chair – Denise Somers

Safeguarding

Safeguarding is the responsibility of everyone, so that we can keep one another and our visitors safe; whatever their age.

We adopted the House of Bishops Safeguarding policy in 2018 (CofE), and the changes of procedure are now embedded in the way safeguarding is managed at Church of Our Saviour. Where this is required, all those working with vulnerable adults and children have a current DBS check and yearly reviews of Activity/Health and Safety documentation takes place. Ongoing training is also an important element, and efforts will be made this year to update as necessary.

Statistics and the Electoral Roll

The latest statistics and records on attendance and electoral roll can be found on the following link - <https://www.churchoos.org.uk/stats.pdf>

Preaching Team

We have a team of lay members who share in the preaching ministry. These are Michelle Cottis, Amanda Dolan-Harrison, Chris Lonsdale and Claire Musselwhite.

Denominational Responsibilities

Michelle Cottis is an Anglican Authorised Local Preacher and currently an Ordinand studying at St Mellitus College in Chelmsford. Claire Musselwhite is also an Anglican Authorised Local Preacher.

Amanda Dolan-Harrison is a URC nationally accredited Lay Preacher and regularly leads worship in local URC Churches. Prior to their move Ian Chamberlain was involved in The URC Dunamis Fellowship, leads worship and takes services in local Methodist and URC churches and is part of the 3:16 band and the Celebrate Jesus ministry team.

Also prior to his move Stuart Woosnam was an Anglican Authorised Local Preacher and a Trustee of Romans 1:11, a Christian Mission Charity that supports Churches, Pastor Training, and ministry and Church Schools in Uganda.

Goals and Objectives

Continue to build, strengthen, and develop the life and witness of our church.

To find ways to enable all of us to share our faith in our lives and the community effectively.

Continue to support and encourage Church Officers, Church Council Members and leaders of existing groups and teams to exercise effective Christian ministry in the church and community. To encourage training and development of faith and understanding of the Bible.

Work with the Archdeacon and the Area Dean to form a Mission and Ministry Unit to include Church of Our Saviour, possibly to work with Trinity and the Great Baddow Churches.

To support the Building Management team to increase the maintenance, repair and development of all the church buildings.

To work towards becoming an eco-church and implement changes to care for our world.

This Annual Report has been prepared collaboratively by the Officers and members of the Church Council in line with the terms of the Charities Acts 1993. We hope it gives a clear picture of the life of the church and the way in which the Church Council have administered the task placed on them as trustees of Church of Our Saviour.

On behalf of the Church Council:

Revd Andrew Greaves-Brown and Revd Mandy Hewson

Church Officers' Report

We started the year with Easter when we were able to gather together for a traditional Maundy Thursday Supper. On Good Friday we enjoyed a breakfast at the church and the Walk of Witness into town and we were truly blessed with a glorious warm sunny day. This month we also celebrated the 1st Communion of two of our young people with a wonderful lunch afterwards for all of us to share and enjoy fellowship together.

We have continued with our outreach to the community with our Wiggles for young people on Thursday and Friday morning and the Good Companions Wednesday lunches on the 1st and 3rd Wednesday, with coffee mornings on alternate weeks. Whilst the team had a break from the lunches in the summer holidays we continued the coffee mornings to ensure our older members still had somewhere to go and meet others. We have small numbers at the coffee morning compared to the lunches but for all those that do attend it is a valued service and helps encourage companionship and the opportunity to chat in small groups.

We continue to support the team with the Little Free Pantry and the numbers using it have dramatically increased with us filling the cupboard twice a day on some days. The effects of the increased prices on all goods and the huge increase in energy costs have resulted in many families struggling and some families are totally relying on us. We are hugely grateful to Valerie Whitehead and Gary Clayton who have sourced generous grants and purchased food items in bulk.



We are also thankful to the many members of the church who have stored the items in their garages to ensure we have a plentiful supply. The clothes rail for school uniform also fills a need for families in our community to enable their children to have the correct uniform. This also enables us to help clothes be recycled and reduces landfill. In September we ran a CAP Money Course so that we could support those attending to make wise decisions with the management of their finances.

In May we celebrated the coronation of King Charles. We hosted a community barbecue and fun afternoon which was open for all the local community. Sadly it was a rainy day so the barbecue was under an awning and activities held inside.

In July we had another barbecue for the church family and also to say good bye to Judy and Stuart Woosnam. It was an enjoyable afternoon for all.

In December we had a very busy month with a very successful Tree festival for the community to attend. We had some lovely decorated trees and a variety of music and dance to enjoy. This year we also added some stalls to encourage more people to stay for longer and increase our funds. The Carols on the Green was not well attended due to the weather and will be reviewed for future years. We had our usual Christmas services and our popular Carols by Candlelight. We also ran a Blue Christmas service for those who would be finding Christmas difficult to celebrate for whatever reason and this was very beneficial for those who attended.



We were sorry to lose Judy and Stuart Woosnam as they moved to Basingstoke and to Alison and Ian Chamberlain who moved to Colchester. Both couples have moved away to be nearer their children. Both have been members of the church for many years and given enormously to the work and life of this church. We will miss both couples but wish them well in their new homes. During the year we have welcomed many new people to our church.

We have also been encouraged to broaden our knowledge of the Bible and enrich our faith. In the summer a group of us went camping in Kent to attend the New Wine Summer conference and some attended the Big Church Weekend. These always gives us much encouragement in our worship, theological knowledge and prayer life. It also gives us time to spend with each other and enjoy the wonderful celebrations in the marquees.

The ministers and church officers had a meeting with the URC Moderator and the Pastoral Committee convenor in February at which we were informed we would not be having a CRCW to replace Maria and they outlined the proposals for the way ahead for the URC Eastern Synod. We continue to work alongside the URC church sharing notices of upcoming events in the local area.

This March we are hosting a Lent course jointly with the churches in Great Baddow. This year we are working through Pete Greig's book 'God on Mute' and looking at unanswered prayer. We also continue to work with the Baddow churches for our young people. Home groups continue on two evening's and a Thursday afternoon.

Denise and James as Church Wardens are also involved with the Buildings Management Committee which can be read in a separate report. Our church continues to be popular for lettings and those locally hiring for events.

In January we were delighted to be able to offer a regular hire to the Cubs and Scouts who were looking for a new venue and they are looking forward to being able to participate in events, especially community activities at the church and they have already generously supported our pantry. Rev Andy has been able to invite the local schools to the church for services and to be invited for assemblies at the schools.

I am sure there have been other activities that we have missed but we have had a busy year with so many opportunities to deepen our Christian faith, work with the community and encourage friendships. Thank you to everyone who has given so much support to us as church officers.

Denise, James and Ruth

Monday Evening Homegroup

The Monday evening Homegroup was formed during Lent 2023 and has continued to meet regularly on a fortnightly basis at the Clayton's home. We have eight regular attendees and have followed a variety of Bible studies over the past year. This has included: Sabbath rest, the Beatitudes, 'Be Still' (by 24/7 Prayer), 'Generosity, Gift and Grace' and we are currently looking at 'Joy starts here'.

We have also enjoyed fellowship together throughout the seasons with a summer BBQ and Christmas mulled wine and mince pies. The group is always open to new members. If you'd like to join us, please contact Michelle Cottis.

Tuesday Evening Homegroup

The seven members have continued to meet on Tuesday evenings at our home, although there have been some gaps in the fortnightly get togethers due to other commitments, illness, holidays etc. We have, however, continued with close bonds and friendship.

After so many years of belonging, we were very sorry to lose Alison and Ian from the group when they moved away in February. They will be very much missed!

We enjoyed following the Sabbath course, making a resolution, as a group, to try to set aside a portion of our Sundays for Bible reading and study.

We look forward to many more fellowship meetings in the year ahead.

Anne and Jeffrey Mushens

Thursday Afternoon Homegroup

This is a relatively new homegroup, we started meeting in the Annexe in April 2023, on the second and fourth Thursdays of the month.

We have looked at a variety of different topics, including the Beatitudes, The Miracles of Jesus, Be still prayers, and Listening to God. There are usually about 8 of us and we enjoy some really good discussions. We also like to celebrate summer, Christmas and Easter with cakes, coffee, tea and lots of chats and laughter. We would be delighted if you wanted to join us!

Building Management Committee (BMC) report

The Building Management Committee is a very small group who meet once a month and is made up of Denise Somers (Chair), James Cottis, Gary Clayton, Gary Standing and Sue Johnson. As a group we use our individual strengths and skills to ensure the church building looks nice, is safe and repairs and improvements are made as required.

We continue to contract out our cleaning to LoveClean. We contract out some work to PJR services who cut the grass, clean the outside windows, keep the shrubs tidy, clear weeds and generally ensure the front and back of the church are tidy. This last year we had to contract out the cutting of the grass on our land behind Asda and the Youth Hall.

This was previously cut for free by the council but now with their contracted-out services and reviewing of their costs we are required to pay. They have given us an exceptionally good rate because they want easy access for their tractors from the church car park

We have to ensure the building is safe and conforms to all regulations. We have contracts with Flameguard who check our fire extinguishers and fire detectors. As a group we test our fire alarms weekly and regularly check emergency lighting. We have a lightning conductor using the cross on the church and that is serviced by Bacon Lightning Protection.

We have a contract with Discreet Pest management who ensure we are kept free of rodents. PAT testing on portable church appliances is completed by our own Gary Clayton and we are very grateful for him giving his time to do this. The gas boiler is serviced each year and we ensure our gas safety certificates are up to date. This year our electrical safety certificate is due and we are currently reviewing quotes for this to be completed.

Over the year we have had plumbers out four times. Twice to replace taps in the portacabin toilets, to replace a broken nut on the tap in the disabled toilet and faults with the boiler. We have had a drain company called out to look at the drains for the toilets to the portacabin and the men's urinal. The fridge has been replaced in the main kitchen.

The gates in the garden and the outside door near the pantry have had to have work done on them by a carpenter, due to damage in storms and heavy rain. Tree surgeons have been used to prune the tree in the rear garden near the portacabin. The BMC team have repainted some of the lines in the church car park. New 'No Parking' signs have been put up near the Annexe entrance.

We contract out our waste collection to CSH Environmental and the waste is collected fortnightly. We continue to use the council for any garden waste for flowers and any shrubs we cut back. (PRJ services take their waste with them). The food waste and glass items we take home between us for disposal as this is so minimal. The sanitary waste is removed by 365Direct.

We continue to be aware of our very high energy costs and we have reduced our thermostat settings and keeping heating off when not required. We are continuing with British Gas as they currently are the most competitive for us and use renewable energy.

The cleaning company supply their own cleaning products for cleaning the church but any further items required for the kitchens and hand soaps are purchased by us. We also purchase toilet rolls and paper towels. All of our purchases are from the Amazon Business account or the local supermarkets, whichever give us the best prices.



Over the year we have had two work days where we have completed tasks such as cleaning tables, chairs, blinds, kitchen cupboards and ovens, painted the back wall of the church, pantry door, and painted replaced fence panels. The back of the sheds were cleared and the inside of the sheds were tidied. The shrubs and trees at the front of the church have been pruned. Many other smaller tasks were completed. These days are well supported and enable us to achieve so much work with the only cost being the materials.

The BMC team work very hard during the year and their skills with DIY save the church a huge amount of money by reducing our need to call out commercial companies.

Denise Somers
Church Officer, Chair of the BMC

Good Companions

We meet on Wednesday mornings – on 1st and 3rd of the month for coffee/activities/lunch and on 2nd and 4th (and 5th) of the month for coffee, biscuits and conversation.

We have a number of regulars, who all seem to enjoy coming, but we are always happy to welcome new members to our friendly group.

In July 2023 we sadly said farewell to our regular team members Judy and Stuart Woosnam – Judy had been one of the original team, perfecting many of our menus and providing a lot of the equipment needed for catering for large numbers, and Stuart was very helpful offering lifts and doing the sound. We miss them but wish them well in their new home.

Our current team of helpers for lunches is usually Marilyn, Lizz, Helen, Claire and Valerie, and for coffee is Denise, Marilyn and Sue. We are grateful for all the help given by other church members when we are short; and, of course, to Andy, and sometimes Mandy, who lead the activities, and to Gwilym and Ruth who help lead the hymn singing which usually ends our lunch sessions.

We enjoy the opportunity to get to know our members better and share special occasions with them, like the Coronation in July and our traditional Christmas lunch in December. Please do tell us if you know any older members of our community who might like to join us on Wednesdays for friendship and conversation.

Valerie Whitehead on behalf of the team.



The Little Free Pantry

We have been able to keep the Pantry stocked for another year, thanks to the amazing generosity of our congregation and our community, and also to a large grant from the Essex Association of Local Councils, awarded to us for the second year running.

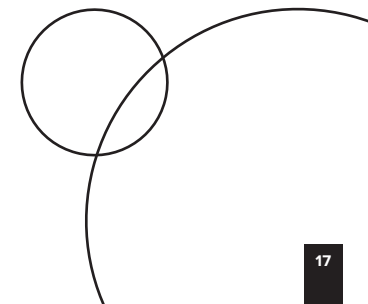
Our links with the community also led to bags of donations from Barnes Farm School and the local cub pack, and the organisation 'Street Food', which continues to bring leftover items from supermarkets, so that we can also offer fresh bread and vegetables.

As in previous years, the pantry is emptied practically every day by those who need help to feed themselves and their families. We do not ask for proof of need or the identities of those we have helped, but we do get notes of thanks, and individual testimony from those who have benefitted from the pantry in the past, and who now donate when they are in a position to do so.

Thank you to the Pantry Team (Gary Clayton, Helen Reffell, Sophie Edwards, David Haines and Denise Somers) for all your help with maintenance, shopping and keeping the pantry stocked.

We continue to keep a plastic box in the lobby of the church for anyone to make a donation to the pantry.

Valerie Whitehead



Wiggles



Over the past year Wiggles has continued to run on Thursday and Friday mornings during term time with anywhere between 40-65 children, along with their carers, at each session.

The format of our weekly sessions remains unchanged, we gave all the children a small Easter gift and at the end of the summer term we gave each child about to start Infant School a Bible as a leaving present. We even had mini-milk ice-creams during our final session before the summer holidays!

Our Christmas parties were sold out once again and were thoroughly enjoyed by everyone. We had a bouncy castle, boxes full of party food (thank you to Marilyn for her help in preparing these) and even a visit and presents from Santa (and thank you to Marilyn and Chris for their wrapping skills).

As always I would like to say a huge thank you to Chris Gordon who has continued to make and serve the drinks on a weekly basis.

Finally we thank God for the way in which he has blessed us and for the positive connections we have made with so many families and pray that he will continue to guide us in the coming year.

Claire Musselwhite



CAP (Christians Against Poverty)

The new Money Coaching course was run in September, 2023 and because it is very different from the old CAP Money Course Sue ran the short two-week course while she got to the grips with it.

The new videos, which cover similar topics, are a big improvement on the old very dated videos. A three-week session Money Coaching course is planned for April 2024.

The Chelmsford CAP Debt Centre is run out of Danbury Mission Church, and at the moment Zoe is covering for Anna who is on Maternity Leave. Zoe continues to help clients who are in debt.

The CAP course started again at Chelmsford Prison at the beginning of October 2023, and is run mostly once a month. It now comes under the auspices of Resettlement, which is a good move, as the prison authorities are keen to give prisoners a variety of skills to lessen re-offending.

The prisoners who have been through the course have been very appreciative of the work done in the course.

Sue Johnson

The Clothes Rail

The Clothes Rail has continued to run during 2023, although on a more limited basis.

On the mornings Wiggles was running, parents were able to come and access The Clothes Rail should they need any items of uniform. During a couple of the holiday periods, The Clothes Rail was open on given days. During this time we received further donations of uniform and parents were able to come and choose anything they needed.

Thank you to all those people who have helped with the running of this scheme.

Claire Musselwhite

Safeguarding

Safeguarding is the responsibility of everyone, so that we can keep one another and our visitors safe, whatever their age.

Earlier this year the Church of England introduced new National Safeguarding Standards which as a parish we have agreed to adopt/work towards.

These standards cover the following:

1. Culture, Leadership and Capacity
2. Prevention
3. Recognising, Assessing and Managing Risk
4. Victims and Survivors
5. Learning, Supervision and Support

In addition, the Church of England is encouraging parishes to get more members of the church DBS checked (Basic rather than Extended checks). They have published a list of public facing roles which we should be considering for DBS checks, and as a parish we will be discussing this and taking this forward in the coming year.

As is normal in any parish, there have been a small number of safeguarding concerns which were brought to our attention over the past year; we have discussed all concerns with the Diocesan Safeguarding Team and their advice has been followed in all cases.

Everyone who needs to do online safeguarding training (which has to be renewed every 3 years) will be sent reminders by email and it would be really helpful if you would let me know when you complete any training, so that the parish records can be kept up to date.

Valerie Whitehead

**Do not be
anxious
about
anything,**

**but in every situation,
by prayer and petition,
with thanksgiving,
present your requests to God.**

PHILIPPIANS 4:6

Saturday Morning Prayers

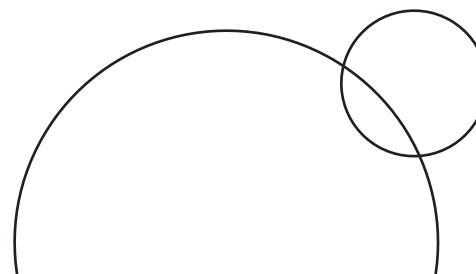
The Saturday Morning Prayer group comes together weekly to pray for the needs of our church, community and beyond, as led by the Holy Spirit. We have 11 committed attendees who come together to pray as a group and continue in personal prayer throughout the week.

We meet in-person on the first Saturday of the month, and via Zoom for the remaining weeks.

If you have any prayer requests, please continue to raise them via email: prayercircle@churchoos.org.uk. They will be circulated to our Prayer Circle and included on Saturday mornings. All prayers requests are treated with the strictest confidence.

If you would like to join the Saturday Morning Prayer Group, please contact Michelle Cottis, michelle@churchoos.org.uk for further details.

Michelle Cottis



Worship Group

As a group we endeavour to lead the congregation in sung worship in a way that is pleasing to God and draws people into His presence.

We meet on Thursday evenings to pray, rehearse for the upcoming Sunday service and enjoy fellowship together.

We are committed to using both contemporary worship songs as well as traditional hymns that have stood the test of time. Music is carefully picked for each service to reflect the theme and readings as well as the type of service.

Last year we said a fond farewell to Judy Woosnam who had been a Worship Group member for many years.

We are always open to welcoming new members to the team; if you are interested in joining us, please contact Michelle for further details.

Michelle Cottis

Sunday Children's & Youth Ministry

2023 was a fun year for our children and young people, and it's been wonderful to see them grow in their relationship with Jesus and build friendships with one another.

Highlights of the last year include: going along to the Solid Festival for a day of worship and adventurous activities, and celebrating with 2 of our children who completed their Communion classes and were able to take the bread and wine at Communion for the first time. We also held our first Messy Church in Advent, with a great turn-out from the local community! We have 6 children aged 0-11 coming to church regularly, with more coming along occasionally. We also have 6 young people aged 12-17 involved in the life of our church.

Due to low leadership numbers we have settled on the follow pattern each month:

1st Sunday - crafts at the back of Church/Annexe

2nd Sunday - Adventurers in the Garden Room

3rd Sunday - All-Age Activate service

4th Sunday - Children's and Youth (CandY) service with the Great Baddow Team Ministry

5th Sunday - crafts at the back of Church/Annexe

Our Adventurers session and craft activities follow the same theme and Bible readings as in the main service, with Adventurers exploring the Bible passage with fun games, thought provoking activities, interactive prayer and more! By focusing on the same Bible passages, we hope that families are able to discuss what they've learnt with one another at home afterwards.

Some of our teenagers continue to take part in Adventurers activities while others have been staying with the adults. However the majority of our young people are also involved in serving at church services by being on the rotas for AV, Bible readings, refreshments and the worship team.

Our CandY services for 0-18's continue to go well, with an average of 20 children and young people taking part each month. It's a great opportunity for the children to meet with other kids from local churches and have fun together learning about God.

Lastly, I'd like to say a BIG thank you to Mandy, Sue, Jenny and all of the other people who help us run Sunday morning activities for our children and young people! Thank you all so much - we wouldn't be able to do this without you!

Sophie Edwards

Sunday Children & Youth Leader

Flowers at COS

Calling all potential flower arrangers!

We would be delighted to welcome more flower arrangers to join us in keeping the Church adorned with floral arrangements.

We aim to have a pedestal arrangement in church on most Sundays, outside Advent and Lent, and we like to make a special statement at Easter and Harvest to showcase the wonders of God's creation through the colours and textures of flowers and greenery.

Unfortunately we have had to resort to using silk flowers at various points during the year when no-one has been available to freshen up the arrangements of fresh flowers, week-by-week, so we would be delighted if others would join us to keep this work going.

Valerie Whitehead



MEN at COS

During the past year, we enjoyed three more Men's Breakfasts at Mulberry House; the total attendance there is usually at least 50 men from various Essex churches.

On Friday 7th July 2023, four men from COS heard an inspiring talk from Rev'd Ian Moore (the editor of Living Light) entitled Untrodden Paths.

On Friday 6th October 2023, there were two of us from COS. The talk by Phil Knox was on The Best of Friends (the title of one of his books). His other book, Story Bearer – How to share your faith with your friends was also on sale; this book is essential, yet encouraging, reading for Christians.

Reverting to Saturdays, on 27th January 2024, the speaker was Grant Smith, a trustee of the charity Hand in Hand and a trained quantity surveyor: Trusting God no matter what. His book, The Accidental Social Entrepreneur, tells how he obtained funding for a business and a charity to help some of the downtrodden people in Africa, in particular Kenya. As a Christian, he refused to give bribes to local government officials.

We have had breakfasts at Mulberry House for some decades and we look forward to more of them. As always, we ask what additional activities the MEN@COS would like to participate in. Constructive suggestions please!

Brian Beer, Simon Hewson and Geoff Wilkinson

Mission support at home and abroad

As a church we support the following mission agencies with prayer, donations from our church tithe and special offerings.



Supporting Christians in Uganda through Mutual Encouragement



The Romans 1:11 Trust exists to build the Kingdom of God through support for African pastors and their churches, and through theological and ministry-based teaching, including the provision of Spiritual Life Centres as training and equipping bases.

The work originated with Rev. Dr John Hall a (now retired) minister of the United Reformed Church, and has grown to involve various URC churches and ministers throughout the UK. Through exchange visits between pastors and churches, now mainly from Uganda and Zambia, British and African churches mutually encourage each other in ministry and shared fellowship.

The work has grown to include the overseeing of schemes to sponsor children, many of them orphans, enabling them to be housed, fed, clothed and educated. Some pastors are also sponsored and the Trust provides the mechanism for individuals and churches in the UK to help fund specific development project in Africa.

www.romans111.org.uk

SVP (Society of St. Vincent de Paul)

In 2023, we welcomed our first member of staff who works part time (12 hours per week) as an administrator taking all phone calls and messages regarding collections and deliveries. This has been a great help taking what was becoming an unmanageable load away from a single volunteer.

We have noticed a slight change in the needs, as we see more households impacted by the cost-of-living crisis, we have had more requests to replace items and less requests to full furnish an empty social housing property.

However demand has stayed pretty much in line with 2022, in that we made 472 deliveries to families. These could be a small delivery of curtains or a van full of items to make an empty property a home. As part of these deliveries we have provided 120 large electrical appliances (fridge/freezers, cookers, washing machines, tumble dryers), many were new items where we didn't have sufficient donated. This accounts for over £12,000 worth of funding directly purchased, either new appliances or carpets.

Alongside this work, we have provided 169 beds to those in need. We continue in addition to these larger items to provide a wide range of essential furniture from TVs to Dining tables, Chests of drawers to Toasters. We are really grateful for the 394 collections of items as well as the many items delivered to us.

Many thanks for your support!

Jenny Clayton.

Fellowship Afloat Charitable Trust. Tollesbury, Essex

Fellowship Afloat is a Christian Centre based in in Tollesbury on the Trinity House Lightship that has been refitted to provide accommodation, catering, classroom activities, and it also serves the fleet of sailing dinghies and motor boats. It's an ideal activity venue for many organisations and groups, and they offer a huge variety of activities, including on the water sailing, kayaking and rafting, and on the land high ropes, archery, climbing and a wide range of team building exercises.

During 2023 COS has had one of its Chelmer Village neighbours, Katie Hosking, working as an Instructor at Fellowship Afloat, enjoying her time on the water, up a climbing wall or on the centre's high ropes platforms.

For more info www.fact.org.uk or go to the Church Notice board.

MAF - Mission Aviation Fellowship

The highlight of the past year was the visit (23rd July 2023) of Fraser and Tracy Norbury who gave a fascinating presentation on MAF and, in particular their own life in Papua New Guinea where Fraser is MAF's Head of Finance and Tracy is a Staff Trainer. It was wonderful to meet them at last. We enjoyed lunch with them provided by Peter and Sally Dilley who are also MAF supporters and are former members of COS.

MAF operates in several countries around the world and PNG is MAF International's largest operation, currently flying 10 light aircraft to and from more than 200 remote locations, acting as a taxi service for missionary and medical charities. However, MAF are principally bringers of the Gospel and this includes encouraging peace and reconciliation in remote communities and families where gender-based violence is a recurring problem.

There was concern earlier in 2024 when a PNG computer glitch deducted money from the pay of police and other government employees. In the capital, Port Moresby, the security services went on strike in protest, the result being looting of the shops and arson. However, we were thankful to hear that in Mount Hagen, MAF's base, the police and army actually came out onto the streets to reassure the community that they were not on strike and that they were there for everybody's protection. A real answer to prayer!

Fraser and Tracy's children, Oliver and Rosie are at school in PNG. However, last year, they went to a UK school for two weeks.

The Norburys regularly up-date their Facebook Page
<https://www.facebook.com/Norbs-Abroad-101216621683318>

They also ask you to pray for strength, wisdom and good sleep as they seek to serve and follow Jesus together, and they thank you for your love and prayers.

We regularly receive their newsletters. Please ask us if you would like to receive them. If you would like to support the Norbury family please ask us for details or visit
<https://www.maf-uk.org/staff/norbury-fraser-and-tracy>

Brian & Elizabeth (Liz) Beer



We support the Bethany Children's Trust with a donation from our tithe. BCT partners church-led, community-based projects, to reach vulnerable children in Africa and other countries, helping to restore the lives of some of the world's most marginalised children.

BCT works with their project partners by running workshops, giving support and collaboration, to help children and their families to achieve safe and productive lives.

www.bethanychildrenstrust.org.uk



Chelmsford Foodbank has been operating in Chelmsford since 2012, it is part of a nationwide network of 428 foodbanks that are supported by The Trussell Trust.

The Chelmsford branch is a project of the The River Church, Chelmsford, with volunteers drawn from many churches and individuals from across the region. Supporting the foodbank can be done in a number of ways, by donating food, money and or time and of course with prayer.

www.chelmsford.foodbank.org.uk



We continue to support the important work of Made for More with their work in schools in Chelmsford through our tithe. Their mission statement is: To challenge the next generation about the truth of Christianity.

They aim to help schools provide a broad, rich curriculum especially in the areas of social, physical, emotional and spiritual health. They deliver lessons, offer mentoring and support the Christian Unions.

www.madeformorechelmsford.com



ANNUAL FINANCE REPORT AND ACCOUNTS FOR 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF
CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Church of Our Saviour became a registered charity on 14 October 2016 having adopted its constitution on 22 May 2016

Charity Number: 1169685

Principal Office: Church of Our Saviour
Ashton Place,
Chelmer Village
Chelmsford
Essex CM2 6ST

Independent Examiner David Belbin
CHC Accountancy Ltd T/A Clemence Hoar Cummings
Riverside House
1-5 Como Street
Romford
RM7 7DN

Bankers HSBC Bank plc
99 High Street
Chelmsford
CM1 1EQ

PCC members who have served from 1st January 2023 until the date of this report was approved are:

Priest in Charge Rev Andrew Greaves-Brown

Associate Minister Revd. Mandy Hewson

Elected Members	James Cottis	Claire Musselwhite
	Denise Somers	David Miles
	Ruth Hughes	Gwilym Morris
	Gary Clayton	Sophie Edwards
		Owen Edwards

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church is governed by the Parochial Church Council Powers Measure (1956) as amended and by church representation rules. The church is a charity, registered with the Charity Commission.

The method of appointment of PCC members is set out in Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

Continue to build, strengthen, and develop the life and witness of our church.

To find ways to enable all of us to share our faith in our lives and the community effectively.

Continue to support and encourage Church Officers, Church Council Members and leaders of existing groups and teams to exercise effective Christian ministry in the church and community. To encourage training and development of faith and understanding of the Bible.

Work with the Archdeacon and the Area Dean to form a Mission and Ministry Unit to include Church of Our Saviour, possibly to work with Trinity and the Great Baddow Churches.

To support the Building Management team to increase the maintenance, repair and development of all the church buildings.

To work towards becoming an eco-church and implement changes to care for our world.

Background information

We are a united congregation which is Christ centred, with an evangelical approach to Christian belief and practice and open to the work of the Holy Spirit. We seek to offer worship which is vibrant but relaxed, relevant and accessible to all.

Members come from many different Christian backgrounds and our services incorporate patterns of worship from both the Church of England and United Reformed Church.

Mission statement

To CELEBRATE the life of God among us: in our worship, our relationships and our daily walk with Christ.

To CARE for one another in Christ: to learn to love with the unconditional love with which Jesus loves us and to put into practice Jesus' command to love our neighbours as we love ourselves.

To CULTIVATE personal growth in Christ: the personal agenda for all believers to grow in love of Jesus and to see that growth bear fruit in our personal lives.

To COMMUNICATE Christ to our community: to be obedient to the command of Jesus to go into all the world beginning right where we are!

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

A usual Sunday service during 2023 saw on average 46 people attending the church which is similar to the previous year.

With the groups that take place during the week we see on average 163 people with the majority of people aged between 18-69.

Review of church council and church meeting business during the year.

The Church Council met 6 times during the year for business and prayer and there have been two Church Members Meetings, and the Annual Church Meeting. Matters of finance, planned giving and fundraising are dealt with by the Treasurer in consultation with Church Officers and Elected members of the Church Council and when necessary by the Church Members' Meeting.

FINANCIAL REVIEW

The headline figures are:

- Deficit on General Fund of £19,352 (2022 – deficit of £9,383)
- The total income for the year amounted to £85,010 (2022 - £74,546), an increase of over £10k. This was largely due to an increase in planned giving.

Expenditure rose significantly by 23.5% to £103,725 (2022- £83,929). This was mainly due to an increase in Parish Share and the loss of contributions from the Catholic community to support the building running costs.

Charitable giving

It is the policy of the Church Council to make donations to charitable organisations equal to 10% of the income for the year, excluding rental income. Accordingly, provision has been made in the accounts for donations of £5,425.

Christian ministry

£58,385 was spent to provide Christian Ministry from Church of Our Saviour. That sum includes a contribution of £43,122 (2022 - £28,152) to the Parish Share. Our contribution to the URC Ministry and Mission fund is also included within the Parish Share during 2023. The contribution goes largely towards providing for stipends, salaries, pensions and housing for the clergy.

Building Fund

There was a surplus on the Building Fund of £637. As agreed at the November 2022 open church meeting the Building Fund is being used to finance the maintenance and upkeep of the building.

Running costs of the church

Expenditure for the running costs of the Church totalled £27,868. Church rents increased by £2,471 due to new regular hirers. Energy costs remained high, increasing by £1K on the previous year but we received a utilities grant from the URC church of £3,153 which helped reduce our costs. We also received a refund of £2,697 after being overcharged VAT during the period 2020 – 2022.

RESERVES POLICY

In order to provide a contingency against unforeseen events, the Church aims to have reserves of 40% of previous year's expenditure. Reserves (of £21,981) amount to 21% of expenditure.

RESPONSIBILITIES OF THE PCC

The Members of the PCC are responsible for the preparation of a Statement of Financial Activities and Balance Sheet for each financial year, which comply with Section 130 of the Charities Act 2011 following the guidance for accounting for smaller charities issued by the Charities Commission.


In preparing the Statement of Financial Activities and Balance Sheet we are required to:

- Select suitable Accounting Policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departure disclosed and explained in the accounts.

Our responsibilities as members of the PCC include keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the Accounts comply with the Charities Act 2011. We are also responsible for safeguarding the Church's Assets and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

Address:

Church of Our Saviour
Ashton Place,
Chelmer Village
Chelmsford
Essex CM2 6ST

 D. Somen
.....

25 March 2024

INDEPENDENT EXAMINER'S REPORT

TO THE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE

(Charity Registration No. 1169685)

This report on the Accounts of the PCC for the year ended 31 December 2023, which are set out on pages 1 to 11 inclusive, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

Respective responsibilities of Trustees and Examiner

As members of the PCC you are responsible for the preparation of the Accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with those records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In accordance with my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with Section 130 of the 2011 Act: and
- to prepare Accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Riverside House
1-5 Como Street
Romford
Essex
RM7 7DN



David Belbin
Independent Examiner
Clemence Hoar Cummings
Chartered Accountants

.....17 April.....2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD,
DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2023

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	notes	£	£	2023 £	2022 £
INCOME AND ENDOWMENTS					
Voluntary Income	2a	54,029	10,800	64,829	58,298
Activities for Generating Funds	2b	18,564	-	18,564	15,070
Investment Income	2c	-	763	763	741
(Reduction)/Increase in Value of Fixed Asset Investments		(506)	(427)	(933)	(654)
Income from Church Activities	2d	1,786	1	1,787	1,091
Other Income	2e	-	-	-	-
TOTAL INCOME		<u>73,873</u>	<u>11,137</u>	<u>85,010</u>	<u>74,546</u>
EXPENDITURE					
Church Activities	3a	93,225	10,500	103,725	83,929
Church Extension Build Costs			-	-	3,696
Transfer to Fixed Assets			0	0	(3,696)
TOTAL EXPENDITURE		<u>93,225</u>	<u>10,500</u>	<u>103,725</u>	<u>83,929</u>
NET INCOME/ (EXPENDITURE)		(19,352)	637	(18,715)	(9,383)
Bought Forward		41,333	331,816	373,149	382,532
BALANCES AT 31 DECEMBER 2023		<u>21,981</u>	<u>332,453</u>	<u>354,434</u>	<u>373,149</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD,
DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

BALANCE SHEET
31ST DECEMBER 2023

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	notes	£	£	2023 £	2022 £
FIXED ASSETS					
Tangible Assets	4	18,422	290,513	308,935	321,357
Investment Assets	5	-	12,800	12,800	13,733
CURRENT ASSETS					
Debtors	6	22,699	2,063	24,762	21,518
Cash at Bank and in hand		9,950	12,077	22,027	28,623
		<u>32,649</u>	<u>14,140</u>	<u>46,789</u>	<u>50,141</u>
CREDITORS					
falling due within one year	7	14,090		14,090	12,082
NET ASSETS / (LIABILITIES)		<u>36,981</u>	<u>317,453</u>	<u>354,434</u>	<u>373,149</u>
FUNDS					
Unrestricted	9	21,981	-	21,981	41,333
Restricted	8	-	332,453	332,453	331,816
TOTAL FUNDS		<u>21,981</u>	<u>332,453</u>	<u>354,434</u>	<u>373,149</u>

Approved by the Parochial Church Council on 25 March 2024



Church Officer



Church Officer



Treasurer

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2023

1. ACCOUNTING POLICIES

a) **Basis of accounting**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with United Kingdom Generally Accepted Accounting Practice (FRS 102), and the Charities Act 2011 .

b) **Funds**

Restricted funds represent donations or fundraising income 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.

Where funds received have been restricted for the purchase of fixed assets, the value of the specific object is transferred at the purchase date from the restricted fund to the general fund in the Statement of Financial Activities.

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

c) **Income and Endowments**

All income and endowments are included in the statement of financial activities when the Church is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Collections and planned giving receivable under covenant are recognised when received on behalf of the Church Council.
- Tax refunds are recognised when the incoming resource to which they relate is received.
- Funds raised from outreach activities and similar events are accounted for gross.
- Grants and legacies to the Church Council are accounted for as soon as the Church Council is notified of its legal entitlement and the amount due. Grant income is matched to the period to which it relates.
- Rental income from the letting of church premises is recognised when the rental is due.
- Trading income is recognised when the goods have been sold.
- Interest is recognised when received.

d) **Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which is reported as part of the expenditure to which it relates:

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of running fundraising events.

The costs of governance which include those costs associated with meeting the constitutional and statutory requirements of the charity and include the Independent Examination fees and costs linked to the strategic management of the charity are included as support costs for our charitable activities.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD,
DIOCESE OF CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)**

**Notes to the Financial Statements
for the year ended 31st December 2023**

Note	UNRESTRICTED	RESTRICTED	TOTAL FUNDS	
INCOME AND ENDOWMENTS	General Fund	Building Fund	2023	2022
	£	£	£	£
2a Voluntary Income				
Planned Giving	36,100	8,640	44,740	37,911
Card Machine	1,172		1,172	
Open Plate Collections	1,714		1,714	1,014
Open Plate Collections GC	1,512		1,512	
Donations	2,714		2,714	7,527
Tax recoverable on above	10,307	2,160	12,467	11,846
Grants	510		510	-
Legacies				
	<u>54,029</u>	<u>10,800</u>	<u>64,829</u>	<u>58,298</u>
2b Activities for Generating Funds				
Fund Raising Events		-	-	-
Use of Church Hall	9,932		9,932	7,461
Use of Portacabin	8,632		8,632	7,609
Use of Annex	-		-	-
	<u>18,564</u>	<u>-</u>	<u>18,564</u>	<u>15,070</u>
2c Investment Income				
Interest	-	763	763	741
Impairment of investments and (Decrease)/Increase in Market Value of Fixed Asset Investments	(506)	(427)	(933)	(654)
2d Income from Church Activities				
Fees	397	-	397	238
Miscellaneous Income	1,389	1	1,390	853
	<u>1,786</u>	<u>1</u>	<u>1,787</u>	<u>1,091</u>
2e Other Income				
Income from insurance		-	-	
TOTAL INCOME	<u>73,873</u>	<u>11,137</u>	<u>85,010</u>	<u>74,546</u>
TOTAL EXPENDITURE	<u>93,225</u> (19,352)	<u>10,500</u> 637	<u>103,725</u> (18,715)	<u>83,929</u> (9,383)
Brought Forward	41,333	331,816	373,149	382,532
Carried Forward	<u>21,981</u>	<u>332,453</u>	<u>354,434</u>	<u>373,149</u>

Notes to the Financial Statements
for the year ended 31st December 2023

Note	UNRESTRICTED General Fund	RESTRICTED Building Fund	TOTAL FUNDS	
			2023	2022
	£	£	£	£
3	EXPENDITURE			
3a	Church Activities			
	Missionary & Charitable Giving (note 11)	7,632	7,632	10,431
	Ministry: - Parish Share	43,122	43,122	28,152
	Ministers Expenses	1,078	1,078	2,377
	Discretionary Gifts	333	333	-
	Church Event Good Companions	1,061	1,061	-
	Church Upkeep (note 13)	27,868	27,868	18,697
	Upkeep of services	1,258	1,258	6,089
	Bible Study & Teaching (inc Youth Ministry)	3,900	3,900	3,900
	Independent Examination	540	540	540
	Church Management and Administration	4,002	60	4,062
	Depreciation	2,431	10,440	12,871
	Fund Raising Costs			-
				375
		<u>93,225</u>	<u>10,500</u>	<u>103,725</u>
				<u>83,929</u>
	TOTAL EXPENDITURE	<u>93,225</u>	<u>10,500</u>	<u>103,725</u>
				<u>83,929</u>

Notes to the Financial Statements
for the year ended 31st December 2023

4 TANGIBLE FIXED ASSETS

		Church Equipment	Building Fund	Total
Gross Book Value	1 January 2023	31,572	337,139	368,711
Additions		450		450
Write Back of Provision				0
	31 December 2023	<u>32,022</u>	<u>337,139</u>	<u>369,161</u>
Depreciation	1 January 2023	11,169	36,186	47,355
Charge for Year		2,431	10,440	12,871
	31 December 2023	<u>13,600</u>	<u>46,626</u>	<u>60,226</u>
Net Book Value	31 December 2023	<u>18,422</u>	<u>290,513</u>	<u>308,935</u>
	31 December 2022	<u>20,402</u>	<u>300,954</u>	<u>321,356</u>

5 Investment Assets

Unlisted Investments - at Cost Trade Craft		506		
Impairment due to Administration		(506)		
		<u>-</u>		
Building Fund				
Listed Investments - at Market Value				
M&G Charifund Shares	1 January 2023	13,227		
	Decrease in Value	(427)		
	31 December 2023	<u>12,800</u>		

6 STAFF COSTS

	2023 £	2022 £
Wages and Salaries	4,380	3,900
	<u>-</u>	<u>-</u>
	<u>4,380</u>	<u>3,900</u>

The Church employed a part time Children's and Community Worker and a part time Admin Assistant

7 DEBTORS

Income Tax Recoverable	General Fund	7,224	7,565
	Building Fund	1,080	1,694
Rental income	General Fund	-	-
URC share of expenses	General Fund	761	750
Insurance Claim	General Fund	-	-
Catholic Community	General Fund	10,425	10,425
Other Debtors	Building Fund	983	-
	General Fund	4,289	1,084
		<u>24,762</u>	<u>21,518</u>

8 Cash at Bank and in Hand

Cash Held	General Fund	175	-
Cash held at Bank	General Fund	9,775	12,682
Cash held at Bank	Building Fund	12,077	15,941
		<u>22,027</u>	<u>28,623</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF
CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMEY VILLAGE
(Charity Registration No. 1169685)

Notes to the Financial Statements
for the year ended 31st December 2023

		2023	2022
9 CREDITORS			
Missionary Giving	General Fund	5,875	10,467
Accrued Expenses	General Fund	7,232	1,615
Building Retentions and Contracts Outstanding	Building Fund	<u>983</u>	<u>-</u>
		<u>14,090</u>	<u>12,082</u>

10 RESTRICTED FUNDS

The Building Fund was set up with the intention of extending the Church. Work commenced in the summer of 2018 on the building of an annexe. Repairs, improvements and refurbishments to the church following the fire in 2018 have been funded through the restricted fund net of associated insurance claim monies during 2019.

11 MISSIONARY and other GRANTS

The amount set aside in this year's accounts and included in creditors is £5,875 (2022 £10,466)
Payments in the year (net of direct contributions from members) and provisions comprised the following:-

	Home	Overseas	Overseas	Total	2022
	£	Mission	Relief	£	£
Christians Against Poverty	500			500	734
Society of St Vincent de Paul	500			500	528
Mission Aviation Fellowship		500		500	581
Bethany Children's Trust			300	300	300
Prison Fellowship	150			150	158
Open Doors	400			400	400
CHES	400			400	634
Romans 1-11	500			500	400
Chelmsford Food Bank	300			300	400
Christian Aid	400			400	400
Fellowship Afloat/FACT	100			100	200
SYM/Made for More	400			400	200
The Children's Society	300			300	300
Total	3,950	500	300	4,750	5,235
Additional giving in Year					
Little Pantry/Picnic/Christmas Bags	287			287	2,558
LMDC	-			-	138
URC	-			-	150
CADEF	90			90	360
CAP (CTF)	225			225	240
Christian Aid (CTF)	225			225	240
FACT	-			-	794
CAP regular	1,200			1,200	1,200
Alzheimer Society	20			20	-
Sarcoidosis Society	20			20	-
Tearfund Turkey/Syria Appeal	105			105	-
MAF	-	35		35	-
Total	2,172	35	-	2,207	5,680

The amount shown in the accounts is £7,632.30. This comprises the amounts shown above as additional giving plus the provision of £5,425 in this year's accounts. The provision for 2022 was paid in 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF EAST SPRINGFIELD, DIOCESE OF
CHELMSFORD, CHURCH OF OUR SAVIOUR, CHELMEY VILLAGE
(Charity Registration No. 1169685)

Notes to the Financial Statements
for the year ended 31st December 2023

12 PAYMENTS TO TRUSTEES AND RELATED PARTIES

The Trustees received reimbursement of expenses (see note 3a). During the year £3,900 was paid to Claire Musselwhite for services as our Children's and Community Outreach Worker. (2022 £3,900). Claire was in post when the parish became an independent charity.

13 RUNNING COSTS OF CHURCH BUILDING SHARED WITH THE CATHOLIC COMMUNITY

	2023	2022
Church Rents Received (included in income)	9,932	7,461
Less		
Heat and Light	12,388	11,300
Utilities Grant from URC	(3,153)	
Cleaning	10,751	8,069
Water	872	758
Upkeep and Repairs	5,569	6,238
Letting Management		
Insurance	<u>1,441</u>	<u>1,348</u>
Running Costs of Church	<u>27,868</u>	<u>27,713</u>
Shared Depreciation (included in charge for year)	<u>2,431</u>	<u>2,288</u>
	<u>30,299</u>	<u>30,001</u>
(Deficit)/Surplus of Income over Expenditure	(20,367)	(22,540)
Amount due to/(from) Catholic Community		(9,016)
(Deficit)/Surplus to Anglican and Free Church Community		(13,524)
Running Costs per accounts		
Total Running Costs	27,868	27,713
(Deficit)/Surplus payable (from)/to Catholic Community	<u>0</u>	<u>(9,016)</u>
	<u>27,868</u>	<u>18,697</u>

Heat & Light costs have been reduced by £2,697 being overcharged VAT during 2020-2022
Credit received for 2023 and reflected above was £1,278

A Local Ecumenical Partnership



The Parish of East Springfield

www.churchoos.org.uk



facebook.com/churchoos



instagram.com/churchoos

CHURCH OF OUR SAVIOUR

England & Wales - Charity number 1169685

Accounts

Annual Finance Report for Church of Our Saviour for 2022

Overview

The headline figures are:

- Deficit on general Fund of £10,198 (2021 – surplus of £11,198) Over the last 6 years, there has been a surplus on General Fund of £10,116.
- Surplus on Building Fund of £815, after providing for depreciation of £10,417 on the Annex and improvements to the Church following the fire
- The total income for the year (see Statement of Financial Activities on page 4) amounted to £74,546 (2021 - £84,534), a reduction of £10k. The decrease was due to:
 - Reductions (£6k) in receipts from the insurers in respect of claims made for losses of income, to recover professional fees, and for goods damaged beyond economic repair. In 2021, this amounted to £5,978
 - Increase in income from rents of Church Hall, Annex and Portakabin, etc - £4k
 - Reduced giving –down £6k on 2021 £63,816. Excluding legacy down £3k
 - Net change in value of Charifund shares (£2k).

Expenditure rose significantly to £83,929 (2021- £68,759), mainly due to increased Parish Share – up £7k, and much higher running costs of the Church – heating up £4k and cleaning similar amount.

Main points from the 2021 accounts

- Planning giving for the Church and Building Fund held up very well, for which, as a Treasurer, I'm very grateful. Thank you.
- Rental income rose by nearly £4k. But is well short of the income of £23,732 received in 2019
- Parish Share will increase by around £15k next year.
- Next year will be challenging but the Church Officers have a plan to increase income, giving and manage costs. Nevertheless, on optimistic assumptions we expect a deficit of £10k next year while we build rental and other income to put the Church on a sustainable footing.
- Following the Fire and the building of the Annex, we now have a smart, updated and extended Church building, ready to serve the people of Chelmer Village and Chancellor Park.

Charitable giving (Page 11)

It is the policy of the Church Council to make donations to charitable organisations equal to 10% of the income for the year, excluding rental income. Accordingly provision has been made in the accounts for donations of £4,741 (2021 - £5,235). Details of charitable giving are set out in page 12.

Christian ministry (Church Activities, Page 8)

£73,449 (2021 - £58,411) was spent to provide Christian Ministry from Church of Our Saviour. That sum includes a contribution of £28,152 (2021 - £21,779) to the Diocesan Quota (Parish

Share). Our contribution to the URC Ministry and Mission fund is also included within the Diocesan Quota. The contribution goes largely towards providing for stipends, salaries, pensions and housing for the clergy.

Building Fund (Pages 8, 9)

The Church raised £11,294 for the Building Fund during 2022 (2021 - £12,628). The fund balance stood at £331,816 (2021 – £331,002) at end 2022.

Running costs of the church (page 12)

Expenditure for the shared running costs of the Church totalled £30,001 (2020 – £21,481). This was largely down to sharp increases in energy costs and cleaning. The increase was exacerbated by comparison with 2021 as cleaning and energy costs were lower as we were still subject to Covid restrictions. Church rental income continued to be hit hard, but improved over 2021, and expect to improve in 2023. The result was a deficit of £22,540 (2021 - £17,534) to be shared 60% / 40% with the Catholic Community.

Reserves policy (page 7)

In order to provide a contingency against unforeseen events, the Church aims to have reserves of 40% of previous year's expenditure. Reserves (of £41,333) amount to 54% of expenditure.

Jeffrey Mushens

Hon Treasurer

29th March, 2023

**The Church Council of
Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.
(Charity Registration No. 1169685)**

This report on the Accounts of the Church Council for the year ended 31 December 2022, which are set out on pages 4 to 12 inclusive, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

As members of Church Council you are responsible for the preparation of the Accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008.

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with those records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In accordance with my examination, no matter has come to my attention, which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with Section 130 of the 2011 Act: and
- to prepare Accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Riverside House
1-5 Como Street
ROMFORD
RM7 7DN

David Belbin
Independent Examiner
Clemence Hoar Cummings
Chartered Accountants

12th March, 2023

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2022**

		Unrestricted Funds GENERAL	Restricted Funds BUILDING	TOTAL FUNDS	
	notes	£	£	2022 £	2021 £
INCOME AND ENDOWMENTS					
Voluntary Income	2a	47,090	11,208	58,298	63,816
Activities for Generating Funds	2b	15,070		15,070	11,281
Investment Income	2c	0	740	740	661
Increase/(Reduction) in Value of Fixed Asset Investments			(654)	(654)	1,638
Income from Church Activities	2d	1,092		1,092	1,161
Other Income	2e			0	5,978
TOTAL INCOME		63,252	11,294	74,546	84,535
EXPENDITURE					
Church Activities	3a	73,449	10,480	83,929	68,759
Church Extension Build Costs			3,696	3,696	
Transfer to Fixed Assets			(3,696)	(3,696)	
TOTAL EXPENDITURE		73,449	10,480	83,929	68,759
NET INCOME/(EXPENDITURE)		(10,198)	815	(9,383)	15,776
Brought forward		51,531	331,001	382,532	366,756
BALANCES AT 31 DECEMBER 2022		41,333	331,816	373,149	382,532

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**BALANCE SHEET
31ST DECEMBER 2022**

		Unrestricted Funds	Restricted Funds Building	TOTAL FUNDS	
	notes	£	£	2022 £	2021 £
FIXED ASSETS					
Tangible Assets	4	20,402	300,954	321,356	327,866
Investment Assets	5	506	13,227	13,733	14,387
CURRENT ASSETS					
Debtors	6	19,824	1,694	21,518	7,621
Cash at Bank and in hand		12,681	15,941	28,623	40,397
		32,506	17,636	50,141	48,018
CREDITORS					
falling due within one year	7	12,082	0	12,082	7,740
CURRENT ASSETS/(LIABILITIES)		20,424	17,636	38,060	40,278
NET ASSETS		41,333	331,816	373,149	382,532
FUNDS					
Unrestricted		41,333		41,332	51,530
Restricted			331,816	331,816	331,002
TOTAL FUNDS		41,333	331,816	373,149	382,532
INVESTMENT ASSETS					
Shares in Traidcraft		506		506	506
Shares in M&G Charifund			13,227	13,227	13,881
		506	13,227	13,733	14,387

Approved by Church Council on 15th March, 2023

..... Church Officer

..... Church Officer

..... Treasurer

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

NOTES TO THE FINANCIAL STATEMENTS.

For the year ended 31 December 2022

1. ACCOUNTING POLICIES.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with United Kingdom Generally Accepted Accounting Practice (FRS 102), and the Charities Act 2011.

(a) Funds

- General Funds represent funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. Funds designated by the Church Council for a particular purpose are also unrestricted.
- Restricted funds represent donations or fundraising income received 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 accounts include all transactions, assets and liabilities for which the Church Council is responsible in law. They do not include the accounts of Church Groups that owe their affiliation to another body nor those that are informal gatherings of Church members.

(b) Income and Endowments

All income and endowments are included in the statement of financial activities when the Church is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Collections and planned giving receivable under pledge are recognised when received on behalf of the Church Council.
- Income Tax recoverable on gift aided collections is brought to account on an accruals basis.
- Funds raised by fete, garden party and similar events are accounted for net.
- Grants and legacies to the Church Council are accounted for as soon as the Church Council is notified of its legal entitlement and the amount receivable.
- Rental income from the letting of church premises is recognised when the rental is due.
- Interest and dividends are recognised when received.

(c) Expenditure

- Expenses are charged against income in the period in which they are incurred.
- VAT incurred is included with the associated expenditure
- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of running fundraising events.

- Church activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- The costs of governance, which include those costs associated with meeting the constitutional and statutory requirements of the charity and include the Independent Examination fees and costs linked to the strategic management of the charity are included as support costs for our charitable activities.
- Known future material liabilities are provided for at the balance sheet date.

(d) Fixed Assets

- Fixed assets are depreciated on a straight line basis at rates calculated to write the assets down to their residual value over the estimated useful life of the asset.
- Individual items with a purchase price of £350 or less are charged against income when the asset is acquired.
- Any proceeds on the disposal of the Portakabin are for the account of the Diocese and accordingly no value is included in the accounts for the Portakabin.

(e) Investments

- Investments whether by way of loan or transferable security are valued at market value at the balance sheet date.

(f) Reserves

- Church policy is to keep reserves at 40% of previous year's expenses in order to provide a contingency fund against unforeseen events.

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

**(Charity Registration No. 1169685)
Notes to the Financial Statements
For the year ended 31 December 2022 contd.**

INCOME AND EXPENDITURE				
	UNRESTRICTED	RESTRICTED	TOTAL FUNDS	
2 INCOME AND ENDOWMENTS	General Fund	Building Fund	2022	2021
	£	£	£	£
Voluntary Income				
2a Planned Giving	29,186	8,725	37,911	39,723
Open Plate Collections	1,014	0	1,014	1,584
Donations	7,285	242	7,527	10,272
Tax recoverable on above	9,604	2,242	11,846	12,237
Grants		0	-	-
	47,090	11,208	58,298	63,816
2b Activities for Generating Funds				
Fundraising events				0
Use of Church Hall/Annex	7,461		7,461	3,947
Use of Portacabin	7,609		7,609	7,334
	15,070	-	15,070	11,281
2c Investment Income				
Interest/Distributions	0	740	740	661
Increase in Market Value of Fixed Asset Investments		(654)	(654)	1,638
	0	86	86	2,299
2d Income from Church Activities				
Fees	238		238	481
Miscellaneous Income	854	0	854	680
	1,092	0	1,092	1,161
2e Other Income				
Income from Insurance	0	0	0	5,978
TOTAL INCOME	63,252	11,294	74,546	84,534
TOTAL EXPENDITURE	73,449	10,480	83,929	68,759
	(10,198)	815	(9,383)	15,776
Brought Forward	51,531	331,002	382,532	366,756
Carried Forward	41,333	331,816	373,149	382,532

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2022

4 TANGIBLE FIXED ASSETS	Church	Building Fund	Total
	£	£	£
Gross Book Value at 1 Jan 2022	28,145	334,371	362,516
Additions	3,427	3,696	7,123
Write back provisions		(928)	(928)
At 31 December 2022	<u>31,572</u>	<u>337,139</u>	<u>368,711</u>
Depreciation			
At 1 Jan 2022	8,881	25,768	34,650
Charge for year	2,288	10,417	12,705
Disposals			
At 31 December 2022	<u>11,169</u>	<u>36,185</u>	<u>47,355</u>
Net Book Value 1 Jan 2022	<u>19,264</u>	<u>308,603</u>	<u>327,866</u>
Net Book Value 31 Dec 2022	<u>20,402</u>	<u>300,954</u>	<u>321,356</u>

5 INVESTMENT ASSETS

	£
Unlisted Investments - at Cost Traid Craft Building Fund	506
Listed Investments - at Market Value	
M&G Charifund Shares	
1 January 2022	13,881
(Decrease) in Value	(654)
31 December 2022	<u>13,227</u>

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2022

		2022	2021
		£	£
6 STAFF COSTS			
Wages and Salaries		3,900	3,900
Social Security Costs			
		3,900	3,900
		3,900	3,900
The Church employed a part time Children's and Community Outreach worker.			
7 DEBTORS			
Income Tax Recoverable		9,259	3,946
Catholic Community		10,425	1,409
URC share of expenses		750	1,766
Other Debtors		1,084	
		21,518	7,121
		21,518	7,121
8 Cash at Bank and in Hand			
Cash Held	General Fund		
Cash held at Bank	General Fund	12,682	32,408
Cash held at Bank	Building Fund	15,941	8,489
		28,623	40,897
		28,623	40,897
9 CREDITORS			
Missionary Giving	General Fund	10,466	5,235
Accrued Expenses	General Fund	1,615	1,950
Accrued Expenses	Building Fund	554	554
		12,082	7,739
		12,082	7,739

10 RESTRICTED FUNDS

The Building Fund was set up with the intention of extending the Church.

Repairs, improvements and refurbishments to the church following the fire in 2018 have been funded through the Restricted Fund, net of associated insurance claim monies during 2019 and 2020.

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2022

11 MISSIONARY and other GRANTS

The amount set aside in this year's accounts and included in creditors is £10,466 (2021 - £5,235)
Payments in the year (net of direct contributions from members) and provisions comprised the following

	Home	Overseas Mission	Overseas Relief	Total
	£	£	£	£
Christians Against Poverty	734			734
Society of St Vincent de Paul	528			528
Mission Aviation Fellowship		581		581
Bethany Children's Trust			300	300
Prison Fellowship	158			158
Open Doors	400			400
CHESS	634			634
Romans 1-11	400			400
Chelmsford Food Bank	400			400
Christian Aid	400			400
Fellowship Afloat/FACT	200			200
SYM/Made for More	200			200
The Children's Society	300			300
Total	4,354	581	300	5,235
Additional giving in Year				
Little Pantry/Picnic Bags, etc	2,558			2,558
LMDC	138			138
URC	150			150
CADEF	360			360
CAP	240			240
Christian Aid	240			240
FACT	794			794
CAP regular	1,200			1,200
Total	5,680	0	0	5,680

The amount shown in the accounts is £10,431 This comprises the amounts shown above as additional giving plus the provision of £4,751 in this year's accounts. The provision for 2021 was paid in 2023.

12 PAYMENTS TO TRUSTEES and RELATED PARTIES

Rev. Andy Brown, Rev. Mandy Hewson and Maria Lee (URC CRCW) received reimbursement of expenses (see note 3a). During the year £3,900 was paid to Claire Musselwhite for services as our Children's and Community Outreach worker. (2021 - £3,900). Claire was in post when the parish became an independent charity.

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**Notes to the Financial Statements
for the year ended 31st December 2022, contd.**

13 RUNNING COSTS OF CHURCH BUILDING SHARED WITH THE CATHOLIC COMMUNITY

	2022	2021
	£	£
Church Rents Received (included in income)	7,461	3,947
Less		
Heat and Light	11,300	7,690
Cleaning	8,069	3,738
Water	758	924
Upkeep and Repairs	6,238	5,597
Letting Management	-	-
Insurance	1,348	1,386
Running Costs of Church	<u>27,713</u>	<u>19,334</u>
Shared Depreciation (included in charge for year)	<u>2,288</u>	<u>2,147</u>
	<u>30,001</u>	<u>21,481</u>
(Excess) of Expenditure over Income	(22,540)	(17,534)
Amount due to/(from) Catholic Community	(9,016)	(7,014)
Surplus /(Loss) to Anglican and Free Church Community	(13,524)	(10,520)
Running Costs per accounts		
Total Running Costs	27,713	19,334
Due to/(from) Catholic Community	(9,016)	(7,014)
	<u><u>18,697</u></u>	<u><u>12,321</u></u>

CHURCH OF OUR SAVIOUR

England & Wales - Charity number 1169685

Accounts

Annual Finance Report for Church of Our Saviour for 2021

Overview

The headline figures are:

- Surplus on general Fund of £11,198 (2020 – surplus of £11,405) Over the last 5 years, there has been a surplus on General Fund of £20,214.
- Surplus on Building Fund of £4,578, after providing for depreciation of £10,348 on the Annex and improvements to the Church following the fire
- The total income for the year (see Statement of Financial Activities on page 4) amounted to £84,534 (2020 - £111,280), a reduction of £26,746. The decrease was due to:
 - Reductions (£37,641) in receipts from the insurers in respect of claims made for losses of income, to recover professional fees, and for goods damaged beyond economic repair. In 2021, this amounted to £5,978 (2020 – £43,619).
 - Increase in income from rents of Church Hall, Annex and Portakabin, etc - £11,281, (2020 - £7,577).
 - Increased giving – 2021 was £63,816, up nearly £5k from £58,957 in 2020
 - Net change in value of Charifund shares, offset by reduced other income.

Expenditure also fell significantly to £68,759 (2020- £81,100), mainly due to no more professional fees on the Building work.

Main points from the 2021 accounts

- Planning giving for the Church and Building Fund held up very well, for which, as a Treasurer, I'm very grateful. Thank you.
- Rental income rose by nearly £4k. But is well short of the income of £23,732 received in 2019
- Parish Share will increase by around £7k now that we have a Minister in Chelmer Village.
- On an ongoing basis, excluding the final insurance claim and a legacy, the General Fund had a modest surplus.
- Following the Fire and the building of the Annex, we now have a smart, updated and extended Church building, ready to serve the people of Chelmer Village and Chancellor Park.

Charitable giving (Page 12)

It is the policy of the Church Council to make donations to charitable organisations equal to 10% of the income for the year, excluding rental income. Accordingly provision has been made in the accounts for donations of £5,235 (2020 - £4,925). Details of charitable giving are set out in page 12.

Christian ministry (Church Activities, Page 9)

£58,411 (2020 - £54,105) was spent to provide Christian Ministry from Church of Our Saviour. That sum includes a contribution of £21,779 (2020 - £21,894) to the Diocesan Quota (Parish Share). Our contribution to the URC Ministry and Mission fund is also included within the

Diocesan Quota. The contribution goes largely towards providing for stipends, salaries, pensions and housing for the clergy.

Building Fund (Pages 8, 9)

The Church raised £12,628 for the Building Fund during 2021 (2020 - £13,185). The fund balance stood at £331,002 (2020 – £326,423) at end 2021.

Running costs of the church (page 13)

Expenditure for the shared running costs of the Church totalled £21,481 (2020 – £21,042). Church rental income continued to be hit hard, because of the inability to rent the main Church, but the prospects for 2022 are much brighter. The result was a deficit of £17,534 (2020 - £17,754) to be shared 60% / 40% with the Catholic Community.

Reserves policy (page 7)

In order to provide a contingency against unforeseen events, the Church aims to have reserves of 40% of previous year's expenditure. Reserves (of £51,530) amount to 88% of expenditure.

Jeffrey Mushens

Hon Treasurer

21st March, 2022

**The Church Council of
Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.
(Charity Registration No. 1169685)**

This report on the Accounts of the Church Council for the year ended 31 December 2021, which are set out on pages 4 to 13 inclusive, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

As members of Church Council you are responsible for the preparation of the Accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008.

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with those records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In accordance with my examination, no matter has come to my attention, which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with Section 130 of the 2011 Act: and
- to prepare Accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Riverside House
1-5 Como Street
ROMFORD
RM7 7DN

David Belbin
Independent Examiner
Clemence Hoar Cummings
Chartered Accountants

18th March, 2022

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2021**

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	notes	£	£	2021	2020
INCOME AND ENDOWMENTS				£	£
Voluntary Income	2a	51,188	12,628	63,816	58,957
Activities for Generating Funds	2b	11,281		11,281	7,577
Investment Income	2c	1	660	661	602
Increase/(Reduction) in Value of Fixed Asset Investments			1,638	1,638	(2,570)
Income from Church Activities	2d	1,161		1,161	3,094
Other Income	2e	5,978		5,978	43,619
TOTAL INCOME		<u>69,608</u>	<u>14,926</u>	<u>84,534</u>	<u>111,280</u>
EXPENDITURE					
Church Activities	3a	58,411	10,348	68,759	81,100
Church Extension/Annex Build Costs					21,416
Transfer to Fixed Assets					(21,416)
TOTAL EXPENDITURE		<u>58,411</u>	<u>10,348</u>	<u>68,759</u>	<u>81,100</u>
NET INCOME/ (EXPENDITURE)		11,197	4,578	15,776	30,180
Bought Forward		40,333	326,423	366,756	336,576
BALANCES AT 31 DECEMBER 2021		<u><u>51,530</u></u>	<u><u>331,002</u></u>	<u><u>382,532</u></u>	<u><u>366,756</u></u>

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**BALANCE SHEET
31ST DECEMBER 2021**

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	notes	£	£	2021 £	2020 £
FIXED ASSETS					
Tangible Assets	4	19,264	308,603	327,866	330,482
Investment Assets	5	506	13,881	14,387	12,749
CURRENT ASSETS					
Debtors	6	6,538	583	7,121	20,533
Cash at Bank and in hand		32,408	8,489	40,897	43,352
		<u>38,946</u>	<u>9,071</u>	<u>48,018</u>	<u>63,885</u>
CREDITORS					
falling due within one year	7	7,186	554	7,740	40,360
NET ASSETS / (LIABILITIES)		<u>51,530</u>	<u>331,002</u>	<u>382,532</u>	<u>366,756</u>
FUNDS					
Unrestricted	9	51,530		51,530	40,333
Restricted	8		331,002	331,002	326,423
TOTAL FUNDS		<u>51,530</u>	<u>331,002</u>	<u>382,532</u>	<u>366,756</u>

Approved by Church Council on 25th March, 2022

..... Church Officer

..... Church Officer

..... Treasurer

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

NOTES TO THE FINANCIAL STATEMENTS.

For the year ended 31 December 2021

1. ACCOUNTING POLICIES.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with United Kingdom Generally Accepted Accounting Practice (FRS 102), and the Charities Act 2011.

(a) Funds

- General Funds represent funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. Funds designated by the Church Council for a particular purpose are also unrestricted.
- Restricted funds represent donations or fundraising income received 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 accounts include all transactions, assets and liabilities for which the Church Council is responsible in law. They do not include the accounts of Church Groups that owe their affiliation to another body nor those that are informal gatherings of Church members.

(b) Income and Endowments

All income and endowments are included in the statement of financial activities when the Church is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Collections are recognised when received on behalf of the Church Council.
- Planned giving receivable under pledge is recognised only when received.
- Income Tax recoverable on gift aided collections is brought to account on an accruals basis.
- Funds raised by fete, garden party and similar events are accounted for net.
- Grants and legacies to the Church Council are accounted for as soon as the Church Council is notified of its legal entitlement and the amount receivable.
- Rental income from the letting of church premises is recognised when the rental is due.
- Interest and dividends are recognised when received.

(c) Expenditure

- Expenses are charged against income in the period in which they are incurred.
- VAT incurred is included with the associated expenditure
- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of running fundraising events.

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**Notes to the Financial Statements
For the year ended 31 December 2021**

- Church activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- The costs of governance, which include those costs associated with meeting the constitutional and statutory requirements of the charity and include the Independent Examination fees and costs linked to the strategic management of the charity are included as support costs for our charitable activities.
- Known future material liabilities are provided for at the balance sheet date.

(d) Fixed Assets

- Fixed assets are depreciated on a straight line basis at rates calculated to write the assets down to their residual value over the estimated useful life of the asset.
- Individual items with a purchase price of £350 or less are charged against income when the asset is acquired.
- Any proceeds on the disposal of the Portakabin are for the account of the Diocese and accordingly no value is included in the accounts for the Portakabin.

(e) Investments

- Investments whether by way of loan or transferable security are valued at market value at the balance sheet date.

(f) Reserves

- Church policy is to keep reserves at 40% of previous year's expenses in order to provide a contingency fund against unforeseen events.

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)
**Notes to the Financial Statements
For the year ended 31st December 2021**

Note	UNRESTRICTED	RESTRICTED	TOTAL FUNDS	
	General Fund £	Building Fund £	2021 £	2020 £
INCOME AND ENDOWMENTS				
2a	Voluntary Income			
	Planned Giving	10,042	39,723	39,908
	Open Plate Collections	0	1,584	2,310
	Donations	76	10,272	4,859
	Tax recoverable on above	2,510	12,237	11,881
	<u>51,188</u>	<u>12,628</u>	<u>63,816</u>	<u>58,957</u>
2b	Activities for Generating Funds			
	Fund Raising Events			0
	Use of Church Hall		3,947	3,288
	Use of Portakabin		7,334	4,289
	<u>11,281</u>		<u>11,281</u>	<u>7,577</u>
2c	Investment Income			
	Interest/Distributions (Decrease)/Increase in Market Value of Fixed Asset Investments	660	661	602
		1,638	1,638	(2,570)
2d	Income from Church Activities			
	Fees		481	44
	Miscellaneous Income		680	3,050
	<u>1,161</u>		<u>1,161</u>	<u>3,094</u>
2e	Other Income			
	Income from insurance		<u>5,978</u>	<u>43,619</u>
	TOTAL INCOME	14,926	84,534	111,280
	TOTAL EXPENDITURE	10,348	68,759	81,100
	<u>11,197</u>	<u>4,578</u>	<u>15,776</u>	<u>30,180</u>
	Brought Forward	326,423	366,756	336,576
	<u>51,530</u>	<u>331,002</u>	<u>382,532</u>	<u>366,756</u>

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2021

Note	UNRESTRICTED	RESTRICTED	TOTAL FUNDS	
3	General	Building	2021	2020
EXPENDITURE	Fund	Fund	£	£
3a	£	£	£	£
Church Activities				
Missionary & Charitable Giving (note 11)	10,533		10,533	6,953
Ministry: - Parish Share	21,779		21,779	21,894
Team Ministry Expenses	2,424		2,424	3,445
Church Upkeep (note 13)	12,321		12,321	13,238
Upkeep of services	4,767		4,767	3,433
Bible Study & Teaching inc Youth Ministry	3,900		3,900	3,900
Building Fund Professional Fees etc.				16,930
Independent Examination	540		540	540
Depreciation	2,147	10,348	12,494	10,768
	58,411	10,348	68,759	81,100
 Church Vestibule and Fire Extras				21,416
<i>Transfer to fixed assets</i>				<i>(21,416)</i>
TOTAL EXPENDITURE	58,411	10,438	68,759	81,100

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2021

4 TANGIBLE FIXED ASSETS	Church	Building Fund	Total
	£	£	£
Gross Book Value at 1 Jan 2021	14,266	338,371	352,637
Additions	13,878		13,878
Write back provisions		(4,000)	(4,000)
At 31 December 2021	<u>28,145</u>	<u>334,371</u>	<u>362,516</u>
Depreciation			
At 1 Jan 2021	6,735	15,421	22,155
Charge for year	2,147	10,066	12,594
Disposals			
At 31 December 2021	<u>8,881</u>	<u>25,868</u>	<u>34,570</u>
Net Book Value 1 Jan 2021	<u>7,732</u>	<u>322,951</u>	<u>330,482</u>
Net Book Value 31 Dec 2021	<u>19,264</u>	<u>308,503</u>	<u>327,766</u>

5 INVESTMENT ASSETS

		£
Unlisted Investments - at Cost	Traid Craft Building Fund	506
Listed Investments - at Market Value	M&G Charifund Shares	
	1 January 2021	12,243
	Increase in Value	<u>1,638</u>
	31 December 2021	<u>13,881</u>

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2021

	2021	2020
	£	£
6 STAFF COSTS		
Wages and Salaries	3,900	3,900
Social Security Costs		
	3,900	3,900
The Church employed a part time Youth Worker.		
7 DEBTORS		
Income Tax Recoverable	3,946	3,452
Insurance Claim		12,000
URC share of expenses	1,786	4,692
Other Debtors	1,409	409
	7,121	20,533
8 Cash at Bank and in Hand		
Cash Held		206
Cash held at Bank	32,408	38,212
Cash held at Bank	8,489	4,934
	40,897	43,352
9 CREDITORS		
Missionary Giving	5,235	4,925
Amount due to Catholic Community		3,857
Accrued Expenses	1,950	3,254
Prepaid Income re		
Insurance		5,978
Accrued Expenses	554	1,188
Building Contract		
Outstanding		21,158
	7,740	40,360

10 RESTRICTED FUNDS

The Building Fund was set up with the intention of extending the Church.

Repairs, improvements and refurbishments to the church following the fire in 2018 have been funded through the Restricted Fund, net of associated insurance claim monies during 2019 and 2020.

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2021

11 MISSIONARY and other GRANTS

The amount set aside in this year's accounts and included in creditors is £5,235 (2020 - £4,925)

Payments in the year (net of direct contributions from members) comprised the following:-

	Overseas Mission	Overseas Relief	Home Societies	Total
	£	£	£	£
Monies Set Aside from 2020				
Bethany Childrens Trust		300		300
Christians Against Poverty			579	579
Mission Aviation Fellowship	581			581
Prison Fellowship			158	158
Open Doors UK			400	400
Romans 1-11 Trust			400	400
Chelmsford Food Bank			400	400
CHESS			479	479
Christian Aid			400	400
Fellowship Afloat/FACT			200	200
SYM/Made for More			200	200
The Children's Society			300	300
Society of St Vincent de Paul			528	528
	<u>581</u>	<u>300</u>	<u>4,360</u>	<u>4,925</u>
Additional Giving in Year				
Other giving	209		1,510	1,719
Little Pantry/Picnic			3,579	3,579
Bags/Christmas Bags				
	<u>790</u>	<u>300</u>	<u>9,133</u>	<u>10,233</u>

The amount shown in the accounts is £10,533. This comprises the amounts shown above less the amount provided in 2020 (£4,925) plus the provision of £5,235 in this year's accounts. The additional giving includes £100 for English for Women, £360 for CADEF, £1,000 for CAP, £209 for TearFund and £50 for URC.

12 PAYMENTS TO TRUSTEES and RELATED PARTIES

Rev. Andy Brown, Rev. Mandy Hewson and Maria Lee (URC CRCW) received reimbursement of expenses (see 3a). During the year £3,900 was paid to Claire Musselwhite for services as our youth worker. (2020 - £3,900). Claire was in post when the parish became an independent charity.

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.
(Charity Registration No. 1169685)**

**Notes to the Financial Statements
for the year ended 31st December 2021**

13 RUNNING COSTS OF CHURCH BUILDING SHARED WITH THE CATHOLIC COMMUNITY

	2021	2020
Church Rents Received (included in income)	3,947	3,288
Less		
Heat and Light	7,690	5,806
Cleaning	3,738	5,324
Water	924	3,137
Upkeep and Repairs	5,597	4,461
Letting Management		256
Insurance	1,388	1,355
Running Costs of Church	19,334	20,339
Shared Depreciation (included in charge for year)	2,147	702
	21,481	21,042
(Deficit)/Surplus of Income over Expenditure	(17,534)	(17,754)
Amount due to/(from) Catholic Community	(7,014)	(7,101)
(Deficit)/Surplus to Anglican and Free Church Community	(10,520)	(10,652)
Running Costs per accounts		
Total Running Costs	19,334	20,340
(Deficit)/Surplus payable (from)/to Catholic Community	(7,014)	(7,101)
	12,321	13,238

CHURCH OF OUR SAVIOUR

England & Wales - Charity number 1169685

Accounts

Annual Finance Report for Church of Our Saviour for 2020

Overview

The headline figures are:

- Surplus on general Fund of £11,405 (2019 – deficit of £6,242) Over the last 2 years, there has been a surplus on General Fund of £5,163.
- Surplus on Building Fund of £18,774
- The total income for the year (see Statement of Financial Activities on page 4) amounted to £111,280 (2019 - £190,723), a reduction of £79,543. The decrease was due to:
 - Reductions (£38,586) in receipts from the insurers in respect of claims made for losses of income, to recover professional fees, and for goods damaged beyond economic repair. In 2020, including a release of provisions of £9,136 to the General Fund in respect of claims proceeds received not previously allocated, this amounted to £43,619 (2019 – £72,205).
 - Reduction in income from rents of Church Hall, Annex and Portabin, etc (2020 £7,577, 2019 - £25,054). This reduction amounted to £17,477.
 - Reduced giving by way of Planned Giving and other voluntary income. In 2020 this fell by £29,170 to £58,957 (2019 - £88,127). Part of this was a grant from URC to the improvements (£13,702) not repeated in 2020.

Happily, Expenditure also fell significantly to £81,101 (2019 - £127,728), as expenditure through the Building fund fell, now that work was completed and a reduction in Parish Share of £14,060.

Main points from the 2020 accounts

- Planning giving for the Church and Building Fund held up very well, for which, as a Treasurer, I'm very grateful. Thank you..
- Despite the insurers claiming they had settled in full at the end of 2019, we received further reimbursement of £34,483, were able to release to reserves unallocated income receipts of £9,136, and finally settled with the insurers for a further £12,000 in March 2021. £5,978 of this will be released as income in 2022.
- There was a sharp drop in rental income of (net) £16,153 as we were effectively closed for lettings for most of 2020.
- Parish Share was reduced by £14,060, as we had no Minister.
- On an ongoing basis, the reduction in Parish Share and reduction in rent roughly cancel out, and excluding the release of unallocated income, the General Fund had a modest surplus.
- Following the Fire and the building of the Annex, we now have a smart, updated and extended Church building, ready to serve the people of Chelmer Village and Chancellor Park.

Charitable giving (Page 12)

It is the policy of the Church Council to make donations to charitable organisations equal to 10% of the income for the year, excluding rental income. Accordingly provision has been made in the accounts for donations of £4,925 (2019 - £4,797). Details of charitable giving are set out in page 12.

Christian ministry (Church Activities, Page 9)

£54,105 (2019 - £77,550) was spent to provide Christian Ministry from Church of Our Saviour. That sum includes a reduced contribution of £21,894 (2019 - £35,954) to the Diocesan Quota (Parish Share). Our contribution to the URC Ministry and Mission fund is also included within the Diocesan Quota. The contribution goes largely towards providing for stipends, salaries, pensions and housing for the clergy.

Building Fund (Pages 8, 9)

The Church raised £13,185 for the Building Fund during 2019 (2019 - £47,208). £16,930 was spent on professional fees etc, and £21,416 on extending and improving the Church. The fund balance stood at £326,423 (2019 – £307,649) at end 2020.

Running costs of the church (page 13)

Expenditure for the shared running costs of the Church totalled £21,042 (2019 – £14,907), an increase of 25%. This was mainly increased utility bills, some of which were catch ups. Church rental income was down sharply, because of the inability to rent the main Church. The result was a deficit of £17,754 (2019 - £1,760) to be shared 60% / 40% with the Catholic Community.

Insurance Claims

After the year-end, the Church and insurer agreed a settlement of £12,000, covering claims for reimbursement for restoration work (£6,022) and future loss of income (£5,978). The latter will be included as income in 2021.

Jeffrey Mushens

Hon Treasurer

22nd March, 2021

**The Church Council of
Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

This report on the Accounts of the Church Council for the year ended 31 December 2020, which are set out on pages 4 to 13 inclusive, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

As members of Church Council you are responsible for the preparation of the Accounts; you consider that the audit requirement of Regulation 3(3) of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to issue this report on those Accounts in accordance with the terms of the Church Accounting Regulations 2006 and the Charities (Accounts and Reports) Regulations 2008.

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the Accounts with those records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Accounts.

Independent Examiner's Statement

In accordance with my examination, no matter has come to my attention, which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with Section 130 of the 2011 Act: and
- to prepare Accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Riverside House
1-5 Como Street
ROMFORD
RM7 7DN

David Belbin
Independent Examiner
Clemence Hoar Cummings
Chartered Accountants

23rd March, 2021

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2020**

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	notes			2020	2019
		£	£	£	£
INCOME AND ENDOWMENTS					
Voluntary Income	2a	45,774	13,185	88,127	93,532
Activities for Generating Funds	2b	7,577		25,054	22,636
Investment Income	2c	4	598	764	773
(Reduction)/Increase in Value of Fixed Asset Investments			(2,570)	(2,570)	2,111
Income from Church Activities	2d	3,019	75	3,064	2,462
Other Income	2e	9,136	34,483	43,619	72,205
TOTAL INCOME		<u>65,510</u>	<u>45,770</u>	<u>111,280</u>	<u>190,723</u>
EXPENDITURE					
Church Activities	3a	54,105	26,996	81,101	127,728
Church Extension/Annex Build Costs			21,416	21,416	102,780
Transfer to Fixed Assets			(21,416)	(21,416)	(102,780)
TOTAL EXPENDITURE		<u>54,105</u>	<u>26,996</u>	<u>81,101</u>	<u>127,728</u>
NET INCOME/ (EXPENDITURE)		11,405	18,774	30,179	29,197
Bought Forward		28,927	307,649	336,576	244,383
BALANCES AT 31 DECEMBER 2020		<u><u>40,332</u></u>	<u><u>326,423</u></u>	<u><u>366,755</u></u>	<u><u>273,580</u></u>

**Church of Our Saviour, East Springfield
Chelmer Village, Chelmsford, Essex.**

(Charity Registration No. 1169685)

**BALANCE SHEET
31ST DECEMBER 2020**

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	notes	£	£	2020 £	2019 £
FIXED ASSETS					
Tangible Assets	4	7,532	322,951	330,483	316,259
Investment Assets	5	506	12,243	12,749	15,319
CURRENT ASSETS					
Debtors	6	11,891	8,642	20,533	6,346
Cash at Bank and in hand		38,417	4,933	43,350	37,473
		50,308	13,575	63,883	43,819
CREDITORS					
falling due within one year	7	18,014	17,422	38,659	38,821
NET ASSETS / (LIABILITIES)		40,332	307,649	336,577	336,576
FUNDS					
Unrestricted	9	40,332		40,332	28,927
Restricted	8		326,423	326,423	307,649
TOTAL FUNDS		40,332	326,423	366,755	336,576

Approved by Church Council on 23rd March, 2021

..... Church Officer

..... Church Officer

..... Treasurer

CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

NOTES TO THE FINANCIAL STATEMENTS.

For the year ended 31 December 20

1. ACCOUNTING POLICIES.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with United Kingdom Generally Accepted Accounting Practice (FRS 102), and the Charities Act 2011.

(a) Funds

- General Funds represent funds of the Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. Funds designated by the Church Council for a particular purpose are also unrestricted.
- Restricted funds represent donations or fundraising income received 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 accounts include all transactions, assets and liabilities for which the Church Council is responsible in law. They do not include the accounts of Church Groups that owe their affiliation to another body nor those that are informal gatherings of Church members.

(b) Income and Endowments

All income and endowments are included in the statement of financial activities when the Church is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Collections are recognised when received on behalf of the Church Council.
- Planned giving receivable under pledge is recognised only when received.
- Income Tax recoverable on gift aided collections is brought to account on an accruals basis.
- Funds raised by fete, garden party and similar events are accounted for net.
- Grants and legacies to the Church Council are accounted for as soon as the Church Council is notified of its legal entitlement and the amount receivable.
- Rental income from the letting of church premises is recognised when the rental is due.
- Interest and dividends are recognised when received.

(c) Expenditure

- Expenses are charged against income in the period in which they are incurred.
- VAT incurred is included with the associated expenditure
- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of running fundraising events.

**CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)**

NOTES TO THE FINANCIAL STATEMENTS.

For the year ended 31 December 2020

- Church activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- The costs of governance, which include those costs associated with meeting the constitutional and statutory requirements of the charity and include the Independent Examination fees and costs linked to the strategic management of the charity are included as support costs for our charitable activities.
- Known future material liabilities are provided for at the balance sheet date.

(d) Fixed Assets

- Fixed assets are depreciated on a straight line basis at rates calculated to write the assets down to their residual value over the estimated useful life of the asset.
- Individual items with a purchase price of £350 or less are charged against income when the asset is acquired.
- Any proceeds on the disposal of the Portakabin are for the account of the Diocese and accordingly no value is included in the accounts for the Portakabin.

(e) Investments

- Investments whether by way of loan or transferable security are valued at market value at the balance sheet date.

**Notes to the Financial Statements
for the year ended 31st December 2020**

Note	UNRESTRICTED	RESTRICTED	TOTAL FUNDS	
	General Fund £	Building Fund £	2020 £	2019 £
INCOME AND ENDOWMENTS				
2a	Voluntary Income			
	30,448	9,460	39,908	36,501
	1,447	863	2,310	17,392
	4,618	242	4,860	6,443
	9,261	2,620	11,881	14,089
				13,702
	<u>45,774</u>	<u>13,185</u>	<u>58,959</u>	<u>88,127</u>
2b	Activities for Generating Funds			
				1,322
	3,288		3,288	13,147
	4,289		4,289	7,246
				3,339
	<u>7,577</u>	<u></u>	<u>7,577</u>	<u>25,054</u>
2c	Investment Income			
	4	598	602	764
		(2,570)	(2,570)	2,111
2d	Income from Church Activities			
	44		44	771
	2,975	75	3,050	1,691
	<u>3,019</u>	<u>75</u>	<u>3,084</u>	<u>2,462</u>
2e	Other Income			
	9,136	34,483	43,619	72,205
	65,510	45,770	111,280	190,723
	54,105	26,996	81,101	127,728
	<u>11,405</u>	<u>18,774</u>	<u>30,180</u>	<u>62,995</u>
	28,927	307,649	336,576	273,581
	<u><u>40,332</u></u>	<u><u>326,423</u></u>	<u><u>366,756</u></u>	<u><u>335,576</u></u>

CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2020

Note	UNRESTRICTED General Fund	RESTRICTED Building Fund	TOTAL FUNDS	
3 EXPENDITURE	£	£	2020 £	2019 £
3a Church Activities				
Missionary & Charitable Giving (note 11)	6,953		6,953	6,108
Ministry: - Parish Share	21,894		21,894	35,954
Team Vicar Expenses	3,445		3,445	3,213
Church Upkeep (note 13)	13,238		13,238	12,472
Upkeep of services	3,433		3,433	6,715
Bible Study & Teaching (inc Youth Ministry)	3,900		3,900	3,900
Building Fund Professional Fees etc.		16,930	16,930	44,823
Independent Examination	540		540	480
Depreciation	702	10,066	10,768	7,085
Write off fixed assets due to fire			0	6,978
	54,105	26,996	81,101	127,728
 Church Vestibule and Fire Extras <i>Transfer to fixed assets</i>		21,416 (21,416)	21,416 (21,416)	102,780 (102,780)
 TOTAL EXPENDITURE	54,105	26,996	81,101	127,728

CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2020

4 TANGIBLE FIXED ASSETS	Church	Building Fund	Total
	£	£	£
Gross Book Value at 1 Jan 2020	10,691	316,955	327,647
Additions	3,575	21,416	24,991
Disposals			
At 31 December 2020	<u>14,266</u>	<u>338,371</u>	<u>352,637</u>
Depreciation			
At 1 Jan 2020	6,033	5,354	11,387
Charge for year	702	10,066	10,768
Disposals			
At 31 December 2020	<u>12,171</u>	<u>15,421</u>	<u>22,155</u>
Net Book Value 1 Jan 2020	<u>4,658</u>	<u>311,601</u>	<u>316,259</u>
Net Book Value 31 Dec 2020	<u>7,732</u>	<u>322,951</u>	<u>330,482</u>

5 INVESTMENT ASSETS

		£
Unlisted Investments - at Cost Traid Craft		506
Building Fund		
Listed Investments - at Market Value		
M&G Charifund Shares	1 January 2020	14,813
	Reduction in Value	<u>(2,570)</u>
	31 December 2020	<u>12,243</u>

CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

Notes to the Financial Statements
for the year ended 31st December 2020

	2020	2019
	£	£
6 STAFF COSTS		
Wages and Salaries	3,900	3,900
Social Security Costs		
	3,900	3,900
The Church employed a part time Youth Worker.		
7 DEBTORS		
Income Tax Recoverable	3,452	4,054
Insurance Claim	12,000	
URC share of expenses	4,692	1,362
Other Debtors	409	
	20,533	5,416
8 Cash at Bank and in Hand		
Cash Held	206	831
Cash held at Bank	38,212	42,795
Cash held at Bank	4,934	(5,329)
	43,352	38,297
9 CREDITORS		
Missionary Giving	4,925	4,797
Amount due to Catholic Community	3,857	7,958
Accrued Expenses	3,254	752
Prepaid Income re		
Insurance	5,978	7,892
Accrued Expenses	1,188	4,892
Building Contract		
Outstanding	21,158	12,530
	40,360	38,821

10 RESTRICTED FUNDS

The Building Fund was set up with the intention of extending the Church. Repairs, improvements and refurbishments to the church following the fire in 2018 have been funded through the Restricted Fund, net of associated insurance claim monies during 2019 and 2020.

CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

Notes to the Financial Statements for the year ended 31st December 2020

11 MISSIONARY and other GRANTS

The amount set aside in this year's accounts and included in creditors is £4,925 (2019 - £4,797)

Payments in the year (net of direct contributions from members) comprised the following:-

	Overseas Mission £	Overseas Relief £	Home Societies £	Total £
Monies Set Aside from 2019				
Bethany Childrens Trust		300		300
Christians Against Poverty			579	579
Mission Aviation Fellowship	581			581
Prison Fellowship			158	158
Open Doors UK			400	400
Romans 1-11 Trust			400	400
CADEF			360	360
Chelmsford Foodbank			400	400
CHES			479	479
Christian Aid			400	400
Fellowship Afloat	200			200
SYM			200	200
The Children's Society			584	584
Society of St Vincent de Paul			400	400
	<u>781</u>	<u>300</u>	<u>4,360</u>	<u>5,441</u>
Additional Giving in Year				
Meadgate			10	10
Little Pantry/Picnic Bags/Christmas Bags			1,374	1,374
	<u>781</u>	<u>300</u>	<u>5,744</u>	<u>6,825</u>

The amount shown in the accounts is £6,953. This comprises the amounts shown above less the amount provided in 2019 (£4,797) plus the provision of £4,925 in this year's accounts.

12 PAYMENTS TO TRUSTEES and RELATED PARTIES

Rev. Mandy Hewson and Maria Lee (URC CRCW) received reimbursement of expenses (see note 3a). During the year £3,900 was paid to Claire Musselwhite for services as our youth worker. (2019 - £3,900). Claire was in post when the parish became an independent charity.

CHURCH OF OUR SAVIOUR, CHELMER VILLAGE
(Charity Registration No. 1169685)

Notes to the Financial Statements
for the year ended 31st December 2020

13 RUNNING COSTS OF CHURCH BUILDING SHARED WITH THE CATHOLIC COMMUNITY

	2020	2019
Church Rents Received (included in income)	3,288	13,147
Less		
Heat and Light	5,806	2,325
Cleaning	5,324	5,408
Water	3,137	1,189
Upkeep and Repairs	4,461	2,345
Letting Management	256	576
Insurance	1,355	1,333
Running Costs of Church	20,339	13,176
Shared Depreciation (included in charge for year)	702	1,731
	21,042	14,907
(Deficit)/Surplus of Income over Expenditure	(17,754)	(1,760)
Amount due to/(from) Catholic Community	(7,101)	(704)
(Deficit)/Surplus to Anglican and Free Church Community	(10,652)	(1,056)
Running Costs per accounts		
Total Running Costs	20,340	13,176
(Deficit)/Surplus payable (from)/to Catholic Community	(7,101)	(704)
	13,238	12,472