THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE

England & Wales · Charity number 1169955

Details

Other names	MEADGATE CHURCH
Status	Registered
Legal form	Other
Registered	2016-10-31
Register	View on the Charity Commission register

Contact

Address	Meadgate Church Meadgate Centre Mascalls Way Chelmsford CM2 7NS
Phone	01245690710
Email	admin@meadgatechurch.org.uk
Website	www.meadgatechurch.org.uk

Activities

Objects: PROMOTING IN THE PARISH THE WHOLE MISSION OF THE CHURCH, PASTORAL, EVANGELISTIC, SOCIAL AND ECUMENICAL

Activities: Promoting in the ecclesiastical parish the whole mission of the Church. We proclaim and worship the Risen Christ in all we do, not just on a Sunday, we care for our community through reaching the isolated and lonely, through providing a safe place for young people to learn life skills, through providing a hub for the community through our caf?.

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Classification

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

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£333,105	£297,321	-	-
2024-12-31	£334,949	£286,116	-	-
2023-12-31	£313,341	£303,957	-	-
2022-12-31	£294,854	£278,427	-	-
2021-12-31	£223,091	£248,241	-	-
2020-12-31	£250,457	£173,981	-	-

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Trustees

Name	Role	Appointed
Rev Lydia Ann Petitt	Chair	2025-11-27
Arthur John Kennett		2019-04-28
CHARLOTTE PARSONS RGN		2018-04-29
DUNCAN DAVID MCKENZIE BSC MBA		2018-04-29
David Mark Belbin		2022-05-22
Elizabeth Minnican MEng CEng		2024-05-12
Graham William Delves		2022-05-22
Jason Alexander Smart		2020-10-07
Locardia Zvapano Takawira		2024-05-12
Malcolm John Burrell		2018-04-29
Martin David Amundsen		2023-05-14
Paul Smith		2023-05-14
ROSALIND SHIRLEY COLERIDGE		2018-04-29
Rev Andrew Paul Brown		2022-05-22
Rev Mark Peter Petitt		2025-11-27
Stephanie Anne Ridgwell		2025-05-11

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADG

England & Wales - Charity number 1169955

Accounts

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2025

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Meadgate Church is part of the benefice of St Mary the Virgin Great Baddow, Chelmsford and became a separate parish on 1 January 2016, obtaining charity registration on 31 October 2016. It is part of the Diocese of Chelmsford within the Church of England.

Charity Number:	1169955
Principal Office:	The Orchards Meadgate Centre Chelmsford Essex CM2 7NS
Independent Examiner	Claire Bullen Taylor Viney & Marlow Ltd 46-54 High Street Ingatestone Essex CM4 9DW

Bankers	Barclays Bank PLC 1 Churchill Place London E14 5HP	Metro Bank PLC 1 Southampton Row London WC1B 5HA

PCC members who have served during 2025 are:

Team Rector	Rev. Cannon Timothy Ball (until 05 Jan 2025, position vacant for the remainder of the year)	
Other Team Clergy	Rev. Andrew Brown	Rev. Philip Sheldrake (until 30 June 2025)
	Rev. Mark Petitt (from 27 Nov 2025)	Rev. Lydia Petitt (Chair, from 27 Nov 2025)
Elected Members	Martin Amundsen	Moira McQuiggan
	David Belbin	Elizabeth Minnican
	Malcolm Burrell (Treasurer)	Charlotte Parsons
	Rosalind Coleridge (Church Warden)	Steph Ridgwell
	Graham Delves	Jason Smart
	John Kennett	Paul Smith
	Denise Hom (Church Warden)	Locardia Takawira
	Duncan McKenzie	
	Elizabeth McKenzie	

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 GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

OBJECTIVES AND ACTIVITIES

Meadgate Church PCC has the responsibility of co-operating with the team vicars, Rev. Mark Pettit and Rev. Lydia Pettit, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church centre complexes at the Parade and the Orchards.

Background information

Meadgate Church was established as a daughter church to St Mary the Virgin, Great Baddow, in 1963 to serve the needs of the Meadgate district which comprises a mix of former council housing now run by Chelmer Housing Partnership, and a number of privately owned dwellings. The church started in the home of one of the founder members and quickly grew, such that a church was built as part of the Meadgate Parade. Following various extensions as the church grew an opportunity to take over the site of the former Meadgate Junior School was taken advantage of and in July 2014 the Church took a three year lease from Essex County Council on the site now known as The Orchards, where as well as running Sunday services we have opened a cafe with under 5s soft play area which is open 5 days a week in school terms, as well as making the rooms available for other agencies serving the needs of the Meadgate Community. The lease was extended in 2017 allowing for discussions and agreement in principal for the purchase of the site, which completed on 16 September 2020.

Mission statement
Called by Christ, Commited to Serve, Caring for our Community.

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

There are 92 people registered on the Electoral Roll (2024: 105). Approximately 70 adults and 13 children attend the services each Sunday.

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

The PCC meets approximately every quarter with additional sub-committee meetings for mission, buildings and finance held when needed. Copies of the minutes are available to all church members on request after they have been signed and agreed by the PCC.

FINANCIAL REVIEW

Meadgate Church has once again witnessed the blessings and provision of God in respect of its finances.

We started the year with a budgeted deficit of £10,745 for the General, Orchards Cafe, Community Garden and Junior Church / Youth Funds combined, and ended at break-even. However, this break-even figure included a transfer of £9,628 into the Reserve Fund, and so these combined Funds generated a surplus prior to the funds transfer significantly in excess of budget. It should be noted that the Church was only able to fill the vacant Children and Families Worker position in September. Had this post been filled for the whole of 2025 we would have potentially been looking at a deficit. The General Fund ended the year with an unchanged balance of £33,327.

Total income on ordinary unrestricted funds was £275,901 (2024: £258,679). Total unrestricted expenditure amounted to £245,461 (2024: £232,585). On the income side, giving by church members was down by around 4% compared to 2024, whilst Cafe income increased by 8% and lettings income by 10%. Expenditure was around 6% higher than 2024, primarily due to higher maintenance costs, higher Cafe running costs and the higher parish share.

The Church continues to pay in full our Deanery Share (or Family Purse) contribution – this year £66,480 (2024: £63,501).

Following the purchase of The Orchards in 2020, the Orchards Purchase Fund is now sitting at £481,330 (2024: £471,470), represented entirely by the net asset value of The Orchards. £2,484 was transferred out of this Fund into the Reserve Fund. The Orchards Refurbishment Fund ended the year at £49,274 (2023: £26,637), with £46,149 (2024: £47,750) having been spent on refurbishment works during 2025, these being primarily the replacement of the main hall roof. The PCC gratefully acknowledges the receipt of the generous donations from church members, and from the Diocese of Chelmsford, which facilitated theses works. Having replaced the main hall roof, the PCC has arranged for the remaining areas of the roof to be replaced in the early half of 2026. This is a significant undertaking, with a cost in the order of £250,000. Some funds have been donated by church members, some monies are in the Reserve Fund and the Diocese has generously agreed to increase the facility on the existing loan to enable these works to go ahead.

The Community Assist Fund is now sitting at £1,990 (2024: £2,147).

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2025

FINANCIAL REVIEW (cont.)

The Reserve Fund ended the year at £37,173 (2024: £33,573), following transfers in from the General Fund and the Orchards Purchase Fund and a transfer out to the Refurb Fund. The PCC anticipates using some or all of the balance of this Fund to help pay for the roof replacement.

RESERVES POLICY

The PCC is mindful of the Charity Commission guidance of unrestricted funds being brought up to a level which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of unrestricted funds at the year end totals £73,070. It is likely that it will be a number of years before the unrestricted funds can be brought up to the recommended level, particularly as the Church now has to finance the loan repayments for The Orchards and undertake significant rennovations.

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.

The Orchards
Meadgate Centre
Mascalls Way
Chelmsford
CM2 7NS

Rev Mark Petitt — May 2026

Rev Lydia Petitt — May 2026

INDEPENDENT EXAMINER'S REPORT
TO THE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

This report on the Accounts of the PCC for the year ended 31 December 2025, which is set out on pages 1 to 17 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.

46-54 High Street
Ingatestone
Essex
CM4 9DW

Claire Bullen
Independent Examiner
Taylor Viney & Marlow Ltd
Chartered Accountants

29th April 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2025	2024
INCOME AND ENDOWMENTS		£	£	£	£
Voluntary Income	4-6,12,14, 17-19	146,321.65	57,180.34	203,501.99	216,233.06
Activities for Generating Funds	7,8	48,097.45	-	48,097.45	44,858.60
Investment Income	16,18	496.52	24.23	520.75	567.40
Income from Church Activities	9	77,555.47	-	77,555.47	71,530.15
Other Income	10-13,15	3,429.77	-	3,429.77	1,759.94
TOTAL INCOME		275,900.86	57,204.57	333,105.43	334,949.15
EXPENDITURE					
Church Activities	20-44	245,460.69	51,860.48	297,321.17	286,116.43
Fund-raising Costs		-	-	-	-
TOTAL EXPENDITURE		245,460.69	51,860.48	297,321.17	286,116.43
NET INCOME/ (EXPENDITURE)		30,440.17	5,344.09	35,784.26	48,832.72
Bought forward at 1 January 2025		69,784.00	498,106.71	567,890.71	519,057.99
Transfers Between Funds		- 27,153.77	27,153.77		
BALANCES AT 31 DECEMBER 2025		73,070.40	530,604.57	603,674.97	567,890.71

Approved by the Parochial Church Council on 03 May 2026

..... Church Officer

..... Church Officer

..... Treasurer

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

BALANCE SHEET AS AT 31ST DECEMBER 2025

2024		Notes			2025
	FIXED ASSETS				
662,080.29					662,080.29
	CURRENT ASSETS				
21,583.38	Debtors and Prepayments	47	17,133.50		
535.36	Deposit Account	48	559.59		
80,010.30	Current Account	49	115,836.28		
2,276.35	Charge Cards	50	1,946.52		
95.00	Cash in hand: General Fund		186.58		
20.69	Cash in hand: Children and Young People		127.58		
104,521.08				135,790.05	
	CURRENT LIABILITIES				
8,099.92	Creditors and accrued expenses	51	5,308.67		
8,875.81	Loans repayable within 12 months	45	11,430.89		
181,734.93	Loans repayable beyond 12 months	45	169,319.13		
-	Receipts in Advance	56	8,136.69		
198,710.66				194,195.38	
567,890.71	**NET ASSETS / (LIABILITIES)**				603,674.97
	FUNDS				
	Unrestricted				
33,326.65	General Fund				33,326.65
	Designated				
-	Orchards Café Fund		0.00		
-	Creative Hands Fund		-		
364.77	Community Garden		133.23		
372.66	Children and Young People		447.91		
2,146.81	Community Assist		1,989.56		
33,573.11	Reserve		37,173.05		
					39,743.75
	Restricted				
-	Mission / Charities Fund		0.00		
471,469.56	Orchards Purchase Fund		481,330.29		
26,637.15	Orchards Refurbishment Fund		49,274.28		
					530,604.57
567,890.71	**TOTAL FUNDS**				603,674.97

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

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.
- 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.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

2. DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Notes	General Fund Unrestricted	Orchards Café Designated	Creative Hands Designated	Community Garden Designated	Children & Young People Designated	Community Assist Designated	Reserve Designated	Restricted Funds Summary	Total
INCOME										
Planned Giving	4	99,270.74								99,270.74
Income Tax Recovered (Planned Giving)	4	21,521.98								21,521.98
Collections	5	3,157.73								3,157.73
Non-Planned Giving	5	3,454.79								3,454.79
Donations	6	14,549.70							10,800.00	25,349.70
Income Tax Recovered (Non-Planned Giving)	5	3,329.28					142.50		8,571.45	12,043.23
Church Letting Income	7	48,097.45								48,097.45
Catering Income	8	0.00								0.00
Orchards Café	9		77,555.47							77,555.47
Sundry Income	10	1,984.04								1,984.04
Creative Hands	11			853.44						853.44
Community Garden	12				24.93					24.93
Youth Account	13					592.29				592.29
Community Assist	14						870.00			870.00
Parochial Fees		0.00								0.00
Bank Interest Received	16	496.52							24.23	520.75
Funds raised for Mission/Charities	17								4,482.55	4,482.55
Funds raised to purchase The Orchards	18								1,968.00	1,968.00
Funds raised for The Orchards Refurbishment	19								31,358.34	31,358.34
Total Income		195,862.23	77,555.47	853.44	24.93	592.29	1,012.50	0.00	57,204.57	333,105.43
EXPENDITURE										
Clergy Expenses	20	251.17								251.17
Staff Costs	21	24,275.78								24,275.78
Training	22	568.50								568.50
Worship Costs	23	275.21								275.21
Premises Rental	24	200.00								200.00
Upkeep of church building/grounds	25	45,395.93								45,395.93
Catering	26	727.88								727.88
Administration	27	7,995.96								7,995.96
Junior Church / Youth	28					1,119.04				1,119.04
Orchards Café	29		72,671.68							72,671.68
Community Outreach	30	673.74								673.74
Sundry Costs	31	6,350.76								6,350.76
Creative Hands	32			0.00						0.00
Get Meadgate Gardening	33				756.47					756.47
Youth Account	34									0.00
Evangelism	35	0.00								0.00
Orchards Loan Interest	38	12,543.27								12,543.27
Community Assist	39						757.75			757.75
The Orchards Purchase	43								0.00	0.00
The Orchards Refurbishment	44								46,148.98	46,148.98
Team GB Shared Expenses	41	1,058.03								1,058.03
Outside of Parish										0.00
Parish Share	36	66,479.52								66,479.52
Mission/Charity Giving From the General Fund	37	3,360.00								3,360.00
Mission/Charity Giving From Special Appeals	42								5,711.50	5,711.50
		170,155.75	72,671.68	0.00	756.47	1,119.04	757.75	0.00	51,860.48	297,321.17
Balances as at 1 January 2025		33,326.65	0.00	0.00	364.77	372.66	2,146.81	33,573.11	498,106.71	567,890.71
Surplus/(Deficit) for year		25,706.48	4,883.79	853.44	-731.54	-526.75	254.75	0.00	5,344.09	35,784.26
Transfers between Funds		-25,706.48	-4,883.79	-853.44	500.00	602.00	-412.00	3,599.94	27,153.77	0.00
Balances as at 31 December 2025		**33,326.65**	**0.00**	**0.00**	**133.23**	**447.91**	**1,989.56**	**37,173.05**	**530,604.57**	**603,674.97**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

3. RESTRICTED FUNDS SUMMARY FOR THE YEAR ENDED 31ST DECEMBER 2025

	Mission/ Charities	Orchards Purchase	Orchards Refurb	TOTAL
INCOME				
Funds raised for Mission/Charities	4,482.55			4,482.55
Orchards Purchase		1,968.00		1,968.00
Orchards Loan				0.00
Orchards Refurb			31,358.34	31,358.34
Donations			10,800.00	10,800.00
Deposit Interest		24.23		24.23
Income Tax Recovered	816.95	492.00	7,262.50	8,571.45
Total Income	5,299.50	2,484.23	49,420.84	57,204.57
EXPENDITURE				
Funds raised for Mission/Charities	5,711.50			5,711.50
Orchards Purchase		0.00		0.00
Orchards Loan Repayments				0.00
Orchards Refurb			46,148.98	46,148.98
Church Group Expenses				0.00
Gifts				0.00
Other Expenditure				0.00
Total Expenditure	5,711.50	0.00	46,148.98	51,860.48
Balances as at 1 January 2025	0.00	471,469.56	26,637.15	498,106.71
Surplus/(Deficit) for year	-412.00	2,484.23	3,271.86	5,344.09
Transfers between Funds	412.00	7,376.50	19,365.27	27,153.77
Balances as at 31 December 2025	**0.00**	**481,330.29**	**49,274.28**	**530,604.57**

NOTES TO THE ACCOUNTS

			2025		2024
	UNRESTRICTED INCOME				
4	**PLANNED GIVING**				
	Planned Giving - DD, Pledged, Gift Aided	83,779.00		85,177.00	
	Planned Giving - DD, Pledged, CAF etc	5,522.74		4,945.48	
	Planned Giving - DD, Not Gift Aided	8,344.00		11,296.00	
	Envelopes - Gift Aided	1,625.00		1,288.00	
	Income Tax Recovered	21,521.98		22,412.74	
			120,792.72		125,119.22
5	**NON PLANNED GIVING**				
	Non Planned Giving (Gift Aided)	1,321.35		3,267.00	
	Non Planned Giving (Not Gift Aided)	2,133.44		2,381.21	
	Income Tax Recovered	3,329.28		954.28	
	Collections	3,157.73		4,214.32	
			9,941.80		10,816.81
6	**DONATIONS**				
	Donation - Unrestricted	12,405.00		890.04	
	Pat Kennett	0.00		333.07	
	Funmilayo Vaughan	0.00		999.67	
	Tim and Anita Ball	1,060.00		1,356.87	
	Phil Sheldrake	751.41			
	Jason Smart	333.29			
			14,549.70		3,652.39
	OTHER GENERAL FUND INCOME				
7	Church Letting Income:				
	NELFT / HCRG	30,485.03		23,266.63	
	Moo Music	8,018.24		8,009.06	
	U3A	1,974.38		1,541.48	
	CCG Choir	1,062.60		1,016.40	
	Diocesan Meeting	987.37		1,081.64	
	Other	634.50		3,231.48	
	Sounds Right	952.60		883.32	
	Chelmsford City Council	0.00		0.00	
	Starlight Music Theatre Group	0.00		173.25	
	Made For More	2,077.00		2,077.00	
	Do Re Minis	589.05		808.50	
	YMCA	0.00		369.60	
	Tappy Toes	1,316.68		1,073.84	
			48,097.45		43,532.20
8	Catering Income		0.00		1,326.40
9	Orchards Café				
	Daily Takings	77,455.47		71,206.15	
	Party Hire	100.00		324.00	
	Donation	0.00		0.00	
			77,555.47		71,530.15
10	Sundry Income				
	Other	1,984.04		585.99	
			1,984.04		585.99
11	Creative Hands				
	Creative Hands (Tue)	80.00		144.00	
	Creative Hands (Wed)	773.44		504.95	
			853.44		648.95
12	Community Garden				
	Donations Gift Aided	0.00			
	Donations Not Gift Aided	24.93		2.50	
	Grants	0.00			
	Income Tax Recovered	0.00			
	Other Income	0.00			
			24.93		2.50

13	Children and Young People					
	Six Pack Subs		356.59		279.85	
	Elevate Subs		235.70		245.15	
				592.29		525.00
14	Community Assist					
	Donations Gift Aided		570.00		0.00	
	Donations Not Gift Aided		300.00		399.42	
	Donations CAF etc		0.00		0.00	
	Income Tax Recovered		142.50		0.00	
				1,012.50		399.42
15	Parochial Fees			0.00		0.00
16	Bank Interest Received			496.52		540.42
	TOTAL UNRESTRICTED INCOME			275,900.86		258,679.45
	RESTRICTED FUNDS INCOME					
17	**FUNDS RAISED FOR MISSION/CHARITIES**					
	Denisa Care Home (was Hope for Kids)	Donations	1,239.10		2,854.00	
Refer also		Income Tax	225.34		629.75	
to			1,464.44		3,483.75	
Restricted						
Funds	Samaritans Purse	Donations	2,069.70		987.81	
Summary		Income Tax	388.75		213.44	
			2,458.45		1,201.25	
	Little Edi	Donations	0.00		0.00	
		Income Tax	0.00		0.00	
			0.00		0.00	
	Bible Society	Donations	899.75		772.15	
		Income Tax	134.36		155.75	
			1,034.11		927.90	
	Food Bank	Donations	0.00		114.36	
		Income Tax	0.00		5.00	
			0.00		119.36	
	CHESS	Donations	0.00		44.63	
		Income Tax	0.00		5.00	
			0.00		49.63	
	LMDC Charity	Donations	274.00		0.00	
		Income Tax	68.50		0.00	
			342.50		0.00	
				5,299.50		5,781.89
18	**THE ORCHARDS PURCHASE**					
	Donations Gift Aided		1,968.00		1,968.00	
Refer also	Donations Not Gift Aided		0.00		0.00	
to	Donations CAF etc		0.00		0.00	
Restricted	CCLA Deposit Interest		24.23		26.98	
Funds	Income Tax Recovered		492.00		492.00	
Summary				2,484.23		2,486.98
19	**THE ORCHARDS REFURBISHMENT**					
Refer also	Donations Gift Aided		29,450.00		50,125.00	
to	Donations Not Gift Aided		1,908.34		5,465.99	
Restricted	Grants		10,800.00		0.00	
Funds	Income Tax Recovered		7,262.50		12,409.84	
Summary	Other Income		0.00		0.00	
				49,420.84		68,000.83
	TOTAL RESTRICTED INCOME			57,204.57		76,269.70

UNRESTRICTED EXPENDITURE

20	**CLERGY EXPENSES**				
	Mileage	67.64		157.43	
	Office	147.77		462.78	
	Telephone	35.76		290.24	
	Other	0.00		-277.65	
	Books and Publications	0.00		0.00	
			251.17		632.80
21	**STAFF COSTS (EXCL. CAFÉ STAFF)**				
			24,275.78		19,384.20
22	**TRAINING**				
	General Training	568.50		136.00	
			568.50		136.00
23	**WORSHIP/SERVICES COSTS**				
	Communion Bread & Wine	114.62		222.43	
	Candles	0.00		6.00	
	Books & Booklets	82.20		36.37	
	Special Services	0.00		29.23	
	Refreshments	7.25		294.37	
	Sundry Expenses	71.14		9.78	
			275.21		598.18
24	**PREMISES RENTAL**				
	Chelmer HP	200.00		200.00	
			200.00		200.00
25	**UPKEEP OF PREMISES**				
	Upkeep of The Parade				
	Utilities	2,460.44		3,835.56	
	Insurance	1,320.34		1,242.00	
	Refuse Collection Fee	0.00		0.00	
	Extinguisher Service	0.00		91.50	
	Maintenance & Repairs	1,091.42		2,156.28	
	Cleaning	473.03		1,070.77	
		5,345.23		8,396.11	
	Upkeep of The Orchards				
	Utilities	12,654.01		12,397.09	
	Insurance	2,535.01		2,755.81	
	Refuse Collection Fee	1,976.52		1,896.96	
	Extinguisher Service	0.00		114.42	
	Gardening	0.00		0.00	
	Maintenance & Repairs	9,397.90		3,672.50	
	Cleaning	10,126.13		9,582.16	
	Container Hire	446.40		446.40	
	Cleaning Supplies	918.14		756.40	
	AV Equipment	1,996.59		2,103.85	
		40,050.70		33,725.59	
			45,395.93		42,121.70
26	**CATERING EXPENSES**				
	Orchards Catering General	727.88		973.38	
	Parade Catering General	0.00		0.00	
			727.88		973.38

27	**ADMINISTRATION**				
	Licences	1,597.38		1,503.98	
	Subscriptions	0.00		51.00	
	Stationery	247.95		262.36	
	Printing / Photocopying	3,334.91		3,226.29	
	Books & Booklets	0.00		54.99	
	Postage	0.00		5.00	
	Giving Envelopes	27.32		40.25	
	Photocopier / Printer Toner/Ink	0.00		39.99	
	Equipment	48.86		619.00	
	Other	30.00		138.00	
	Phone	1,779.12		1,270.81	
	Internet Subscription	930.42		959.53	
			7,995.96		8,171.20
28	**CHILDREN AND YOUNG PEOPLE**				
	Food and Drink	142.65		43.88	
	Craft	85.49		94.06	
	Resources	491.00		427.36	
	Phone	12.00		10.00	
	Six Pack	246.61		139.88	
	Elevate	141.29		36.85	
			1,119.04		752.03
29	**ORCHARDS CAFÉ COSTS**				
	Catering Supplies	22,107.04		21,109.19	
	Café Staff Costs	46,532.33		45,088.23	
	Other	335.74		49.99	
	Equipment	3,608.59		1,110.41	
	Maintenance	87.98		616.06	
			72,671.68		67,973.88
30	**COMMUNITY OUTREACH**				
	General Expenses	642.24		0.00	
	Summer Festival	0.00		342.80	
	Pancake Night	0.00		53.33	
	Christmas Hampers	0.00		57.45	
	Sensory Play	31.50		93.27	
			673.74		546.85
31	**SUNDRY COSTS**				
	Other Expenditure	4,035.29		3,922.16	
	Donations	0.00		0.00	
	Sundry	62.00		37.00	
	Bank Charges	335.00		335.00	
	Hosting Diocese Meetings	250.47		536.11	
	Examination Fee	480.00		420.00	
	St. Mary's	0.00		0.00	
	St. Paul's	0.00		0.00	
	Payroll Services	1,140.00		1,092.00	
	Miscellaneous Pastoral Expenses	48.00		27.65	
			6,350.76		6,369.92
32	**CREATIVE HANDS**				
	Creative Hands Expenses	0.00			
			0.00		0.00
33	**GET MEADGATE GARDENING**				
	Get Meadgate Gardening Expenses	756.47		137.73	
			756.47		137.73
35	**EVANGELISM**				
	Christmas Booklets	0.00		200.00	
			0.00		200.00
36	**PARISH SHARE**		66,479.52		63,500.64

37	**GIFTS TO MISSIONS / CHARITIES**					
	Denisa Care Centre (was Hope For Kids)		1,000.00		1,170.00	
	Samaritans Purse		1,000.00		1,000.00	
	CADEF SYM		360.00		1,360.00	
	Kintsugi Hope		0.00		500.00	
	Bible Society		1,000.00		1,000.00	
				3,360.00		5,030.00
	THE ORCHARDS LOAN REPAYMENTS					
38	Loan Repayments Principal					
	Loan Repayments Interest			12,543.27		15,696.91
39	**COMMUNITY ASSIST**			757.75		31.01
41	**TEAM GB SHARED EXPENSES**					
	MMU Service For Families		5.44		24.00	
	General Shared Expenses		1,052.59		104.11	
				1,058.03		128.11
	TOTAL UNRESTRICTED EXPENDITURE			245,460.69		232,584.54
	RESTRICTED EXPENDITURE					
42	**FUNDS RAISED FOR MISSION/CHARITY**					
Refer to Restricted Funds Summary	Denisa Care Centre (was Hope For Kids)	Donations	1,239.10		2,849.00	
		Income Tax	230.95		634.75	
			1,470.05		3,483.75	
	Samaritans Purse	Donations	2,069.70		987.81	
		Income Tax	388.75		213.44	
			2,458.45		1,201.25	
	Bible Society	Donations	889.75		772.15	
		Income Tax	138.75		155.75	
			1,028.50		927.90	
	LMDC Charity	Donations	274.00		0.00	
		Income Tax	68.50		0.00	
			342.50		0.00	
	Food Bank	Donations	269.50		114.36	
		Income Tax	142.50		5.00	
			412.00		119.36	
	CHESS	Donations	0.00		44.63	
		Income Tax	0.00		5.00	
			0.00		49.63	
				5,711.50		5,781.89
43	**THE ORCHARDS PURCHASE FUND**					
Refer to Restricted Funds Summary	Purchase Cost		0.00			
	Purchase Fees		0.00			
	Fund Raising Events Costs		0.00			
				0.00		0.00
44	**THE ORCHARDS REFURBISHMENT FUND**					
Refer to Restricted Funds Summary	Refurbishment Works		46,148.98		47,750.00	
	Refurbishment Fees		0.00		0.00	
				46,148.98		47,750.00
	TOTAL RESTRICTED EXPENDITURE			51,860.48		53,531.89

TANGIBLE FIXED ASSETS

45 The Parade is held on a long lease and, as a dedicated building that is used for Church purposes, its leasehold value is not included in these accounts. Its insurance value in 2016 was £1,100,000.
The Orchards was purchased from Essex County Council (ECC) on 16 September 2020 for the sum of £650,000, with a further £12,080 incurred in legal fees. Although the Diocese is the custodian tustee holding the deeds, the purchase price plus fees has been added as a fixed asset on to the balance sheet, as Meadgate Church has taken out a loan for £260,000 from The Diocese to finance the purchase and has yet to repay the loan.
The loan is for 20 years at an interest rate of 2.5% above base. The monthly repayments commenced on the 1st October 2020, beginning at £1,390.45, increasing to £1,733.14 from January 2023 onwards, and increasing to £1,867.00 from January 2024 onwards.
It should also be noted that The Diocese, effective January 2026, has agreed to increase the loan to £400,000, to facilitate replacement of The Orchards' roof. Under the terms of the revised loan, the loan has been reset for a further twenty years commencing 01 January 2026, the interest rate reduced to 2% above base, and repayments will only increase once Meadgate draws down on the increased facility. Since there have been no draw downs of the increased facility as of 31 December 2025, the future loan repayments set out below reflect the current loan and not the increased facility.

Loan Repayments:			
	Principal	Interest	Total
2020 repayments	2,487	1,685	4,171
2021 repayments	10,964	7,111	18,076
2022 repayments	20,330	8,626	28,956
2023 repayments	16,901	15,897	32,798
2024 repaments	18,707	15,697	34,404
2025 repayments	9,861	12,543	22,404
2026 repayments	11,431	10,973	22,404
Repayments beyond 2026	169,319	71,422	240,741
Total	260,000	143,954	403,954

The Orchards Net Asset Value:	
Purchase Price (incl fees)	662,080
Original Loan	-260,000
Repayments to 31 Dec 2025	79,250
Net Asset Value, 31 Dec 2025	481,330

46 **STAFF COSTS**

		2025		**2024**
Wages and salaries	69,849.67		63,925.23	
Pension costs	958.44		547.20	
		70,808.11		64,472.43

The Church employed a part-time children and families worker (Sep onwards), a part-time administrator, a part-time community worker, three part-time catering outreach managers on a job share, three part-time catering assistants on a job share, and a part-time caretaker. The average number of FTE (full time equivalent) staff was 3.0.

47 **DEBTORS**

Gift Aid, General Fund	8,212.28		6,175.66	
Gift Aid, Community Assist	142.50			
Gift Aid, Restricted Funds	4,899.00		1,588.94	
Other debtors	3,879.72		13,818.78	
		17,133.50		21,583.38

48 **DEPOSIT ACCOUNT**

CCLA		559.59		535.36

49 **CURRENT ACCOUNT**

Balance as per statement	115,836.28		80,010.30	
less cheques not yet presented	0.00		0.00	
Balance of Current Account as at 31/12/2025		115,836.28		80,010.30

50 **VOLOPA CARDS**

Opening balance	2,284.35		2,810.54	
Loading	19,000.00		21,600.00	
Spend	19,337.83		21,730.72	
Closing balance		1,946.52		2,679.82

51 **CREDITORS AND ACCRUED EXPENSES**

Funds raised for missions / charities	1,514.30		383.68	
Other creditors and accruals	3,794.37		7,716.24	
		5,308.67		8,099.92

52 **ANALYSIS OF GIFTS TO MISSIONS / CHARITIES**

Payments in the year including both giving from the General Fund and donations by church members:

	Overseas Mission	Overseas Relief	Home Societies	Total	2024
CADEF			360.00	360.00	1,360.00
Denisa Care Centre (was Hope For Kids)		2,470.05		2,470.05	4,653.75
Samaritans Purse		3,458.45		3,458.45	2,201.25
Bible Society		2,028.50		2,028.50	1,927.90
Kintsugi Hope			0.00	0.00	500.00
Food Bank			412.00	412.00	119.36
CHESS			0.00	0.00	49.63
LMDC Charity			342.50	342.50	0.00
	0.00	7957.00	1114.50	9,071.50	10,811.89

53 **PAYMENTS TO TRUSTEES AND RELATED PARTIES**

Mr Jason Smart, a trustee, held the paid post of Café Manager until his retirement in September 2025. Jason Smart's wife, Mrs Sue Smart, has undertaken paid work in the Café.

Mrs Ros Coleridge, a trustee, has undertaken paid work in the Café.

Mrs Lorraine Smith, the wife of trustee Mr Paul Smith, holds the paid post of Administrator.

Mrs Stephanie Ridgwell, a trustee, took up the paid post of Children and Families Worker in September 2025. Mrs Ridgwell is the daughter of trustee Mr David Belbin.

Mr David Belbin, a trustee, is employed by an accountancy practice, which provides payroll services for Meadgate Church. The invoices for these payroll services are settled by Mr Belbin from his own personal funds, as a gift to Meadgate Church.

The following related parties have been reimbursed at one or more times during the year for various items which they purchased on behalf of Meadgate Church: Mrs Sheela Burrell, wife of trustee Malcolm Burrell; Mrs Lorraine Smith, wife of trustee Mr Paul Smith; Mr Eric Amundsen, father of trustee Mr Martin Amundsen; Mr Alan Parsons, husband of trustee Mrs Charlotte Parsons. In addition, Mr Alan Parsons was paid to erect a fence at Meadgate Church.

The following trustees have been reimbursed at one or more times during the year for various items which they purchased on behalf of Meadgate Church: Charlotte Parsons, Denise Hom, Duncan McKenzie, Jason Smart, John Kennett, Paul Smith, Rosalind Coleridge, Stephanie Ridgwell.

54 **FUNDS TRANSFER**

Transfer Description	General	Café	Reserve	Orchards Purchase	Orchards Refurb	Other Funds
Transfer of £500 from the GF to the Community Garden Fund.	-500.00					500.00
Transfer of £579 from the GF to the Junior Church / Youth Fund.	-602.00					602.00
Transfer of loan principal repayments to the Orchards Purchase Fund.	-9,860.73			9,860.73		
Transfer of the cash balance of the Orchards Purchase Fund to the Reserve Fund for potential future additional loan repayments.			2,484.23	-2,484.23		
Transfer of funds from the Reserve Fund balance to the Refurb Fund for the main hall roof refurb.			-8,511.83		8,511.83	
Transfer of £412 from the Community Assist Fund to the Mission Fund being the balance of donations received together with Gift Aid less money spent on hampers, for payment to The Foodbank.						0.00
Annual transfer of £10,000 from the General Fund to the Refurb Fund.	-10,000.00				10,000.00	
Transfer of Creative Hands balance to Orchards Refurb Fund to leave fund closing balance at £0.					853.44	-853.44
Transfer of Café fund balance to leave fund closing balance at £0.	4,883.79	-4,883.79				
Transfer of surplus from the General Fund to the Reserve Fund to leave the General Fund closing balance the same as the opening balance.	-9,627.54		9,627.54			
Totals	-25,706.48	-4,883.79	3,599.94	7,376.50	19,365.27	248.56

55 **GIFTS PAID TO RETIRING STAFF**

The following amounts were paid to clergy and staff who were either retiring or leaving. All amounts paid out were 100% funded by donations from church members given specifically for the leaving gifts.

Benefactor	Amount
Rev Tim Ball	1040.00
Rev Phil Sheldrake	751.41
Jason Smart	343.29

56 **RECEIPTS IN ADVANCE**

HCRG, who let rooms at The Orchards, made two payments in April 2025 totalling £34,395 for 12 months hire running from mid March 2025 through to the end of March 2026. The amount attributable to 2026 is £8,137 and this is shown as Receipts in Advance under Current Liabilities.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADG

England & Wales - Charity number 1169955

Accounts

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Meadgate Church is part of the benefice of St Mary the Virgin Great Baddow, Chelmsford and became a separate parish on 1 January 2016, obtaining charity registration on 31 October 2016. It is part of the Diocese of Chelmsford within the Church of England.

Charity Number:	1169955	
Principal Office:	The Orchards Meadgate Centre Chelmsford Essex CM2 7NS	
Independent Examiner	Claire Bullen Taylor Viney & Marlow Ltd 46-54 High Street Ingatestone Essex CM4 9DW	
Bankers	Barclays Bank PLC 1 Churchill Place London E14 5HP	Metro Bank PLC 1 Southampton Row London WC1B 5HA

PCC members who have served during 2024 are:

Team Rector	Rev. Canon Timothy Ball (Chairman)	
Other Team Clergy	Rev. Andrew Brown	Rev. Philip Sheldrake
	Rev. Canon Roger Matthews (until Jun 2024)	Rev. Funmilayo Vaughan (until Sep 2024)
Elected Members	Martin Amundsen	Moira McQuiggan
	David Belbin	Elizabeth Minnican (from 12 May 2024
	Malcolm Burrell (Treasurer)	Angela Parker
	Rosalind Coleridge (Church Warden)	Charlotte Parsons
	Graham Delves	Luke Ridgwell (until 12 May 2024)
	John Kennett	Richard Robinson (until 12 May
	Denise Hom (Church Warden)	Jason Smart
	Duncan McKenzie	Paul Smith
	Elizabeth McKenzie	Locardia Takawira

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 GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2024

OBJECTIVES AND ACTIVITIES

Meadgate Church PCC has the responsibility of co-operating with the team rector, the Rev. Canon Timothy Ball, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church centre complexes at the Parade and the Orchards.

Background information

Meadgate Church was established as a daughter church to St Mary the Virgin, Great Baddow, in 1963 to serve the needs of the Meadgate district which comprises a mix of former council housing now run by Chelmer Housing Partnership, and a number of privately owned dwellings. The church started in the home of one of the founder members and quickly grew, such that a church was built as part of the Meadgate Parade. Following various extensions as the church grew an opportunity to take over the site of the former Meadgate Junior School was taken advantage of and in July 2014 the Church took a three year lease from Essex County Council on the site now known as The Orchards, where as well as running Sunday services we have opened a cafe with under 5s soft play area which is open 5 days a week in school terms, as well as making the rooms available for other agencies serving the needs of the Meadgate Community. The lease was extended in 2017 allowing for discussions and agreement in principal for the purchase of the site, which completed on 16 September 2020.

Mission statement
Called by Christ, Commited to Serve, Caring for our Community.

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

There are 105 people registered on the Electoral Roll (2023: 111). Approximately 70 adults and 10 children attend the services each Sunday.

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

The PCC meets approximately every quarter with additional sub-committee meetings for mission, buildings and finance held when needed. Copies of the minutes are available to all church members on request after they have been signed and agreed by the PCC.

FINANCIAL REVIEW

Meadgate Church has once again witnessed the blessings and provision of God in respect of its finances.

We started the year with a budgeted deficit of £5,238 for the General, Orchards Cafe, Community Garden and Junior Church / Youth Funds combined, and ended at break-even. However, this break-even figure included a transfer of £17,654 into the Reserve Fund, and so these combined Funds generated a surplus prior to the funds transfer significantly in excess of budget. It should be noted that the Church was unable to fill the vacant Youth Minister's position for the whole of 2024 and had a Youth Minister's salary been paid then there would have been a significant deficit, potentially in excess of the budgeted deficit. The General Fund ended the year with an unchanged balance of £33,327.

Total income on ordinary unrestricted funds was £258,679 (2023: £294,185). Total unrestricted expenditure amounted to £232,585 (2023: £252,815). On the income side, giving by church members was down by around 5% compared to 2023, and Cafe income was virtually the same as 2023. It should be noted that the 2023 income included a one-off donation of £25,000 which was subsequently transferred into the restricted Reburbishment Fund. Expenditure was around 8% lower than 2023, largely as a result of not paying a youth minister's salary, lower utility bills and lower maintenance costs offset by higher Cafe running costs and the higher parish share.

The Church continues to pay in full our Deanery Share (or Family Purse) contribution – this year £63,501 (2023: £58,771).

Following the purchase of The Orchards in 2020, the Orchards Purchase Fund is now sitting at £471,470 (2023: £452,762), represented entirely by the net asset value of The Orchards. £2,487 was transferred out of this Fund into the Reserve Fund. The Orchards Refurbishment Fund ended the year at £26,637 (2023: £5,737), with £47,750 (2023: £45,805) having been spent on refurbishment works during 2024, these being primarily the refurbishment and expansion of the car park. The PCC gratefully acknowledges the receipt of the generous donations, mainly from church members, which facilitated theses works. The PCC is mindful that the entire roof of The Orchards will need to be replaced at some point over the course of the next few years, and plans are already underway to replace a stand-alone section in March 2025.

The Community Assist Fund is now sitting at £2,147 (2023: £1,778).

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2024

FINANCIAL REVIEW (cont.)

The Reserve Fund ended the year at £33,573 (2023: £25,432), following transfers in and out of the General Fund, and from the Orchards Purchase Fund. A one-off payment of £12,000 was made from this Fund during 2024 to reduce the Orchards loan. Subject to the Reserve Fund not being required for general purposes in 2025, the PCC may decide to use some or all of the balance of this Fund to make a further one-off loan repayment and / or finance further reburbishment works and / or for other purposes.

RESERVES POLICY

The PCC is mindful of the Charity Commission guidance of unrestricted funds being brought up to a level which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of unrestricted funds at the year end totals £69,784. It is likely that it will be a number of years before the unrestricted funds can be brought up to the recommended level, particularly as the Church now has to finance the loan repayments for The Orchards and undertake significant rennovations.

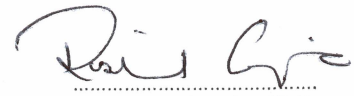
RESPONSIBILITIES OF THE PCC

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.



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Rosalind Coleridge (Lay Chair)

May 2025

The Orchards
Meadgate Centre
Mascalls Way
Chelmsford
CM2 7NS

INDEPENDENT EXAMINER'S REPORT TO THE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

This report on the Accounts of the PCC for the year ended 31 December 2024, which is set out on pages 1 to 18 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.

46-54 High Street
Ingatestone
Essex
CM4 9DW

Claire Bullen
Independent Examiner
Taylor Viney & Marlow Ltd
Chartered Accountants

17th April 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

	Notes	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
				2024	2023
INCOME AND ENDOWMENTS		£	£	£	£
Voluntary Income	4-6,12,14, 17-19	139,990.34	76,242.72	216,233.06	193,525.25
Activities for Generating Funds	7,8	44,858.60	-	44,858.60	44,287.83
Investment Income	16,18	540.42	26.98	567.40	343.78
Income from Church Activities	9	71,530.15	-	71,530.15	71,057.28
Other Income	10-13,15	1,759.94	-	1,759.94	4,126.43
TOTAL INCOME		258,679.45	76,269.70	334,949.15	313,340.57
EXPENDITURE					
Church Activities	20-44	232,584.54	53,531.89	286,116.43	303,956.55
Fund-raising Costs		-	-	-	-
TOTAL EXPENDITURE		232,584.54	53,531.89	286,116.43	303,956.55
NET INCOME/ (EXPENDITURE)		26,094.91	22,737.81	48,832.72	9,384.02
Bought forward at 1 January 2024		60,558.16	458,499.83	519,057.99	509,673.97
Transfers Between Funds		- 16,869.07	16,869.07		
BALANCES AT 31 DECEMBER 2024		69,784.00	498,106.71	567,890.71	519,057.99

Approved by the Parochial Church Council on 27 APRIL 2025

Rosalie Colyer ..... Church Officer

D Hon ..... Church Officer

M J Burrell ..... Treasurer

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

BALANCE SHEET AS AT 31ST DECEMBER 2024

2023		Notes			2024
	FIXED ASSETS				
662,080.29					662,080.29
	CURRENT ASSETS				
16,144.05	Debtors and Prepayments	47	21,583.38		
508.38	Deposit Account	48	535.36		
48,355.40	Current Account	49	80,010.30		
2,407.07	Charge Cards	50, 51	2,276.35		
95.00	Cash in hand: General Fund		95.00		
20.69	Cash in hand: Junior Church / Youth		20.69		
67,530.59				104,521.08	
	CURRENT LIABILITIES				
1,235.05	Creditors and accrued expenses	53	8,099.92		
6,406.25	Loans repayable within 12 months	45	8,875.81		
202,911.59	Loans repayable beyond 12 months	45	181,734.93		
210,552.89				198,710.66	
519,057.99	**NET ASSETS / (LIABILITIES)**				567,890.71
	FUNDS				
	Unrestricted				
33,326.65	General Fund				33,326.65
	Designated				
-	Orchards Café Fund		0.00		
-	Creative Hands Fund		-		
-	Community Garden		364.77		
20.69	Junior Church / Youth		372.66		
1,778.40	Community Assist		2,146.81		
25,432.42	Reserve		33,573.11		
					36,457.35
	Restricted				
-	Mission / Charities Fund		-		
452,762.46	Orchards Purchase Fund		471,469.56		
5,737.37	Orchards Refurbishment Fund		26,637.15		
					498,106.71
519,057.99	**TOTAL FUNDS**				567,890.71

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

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.
- 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.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

2. DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Notes	General Fund Unrestricted	Orchards Café Designated	Creative Hands Designated	Community Garden Designated	Junior Church Youth Designated	Community Assist Designated	Reserve Designated	Restricted Funds Summary	Total
INCOME										
Planned Giving	4	102,706.48								102,706.48
Income Tax Recovered (Planned Giving)	4	22,412.74								22,412.74
Collections	5	4,214.32								4,214.32
Non-Planned Giving	5	5,648.21								5,648.21
Donations	6	3,652.39							0.00	3,652.39
Income Tax Recovered (Non-Planned Giving)	5	954.28					0.00		13,910.78	14,865.06
Church Letting Income	7	43,532.20								43,532.20
Catering Income	8	1,326.40								1,326.40
Orchards Café	9		71,530.15							71,530.15
Sundry Income	10	585.99								585.99
Creative Hands	11			648.95						648.95
Community Garden	12				2.50					2.50
Youth Account	13					525.00				525.00
Community Assist	14						399.42			399.42
Parochial Fees		0.00								0.00
Bank Interest Received	16	540.42							26.98	567.40
Funds raised for Mission/Charities	17								4,772.95	4,772.95
Funds raised to purchase The Orchards	18								1,968.00	1,968.00
Funds raised for The Orchards Refurbishment	19								55,590.99	55,590.99
Total Income		185,573.43	71,530.15	648.95	2.50	525.00	399.42	0.00	76,269.70	334,949.15
EXPENDITURE										
Clergy Expenses	20	632.80								632.80
Staff Costs	21	19,384.20								19,384.20
Training	22	136.00								136.00
Worship Costs	23	598.18								598.18
Premises Rental	24	200.00								200.00
Upkeep of church building/grounds	25	42,121.70								42,121.70
Catering	26	973.38								973.38
Administration	27	8,171.20								8,171.20
Junior Church / Youth	28					752.03				752.03
Orchards Café	29		67,973.88							67,973.88
Community Outreach	30	546.85								546.85
Sundry Costs	31	6,369.92								6,369.92
Creative Hands	32			0.00						0.00
Get Meadgate Gardening	33				137.73					137.73
Youth Account	34									0.00
Evangelism	35	200.00								200.00
Orchards Loan Interest	38	15,696.91								15,696.91
Community Assist	39						31.01			31.01
The Orchards Purchase	43								0.00	0.00
The Orchards Refurbishment	44								47,750.00	47,750.00
Team GB Shared Expenses	41	128.11								128.11
Outside of Parish										0.00
Parish Share	36	63,500.64								63,500.64
Mission/Charity Giving From the General Fund	37	5,030.00								5,030.00
Mission/Charity Giving From Special Appeals	42								5,781.89	5,781.89
		163,689.89	67,973.88	0.00	137.73	752.03	31.01	0.00	53,531.89	286,116.43
Balances as at 1 January 2024		33,326.65	0.00	0.00	0.00	20.69	1,778.40	25,432.42	458,499.83	519,057.99
Surplus/(Deficit) for year		21,883.54	3,556.27	648.95	-135.23	-227.03	368.41	0.00	22,737.81	48,832.72
Transfers between Funds		-21,883.54	-3,556.27	-648.95	500.00	579.00		8,140.69	16,869.07	0.00
Balances as at 31 December 2024		**33,326.65**	**0.00**	**0.00**	**364.77**	**372.66**	**2,146.81**	**33,573.11**	**498,106.71**	**567,890.71**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

3. RESTRICTED FUNDS SUMMARY FOR THE YEAR ENDED 31ST DECEMBER 2024

	Mission/ Charities	Orchards Purchase	Orchards Refurb	TOTAL
INCOME				
Funds raised for Mission/Charities	4,772.95			4,772.95
Orchards Purchase		1,968.00		1,968.00
Orchards Loan				0.00
Orchards Refurb			55,590.99	55,590.99
Donations			0.00	0.00
Deposit Interest		26.98		26.98
Income Tax Recovered	1,008.94	492.00	12,409.84	13,910.78
Total Income	5,781.89	2,486.98	68,000.83	76,269.70
EXPENDITURE				
Funds raised for Mission/Charities	5,781.89			5,781.89
Orchards Purchase		0.00		0.00
Orchards Loan Repayments				0.00
Orchards Refurb			47,750.00	47,750.00
Church Group Expenses				0.00
Gifts				0.00
Other Expenditure				0.00
Total Expenditure	5,781.89	0.00	47,750.00	53,531.89
Balances as at 1 January 2024	0.00	452,762.46	5,737.37	458,499.83
Surplus/(Deficit) for year	0.00	2,486.98	20,250.83	22,737.81
Transfers between Funds	0.00	16,220.12	648.95	16,869.07
Balances as at 31 December 2024	**0.00**	**471,469.56**	**26,637.15**	**498,106.71**

UNRESTRICTED INCOME

			2024		2023
4	**PLANNED GIVING**				
	Planned Giving - DD, Pledged, Gift Aided	85,177.00		86,980.00	
	Planned Giving - DD, Pledged, CAF etc	4,945.48		5,105.48	
	Planned Giving - DD, Not Gift Aided	11,296.00		14,842.00	
	Planned Giving - Other (NGA)	0.00		1,420.00	
	Envelopes - Not Gift Aided	0.00		350.00	
	Envelopes - Gift Aided	1,288.00		1,457.00	
	Income Tax Recovered	22,412.74		22,121.75	
			125,119.22		132,276.23
5	**NON PLANNED GIVING**				
	Non Planned Giving (Gift Aided)	3,267.00		2,073.50	
	Non Planned Giving (Not Gift Aided)	2,381.21		2,419.00	
	Income Tax Recovered	954.28		1,377.35	
	Collections	4,214.32		5,161.43	
			10,816.81		11,031.28
6	**DONATIONS**				
	Donation - Unrestricted	890.04		25,950.00	
	Donation - Hampers	72.74		125.00	
	Youth Fund	0.00		80.00	
	EALC Warm Spaces	0.00		330.00	
	CDBF Energy Bills Support	0.00		3,420.00	
	Evie Ball	0.00		367.10	
	Kirsty Pearce	0.00		467.00	
	Pat Kennett	333.07			
	Funmilayo Vaughan	999.67			
	Tim and Anita Ball	1,356.87			
			3,652.39		30,739.10
	OTHER GENERAL FUND INCOME				
7	Church Letting Income:				
	NELFT	23,266.63		22,124.00	
	Moo Music	8,009.06		7,953.00	
	U3A	1,541.48		2,112.00	
	CCG Choir	1,016.40		968.00	
	Diocesan Meeting	1,081.64		330.00	
	Other	3,231.48		2,698.50	
	Sounds Right	883.32		759.00	
	Chelmsford City Council	0.00		525.00	
	Starlight Music Theatre Group	173.25		990.00	
	Made For More	2,077.00		2,029.50	
	Do Re Minis	808.50		847.00	
	YMCA	369.60		484.00	
	Tappy Toes	1,073.84		1,255.00	
			43,532.20		43,075.00
8	Catering Income		1,326.40		1,212.83

9	Orchards Café				
	Daily Takings	71,206.15		68,150.78	
	Party Hire	324.00		206.50	
	Donation	0.00		2,700.00	
			71,530.15		71,057.28
10	Sundry Income				
	Banns Fees	0.00		51.00	
	Barn Dance	0.00		475.00	
	Other	585.99		540.69	
	Christmas Concert	0.00		1,135.00	
	New City Voices Concert	0.00		835.00	
			585.99		3,036.69
11	Creative Hands				
	Creative Hands (Tue)	144.00		180.00	
	Creative Hands (Wed)	504.95		361.92	
			648.95		541.92
12	Community Garden				
	Donations Not Gift Aided	2.50		20.70	
	Income Tax Recovered	0.00		5.18	
			2.50		25.88
13	Youth Account		0.00		294.06
	Junior Church / Youth				
	Donations	0.00		200.00	
	Other	0.00		53.76	
	Income Tax Recovered	0.00			
	Six Pack Subs	279.85			
	Elevate Subs	245.15			
			525.00		253.76
14	Community Assist				
	Donations Gift Aided	0.00		250.00	
	Donations Not Gift Aided	399.42		0.00	
	Donations CAF etc	0.00		0.00	
	Income Tax Recovered	0.00		62.50	
			399.42		312.50
15	Parochial Fees		0.00		0.00
16	Bank Interest Received		540.42		327.99
	TOTAL UNRESTRICTED INCOME		258,679.45		294,184.52

RESTRICTED FUNDS INCOME

17	**FUNDS RAISED FOR MISSION/CHARITIES**					
	Denisa Care Home (was Hope for Kids)	Donations	2,854.00		1,129.40	
Refer also		Income Tax	629.75		227.35	
to			3,483.75		1,356.75	
Restricted						
Funds	Samaritans Purse	Donations	987.81		2,216.30	
Summary		Income Tax	213.44		517.83	
			1,201.25		2,734.13	
	Little Edi	Donations	0.00		75.00	
		Income Tax	0.00		6.25	
			0.00		81.25	
	Bible Society	Donations	772.15		979.50	
		Income Tax	155.75		184.88	
			927.90		1,164.38	
	Food Bank	Donations	114.36			
		Income Tax	5.00			
			119.36			
	CHESS	Donations	44.63			
		Income Tax	5.00			
			49.63			
				5,781.89		5,336.51
18	**THE ORCHARDS PURCHASE**					
	Donations Gift Aided		1,968.00		494.00	
Refer also	Donations Not Gift Aided		0.00		349.00	
to	Donations CAF etc		0.00		0.00	
Restricted	CCLA Deposit Interest		26.98		15.79	
Funds	Income Tax Recovered		492.00		210.75	
Summary	Fund Raising		0.00		0.00	
	Fund Raising Events Income		0.00		0.00	
				2,486.98		1,069.54
19	**THE ORCHARDS REFURBISHMENT**					
Refer also	Donations Gift Aided		50,125.00		400.00	
to	Donations Not Gift Aided		5,465.99		0.00	
Restricted	Grants		0.00		5,000.00	
Funds	Income Tax Recovered		12,409.84		7,350.00	
	Other Income		0.00		0.00	
Summary				68,000.83		12,750.00
	TOTAL RESTRICTED INCOME			76,269.70		19,156.05

20	**CLERGY EXPENSES**				
	Mileage	157.43		215.64	
	Office	462.78		106.68	
	Telephone	290.24		373.13	
	Other	-277.65		31.42	
	Books and Publications	0.00		0.00	
	Area Dean	0.00		37.90	
			632.80		764.77
21	**STAFF COSTS (EXCL. CAFÉ STAFF)**				
			19,384.20		40,255.52
22	**TRAINING**				
	General Training	136.00		0.00	
			136.00		0.00
23	**WORSHIP/SERVICES COSTS**				
	Communion Bread & Wine	222.43		54.25	
	Candles	6.00		36.31	
	Books & Booklets	36.37		2.00	
	Special Services	29.23		94.52	
	Refreshments	294.37		35.13	
	Sundry Expenses	9.78			
			598.18		222.21
24	**PREMISES RENTAL**				
	Chelmer HP	200.00		200.00	
			200.00		200.00
25	**UPKEEP OF PREMISES**				
	Upkeep of The Parade				
	Utilities	3,835.56		4,920.03	
	Insurance	1,242.00		1,189.29	
	Refuse Collection Fee	0.00		0.00	
	Extinguisher Service	91.50		70.92	
	Maintenance & Repairs	2,156.28		2,906.91	
	Cleaning	1,070.77		1,065.71	
		8,396.11		10,152.86	
	Upkeep of The Orchards				
	Utilities	12,397.09		22,695.50	
	Insurance	2,755.81		2,910.13	
	Refuse Collection Fee	1,896.96		1,951.24	
	Extinguisher Service	114.42		172.26	
	Gardening	0.00		0.00	
	Maintenance & Repairs	3,672.50		6,443.34	
	Cleaning	9,582.16		8,538.74	
	Container Hire	446.40		446.40	
	Cleaning Supplies	756.40		875.99	
	AV Equipment	2,103.85		1,363.17	
		33,725.59		45,396.77	
			42,121.70		55,549.63

26	**CATERING EXPENSES**				
	Orchards Catering General	973.38		331.08	
	Parade Catering General	0.00		54.38	
			973.38		385.46
27	**ADMINISTRATION**				
	Licences	1,503.98		1,424.10	
	Subscriptions	51.00		0.00	
	Stationery	262.36		387.81	
	Printing / Photocopying	3,226.29		3,200.21	
	Books & Booklets	54.99		0.00	
	Postage	5.00		44.25	
	Giving Envelopes	40.25		36.59	
	Photocopier / Printer Toner/Ink	39.99		187.54	
	Equipment	619.00		1,268.97	
	Other	138.00		8.69	
	Paper	0.00		0.00	
	Publicity	0.00		0.00	
	Phone	1,270.81		1,102.75	
	Internet Subscription	959.53		965.06	
			8,171.20		8,625.97
28	**JUNIOR CHURCH / YOUTH**				
	Stationary	0.00		0.00	
	Food and Drink	43.88		59.09	
	Craft	94.06		106.41	
	Resources	427.36		299.95	
	Phone	10.00		82.00	
	Six Pack	139.88			
	Elevate	36.85			
			752.03		547.45
29	**ORCHARDS CAFÉ COSTS**				
	Catering Supplies	21,109.19		21,228.31	
	Café Staff Costs	45,088.23		31,966.26	
	Other	49.99		499.24	
	Equipment	1,110.41		279.08	
	Maintenance	616.06		360.26	
			67,973.88		57,033.15
30	**COMMUNITY OUTREACH**				
	Summer Festival	342.80		561.33	
	Barn Dance	0.00		596.48	
	Pancake Night	53.33		0.00	
	Christmas Hampers	57.45		438.66	
	Kintsugi Hope	0.00		0.00	
	Sensory Play	93.27		248.29	
	Coronation	0.00		70.57	
	Community Carols	0.00		24.18	
			546.85		1,939.51
31	**SUNDRY COSTS**				
	Other Expenditure	3,922.16		604.22	
	Donations	0.00		1,225.00	
	Sundry	37.00		1,129.31	
	Bank Charges	335.00		354.98	
	Hosting Diocese Meetings	536.11		444.72	
	Examination Fee	420.00		360.00	
	St. Mary's	0.00		47.69	
	St. Paul's	0.00		0.00	
	Payroll Services	1,092.00		1,020.00	
	Christmas Concert	0.00		902.90	
	Miscellaneous Pastoral Expenses	27.65		120.00	
	New City Voices Concert	0.00		330.00	
			6,369.92		6,538.82

32	**CREATIVE HANDS**					
	Creative Hands Expenses		0.00	0.00		
				0.00		0.00
33	**GET MEADGATE GARDENING**					
	Get Meadgate Gardening Expenses		137.73	733.85		
				137.73		733.85
34	**YOUTH ACCOUNT**					
	Youth Account					602.31
35	**EVANGELISM**					
	Solid Youth Weekend		0.00	121.29		
	Christmas Booklets		200.00			
				200.00		121.29
36	**PARISH SHARE**			63,500.64		58,771.32
37	**GIFTS TO MISSIONS / CHARITIES**					
	Denisa Care Centre (was Hope For Kids)		1,170.00	1,000.00		
	Samaritans Purse		1,000.00	1,000.00		
	CADEF SYM		1,360.00	360.00		
	Kintsugi Hope		500.00	500.00		
	Bible Society		1,000.00	1,000.00		
				5,030.00		3,860.00
	THE ORCHARDS LOAN REPAYMENTS					
38	Loan Repayments Principal					
	Loan Repayments Interest			15,696.91		15,896.94
39	**COMMUNITY ASSIST**			31.01		117.34
41	**TEAM GB SHARED EXPENSES**					
	Rectory Decoration		0.00	496.49		
	MMU Service For Families		24.00	8.74		
	Christmas Books		0.00	0.00		
	General Shared Expenses		104.11	144.61		
				128.11		649.84
	TOTAL UNRESTRICTED EXPENDITURE			232,584.54		252,815.38
	RESTRICTED EXPENDITURE					
42	**FUNDS RAISED FOR MISSION/CHARITY**					
Refer to Restricted Funds Summary	Denisa Care Centre (was Hope For Kids)	Donations	2,849.00		1,129.40	
		Income Tax	634.75		227.35	
			3,483.75		1,356.75	
	Samaritans Purse	Donations	987.81		2,216.30	
		Income Tax	213.44		517.83	
			1,201.25		2,734.13	
	Little Edi	Donations	0.00		75.00	
		Income Tax	0.00		6.25	
			0.00		81.25	
	Bible Society	Donations	772.15		979.50	
		Income Tax	155.75		184.88	
			927.90		1,164.38	
	Food Bank	Donations	114.36			
		Income Tax	5.00			
			119.36			
	CHESS	Donations	44.63			
		Income Tax	5.00			
			49.63			
				5,781.89		5,336.51

43	**THE ORCHARDS PURCHASE FUND**				
Refer to	Purchase Cost	0.00		0.00	
Restricted	Purchase Fees	0.00		0.00	
Funds	Fund Raising Events Costs	0.00		0.00	
Summary			0.00		0.00
44	**THE ORCHARDS REFURBISHMENT FUND**				
Refer to	Refurbishment Works	47,750.00		45,804.66	
Restricted	Refurbishment Fees	0.00		0.00	
Funds			47,750.00		45,804.66
Summary					
	TOTAL RESTRICTED EXPENDITURE		53,531.89		51,141.17

BALANCE SHEET

TANGIBLE FIXED ASSETS

45 The Parade is held on a long lease and, as a dedicated building that is used for Church purposes, its leasehold value is not included in these accounts. Its insurance value in 2016 was £1,100,000.

The Orchards was purchased from Essex County Council (ECC) on 16 September 2020 for the sum of £650,000, with a further £12,080 incurred in legal fees. Although the Diocese is the custodian tustee holding the deeds, the purchase price plus fees has been added as a fixed asset on to the balance sheet, as Meadgate Church has taken out a loan for £260,000 from The Diocese to finance the purchase and has yet to repay the loan.

The loan is for 20 years at an interest rate of 2.5% above base. The monthly repayments commenced on the 1st October 2020, beginning at £1,390.45, increasing to £1,733.14 from January 2023 onwards, and increasing to £1,867.00 from January 2024 onwards.

It should also be noted that under the terms of the sale and purchase agreement with ECC, should The Orchards be sold within eighty years of its acquisition by Meadgate Church, then 50% of any resulting profit will be payable to ECC.

It should also be noted that the PCC made twelve monthly repayments in 2024, and an additional loan repayment of £12,000 in December 2024, drawing down on the Reserve Fund. This additional repayment is reflected in the 2024 repayments shown in the table below.

Loan Repayments:			
	Principal	Interest	Total
2020 repayments	2,487	1685	4,171
2021 repayments	10,964	7111	18,076
2022 repayments	20,330	8626	28,956
2023 repayments	16,901	15897	32,798
2024 repaments	18,707	15697	34,404
2025 repayments	8,876	13528	22,404
Repayments beyond 2025	181,735	93816	275,551
Total	260,000	156361	416,361

The Orchards Net Asset Value:	
Purchase Price (incl fees)	662,080
Loan	-260,000
Repayments to 31 Dec 2024	69,389
Net Asset Value, 31 Dec 2024	471,470

46 **STAFF COSTS**

Wages and salaries	64,472.43		71,633.96	
Pension costs	0.00		587.82	
		64,472.43		72,221.78

The Church employed a part time administrator, a part time community worker, three catering outreach managers on a job share, three part-time catering assistants on a job share, and a part-time caretaker. The average number of FTE (full time equivalent) staff was 3.0. To note that the Church also usually employs a youth worker but with the Church not being able to identify a suitable candidate this position remained vacant during 2024.

47 **DEBTORS**

Gift Aid, General Fund	6,175.66		6,265.67	
Gift Aid, Community Assist Fund			62.50	
Gift Aid, Restricted Funds	1,588.94		580.08	
Other debtors	13,818.78		9,235.80	
		21,583.38		16,144.05

48 **DEPOSIT ACCOUNT**

CCLA		535.36		508.38

49 **CURRENT ACCOUNT**

Balance as per statement	80,010.30		48,355.40	
less cheques not yet presented	0.00		0.00	
Balance of Current Account as at 31/12/2024		80,010.30		48,355.40

50 **POCKIT CARD**

Opening balance			1,029.35	
Loading			2,454.00	
Spend			3,483.35	
Closing balance		0.00		0.00

51 **VOLOPA CARDS**

Opening balance	2,810.54		0.00	
Loading	21,600.00		16,800.00	
Spend	21,730.72		14,392.93	
Closing balance		2,679.82		2,407.07

52 **YOUTH ACCOUNT**

Opening balance	0.00		443.24	
Income	0.00		294.06	
Expenditure	0.00		602.31	
Closing balance		0.00		134.99

53 **CREDITORS AND ACCRUED EXPENSES**

Funds raised for missions / charities	383.68		524.08	
Other creditors and accruals	7,716.24		710.97	
		8,099.92		1,235.05

54 **ANALYSIS OF GIFTS TO MISSIONS / CHARITIES**

Payments in the year including both giving from the General Fund and donations by church members:

	Overseas Mission	Overseas Relief	Home Societies	Total	2023
CADEF			1,360.00	1,360.00	360.00
Denisa Care Centre (was Hope For Kids)		4,653.75		4,653.75	2,356.75
Samaritans Purse		2,201.25		2,201.25	3,734.13
Bible Society		1,927.90		1,927.90	2,164.38
Kintsugi Hope			500.00	500.00	500.00
Little Edi			0.00	0.00	81.25
Food Bank			119.36	119.36	
CHESS			49.63	49.63	
	0.00	8,782.90	1,860.00	10,811.89	9,196.51

55 **PAYMENTS TO TRUSTEES AND RELATED PARTIES**

The Rev. Canon Tim Ball, chair of the trustees, received reimbursement of expenses (see note 20). Tim Ball's wife, Mrs Anita Ball, has undertaken paid work in the Cafe.

Mr Jason Smart holds the paid post of Café Manager and is also a trustee. Jason Smart's wife, Mrs Sue Smart, has undertaken paid work in the Café.

Mrs Ros Coleridge, a trustee, has undertaken paid work in the Café.

Mrs Pat Kennett, the wife of trustee Mr John Kennett, held the paid post of Administrator until Jul 2024.

Mrs Lorraine Smith, the wife of trustee Mr Paul Smith, has held the paid post of Administrator since Jul 2024.

Mr David Belbin was the Treasurer until August 2018, and was also a trustee until April 2019, and was reappointed as a trustee in May 2022. The accountancy practice, of which Mr Belbin is a partner, provides payroll services for Meadgate Church. The invoices for these payroll services are settled by Mr Belbin from his own personal funds, as a gift to Meadgate Church.

1 **FUNDS TRANSFER**

Transfer Description	General	Café	Reserve	Orchards Purchase	Orchards Refurb	Other Funds
Transfer of £500 from the GF to the Community Garden Fund.	-500.00					500.00
Transfer of £579 from the GF to the Junior Church / Youth Fund.	-579.00					579.00
Transfer of loan principal repayments to the Orchards Purchase Fund.	-18,707.10			18,707.10		
Transfer of the cash balance of the Orchards Purchase Fund to the Reserve Fund for potential future additional loan repayments.			2,486.98	-2,486.98		
Transfer of funds from the Reserve Fund balance to GF for paying down the loan	12,000.00		-12,000.00			
Transfer of Creative Hands balance to Orchards Refurb Fund to leave fund closing balance at £0.					648.95	-648.95
Transfer of Café fund balance to leave fund closing balance at £0.	3,556.27	-3556.27				
Transfer of surplus from the General Fund to the Reserve Fund to leave the General Fund closing balance the same as the opening balance.	-17,653.71		17,653.71			
Totals	-21,883.54	-3556.27	8,140.69	16,220.12	648.95	430.05

GRANTS

Grant Body	Purpose	2024	2023
The Asda Foundation	The Orchards refurbishment		5,000
Essex Association of Local Councils	Warm spaces		330
Chelmsford Diocesan Board of Finance	Energy bills support		3,420

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADG

England & Wales - Charity number 1169955

Accounts

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2023

THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2023

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Meadgate Church is part of the benefice of St Mary the Virgin Great Baddow, Chelmsford and became a separate parish on 1 January 2016, obtaining charity registration on 31 October 2016. It is part of the Diocese of Chelmsford within the Church of England.

Charity Number:	1169955	
Principal Office:	The Orchards Meadgate Centre Chelmsford Essex CM2 7NS	
Independent Examiner	Claire Bullen Taylor Viney & Marlow Limited (incorporating Alexandra Anthony) 46-54 High Street Ingatestone Essex CM4 9DW	
Bankers	Barclays Bank PLC 1 Churchill Place London E14 5HP	Metro Bank PLC 1 Southampton Row London WC1B 5HA

PCC members who have served during 2023 are:

Team Rector	Rev. Canon Timothy Ball (Chairman)	
Other Team Clergy	Rev. Funmilayo Vaughan	Rev. Philip Sheldrake
	Rev. Canon Roger Matthews	Rev. Andrew Brown
Elected Members	Malcolm Burrell (Treasurer)	Luke Ridgwell (until 14 May 2023)
	Natacha Dudley (until 14 May 2023)	Richard Robinson (Deputy Church Warden)
	Denise Hom (Church Warden)	Jason Smart
	Martin Amundsen (from 14 May 2023)	Amanda Robinson (until 14 May 2023)
	John Kennett	Locardia Takawira (until 14 May 2023))
	Elizabeth McKenzie (from 14 May 2023)	Rosalind Coleridge
	Charlotte Parsons	Duncan McKenzie (Church Warden)
	Angela Parker	David Belbin
	Graham Delves	Moira McQuiggan (from 14 May 2023)
	Paul Smith (from 14 May 2023)	Sheela Burrell (from 14 May 2023)

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 GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2023

OBJECTIVES AND ACTIVITIES

Meadgate Church PCC has the responsibility of co-operating with the team rector, the Rev. Canon Timothy Ball, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church centre complexes at the Parade and the Orchards.

Background information

Meadgate Church was established as a daughter church to St Mary the Virgin, Great Baddow, in 1963 to serve the needs of the Meadgate district which comprises a mix of former council housing now run by Chelmer Housing Partnership, and a number of privately owned dwellings. The church started in the home of one of the founder members and quickly grew, such that a church was built as part of the Meadgate Parade. Following various extensions as the church grew an opportunity to take over the site of the former Meadgate Junior School was taken advantage of and in July 2014 the Church took a three year lease from Essex County Council on the site now known as The Orchards, where as well as running Sunday services we have opened a cafe with under 5s soft play area which is open 5 days a week in school terms, as well as making the rooms available for other agencies serving the needs of the Meadgate Community. The lease was extended in 2017 allowing for discussions and agreement in principal for the purchase of the site, which completed on 16 September 2020.

Mission statement
Called by Christ, Commited to Serve, Caring for our Community.

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

There are 111 people registered on the Electoral Roll (2022: 107). Approximately 70 adults and 10 children attend the services each Sunday.

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

The PCC meets approximately every quarter with additional sub-committee meetings for mission, buildings and finance held when needed. Copies of the minutes are available to all church members on request after they have been signed and agreed by the PCC.

FINANCIAL REVIEW

Meadgate Church has once again witnessed the blessings and provision of God in respect of its finances.

We started the year with a budgeted deficit of £8,130 for the General Fund and Orchards Cafe Fund combined, and ended at break-even. However, this break-even figure included a transfer of £11,100 into the Reserve Fund, and so these combined Funds generated a surplus prior to the funds transfer significantly in excess of budget. The General Fund ended the year with an unchanged balance of £33,327.

Total income on ordinary unrestricted funds was £294,185 (2022: £245,246). Total unrestricted expenditure amounted to £252,815 (2022: £222,619). On the income side, giving by church members continued at similar levels to 2022, and Cafe income was significantly higher than 2022. Expenditure was significantly higher than 2022, largely as a result of the much higher turnover of the Orchards Cafe.

The Church continues to pay in full our Deanery Share (or Family Purse) contribution – this year £58,771 (2022: £60,865).

Following the purchase of The Orchards in 2020, the Orchards Purchase Fund is now sitting at £452,762 (2022: £435,862), represented entirely by the net asset value of The Orchards. £1,070 was transferred out of this Fund into the Reserve Fund. The Orchards Refurbishment Fund ended the year at £5,737 (2022: £12,463), with £45,805 (2022: £48,858) having been spent on refurbishment works during 2023, these being primarily the completion of the replacement of the windows and doors. The PCC gratefully acknowledges the receipt of £5,000 from the Asda Foundation, being the balance of the matched-funding grant awarded in 2022. The PCC is also very grateful for a generous donation of £31,250 (including the Gift Aid recovered) from a church member which facilitated the completion of the windows and doors replacement.

The Community Assist Fund is now sitting at £1,778 (2022: £1,583), with income in 2023 of £313 and having funded £117 of donations of food and other essential items to those in need.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2023

FINANCIAL REVIEW (cont.)

The Reserve Fund ended the year at £25,432 (2022: £25,263), following transfers in and out of the General Fund, and from the Orchards Purchase Fund. A one-off payment of £12,000 was made from this Fund during 2023 to reduce the Orchards loan. Subject to the Reserve Fund not being required for general purposes in 2024, the PCC may decide to use some or all of the balance of this Fund to make a further one-off loan repayment and / or finance further reburbishment works and / or for other purposes.

The PCC would also like to acknowledge donations received during the year from Chelmsford Diocese for energy bills support and the Essex Association of Local Councils for support towards us keeping The Orchards open as a "warm space".

RESERVES POLICY

The PCC is mindful of the Charity Commission guidance of unrestricted funds being brought up to a level which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of unrestricted funds at the year end totals £60,558 (2022: £61,349). It is likely that it will be a number of years before the unrestricted funds can be brought up to the recommended level, particularly as the Church has to finance the loan repayments for The Orchards and undertake significant rennovations.

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.

Rev. Canon Timothy Ball

May 2024

The Orchards
Meadgate Centre
Mascalls Way
Chelmsford
CM2 7NS

INDEPENDENT EXAMINER'S REPORT
TO

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

This report on the Accounts of the PCC for the year ended 31 December 2023, which is set out on pages 1 to 19 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.

46-54 High Street
Ingatestone
Essex
CM4 9DW

Claire Bullen
Independent Examiner
Taylor Viney & Marlow Limited (incorporating Alexandra Anthony)
Chartered Accountants

9th May 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2023

	Notes	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
INCOME AND ENDOWMENTS		£	£	£	£
Voluntary Income	4-6,12,15, 18-20	174,384.99	19,140.26	193,525.25	201,050.39
Activities for Generating Funds	7,8	44,287.83	-	44,287.83	37,688.95
Investment Income	17,19	327.99	15.79	343.78	48.54
Income from Church Activities	9	71,057.28	-	71,057.28	49,688.11
Other Income	10,11,13, 14,16	4,126.43	-	4,126.43	6,377.68
TOTAL INCOME		294,184.52	19,156.05	313,340.57	294,853.67
EXPENDITURE					
Church Activities	21-44	252,815.38	51,141.17	303,956.55	278,426.60
Fund-raising Costs		-	-	-	-
TOTAL EXPENDITURE		252,815.38	51,141.17	303,956.55	278,426.60
NET INCOME/ (EXPENDITURE)		41,369.14	- 31,985.12	9,384.02	16,427.07
Bought forward at 1 January 2023		61,349.24	448,324.73	509,673.97	493,246.90
Transfers Between Funds		- 42,160.22	42,160.22		
BALANCES AT 31 DECEMBER 2023		60,558.16	458,499.83	519,057.99	509,673.97

Approved by the Parochial Church Council on 03 May 2024

..... Church Officer

..... Church Officer

..... Treasurer

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

BALANCE SHEET AS AT 31ST DECEMBER 2023

2022		Notes			2023
	FIXED ASSETS				
662,080.29					662,080.29
	CURRENT ASSETS				
11,489.77	Debtors and Prepayments	47	16,144.05		
492.59	Deposit Account	48	508.38		
67,548.62	Current Account	49	48,355.40		
1,029.35	Charge Cards	50, 51	2,407.07		
443.24	Youth Account	52,56	-		
95.00	Cash in hand: General Fund		95.00		
-	Cash in hand: Junior Church / Youth		20.69		
81,098.57				67,530.59	
	CURRENT LIABILITIES				
7,286.31	Creditors and accrued expenses	53	1,235.05		
7,426.59	Loans repayable within 12 months	45	6,406.25		
218,791.99	Loans repayable beyond 12 months	45	202,911.59		
233,504.89				210,552.89	
509,673.97	**NET ASSETS / (LIABILITIES)**				519,057.99
	FUNDS				
	Unrestricted				
33,326.65	General Fund				33,326.65
	Designated				
-	Orchards Café Fund		-		
50.00	Creative Hands Fund		-		
683.50	Community Garden		-		
443.24	Youth Account		-		
-	Junior Church / Youth		20.69		
1,583.24	Community Assist		1,778.40		
25,262.61	Reserve		25,432.42		
					27,231.51
	Restricted				
-	Mission / Charities Fund		-		
435,861.72	Orchards Purchase Fund		452,762.46		
12,463.01	Orchards Refurbishment Fund		5,737.37		
					458,499.83
509,673.97	**TOTAL FUNDS**				519,057.99

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

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.
- 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.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

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

2. DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Notes	General Fund Unrestricted	Orchards Café Designated	Creative Hands Designated	Community Garden Designated	Youth Account Designated	Junior Church Youth Designated	Community Assist Designated	Reserve Designated	Restricted Funds Summary	Total
INCOME											
Planned Giving	4	110,154.48									110,154.48
Income Tax Recovered (Planned Giving)	4	22,121.75									22,121.75
Collections	5	5,161.43									5,161.43
Non-Planned Giving	5	4,492.50									4,492.50
Donations	6	30,739.10								5,000.00	35,739.10
Income Tax Recovered (Non-Planned Giving)	5	1,377.35						62.50		8,497.06	9,936.91
Church Letting Income	7	43,075.00									43,075.00
Catering Income	8	1,212.83									1,212.83
Orchards Café	9		71,057.28								71,057.28
Sundry Income	10	3,036.69									3,036.69
Creative Hands	11			541.92							541.92
Community Garden	12				25.88						25.88
Youth Account	13					294.06					294.06
Youth Fund	14						253.76				253.76
Community Assist	15							250.00			250.00
Parochial Fees	16	0.00									0.00
Bank Interest Received	17	327.99								15.79	343.78
Funds raised for Mission/Charities	18									4,400.20	4,400.20
Funds raised to purchase The Orchards	19									843.00	843.00
Funds raised for The Orchards Refurbishment	20									400.00	400.00
Total Income		221,699.12	71,057.28	541.92	25.88	294.06	253.76	312.50	0.00	19,156.05	313,340.57
EXPENDITURE											
Clergy Expenses	21	764.77									764.77
Staff Costs	22	40,255.52									40,255.52
Training	23	0.00									0.00
Worship Costs	24	222.21									222.21
Premises Rental	25	200.00									200.00
Upkeep of church building/grounds	26	55,549.63									55,549.63
Catering	27	385.46									385.46
Administration	28	8,625.97									8,625.97
Junior Church / Youth	29						547.45				547.45
Orchards Café	30		57,033.15								57,033.15
Community Outreach	31	1,939.51									1,939.51
Sundry Costs	32	6,538.82									6,538.82
Creative Hands	33			0.00							0.00
Get Meadgate Gardening	34				733.85						733.85
Youth Account	35					602.31					602.31
Evangelism	36	121.29									121.29
Orchards Loan Interest	39	15,896.94									15,896.94
Community Assist	40							117.34			117.34
The Orchards Purchase	43									0.00	0.00
The Orchards Refurbishment	44									45,804.66	45,804.66
Team GB Shared Expenses	41	649.84									649.84
Outside of Parish											0.00
Parish Share	37	58,771.32									58,771.32
Mission/Charity Giving From the General Fund	38	3,860.00									3,860.00
Mission/Charity Giving From Special Appeals	42									5,336.51	5,336.51
		193,781.28	57,033.15	0.00	733.85	602.31	547.45	117.34	0.00	51,141.17	303,956.55
Balances as at 1 January 2023		33,326.65	0.00	50.00	683.50	443.24	0.00	1,583.24	25,262.61	448,324.73	509,673.97
Surplus/(Deficit) for year		27,917.84	14,024.13	541.92	-707.97	-308.25	-293.69	195.16	0.00	-31,985.12	9,384.02
Transfers between Funds		-27,917.84	-14,024.13	-591.92	24.47	-134.99	314.38		169.81	42,160.22	0.00
Balances as at 31 December 2023		**33,326.65**	**0.00**	**0.00**	**0.00**	**0.00**	**20.69**	**1,778.40**	**25,432.42**	**458,499.83**	**519,057.99**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

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

3. RESTRICTED FUNDS SUMMARY FOR THE YEAR ENDED 31ST DECEMBER 2023

	Mission/ Charities	Orchards Purchase	Orchards Refurb	TOTAL
INCOME				
Funds raised for Mission/Charities	4,400.20			4,400.20
Orchards Purchase		843.00		843.00
Orchards Loan				0.00
Orchards Refurb			400.00	400.00
Donations			5,000.00	5,000.00
Deposit Interest		15.79		15.79
Income Tax Recovered	936.31	210.75	7,350.00	8,497.06
Total Income	5,336.51	1,069.54	12,750.00	19,156.05
EXPENDITURE				
Funds raised for Mission/Charities	5,336.51			5,336.51
Orchards Purchase		0.00		0.00
Orchards Loan Repayments				0.00
Orchards Refurb			45,804.66	45,804.66
Church Group Expenses				0.00
Gifts				0.00
Other Expenditure				0.00
Total Expenditure	5,336.51	0.00	45,804.66	51,141.17
Balances as at 1 January 2023	0.00	435,861.72	12,463.01	448,324.73
Surplus/(Deficit) for year	0.00	1,069.54	-33,054.66	-31,985.12
Transfers between Funds	0.00	15,831.20	26,329.02	42,160.22
Balances as at 31 December 2023	**0.00**	**452,762.46**	**5,737.37**	**458,499.83**

		NOTES TO THE ACCOUNTS							
					2023			**2022**	
		UNRESTRICTED INCOME							
4		**PLANNED GIVING**							
		Planned Giving - DD, Pledged, Gift Aided		86,980.00			87,437.00		
		Planned Giving - DD, Pledged, CAF etc		5,105.48			9,685.48		
		Planned Giving - DD, Not Gift Aided		14,842.00			13,790.00		
		Planned Giving - Other (NGA)		1,420.00			420.00		
		Envelopes - Not Gift Aided		350.00			216.00		
		Envelopes - Gift Aided		1,457.00			1,615.00		
		Income Tax Recovered		22,121.75			21,894.68		
					132,276.23			135,058.16	
5		**NON PLANNED GIVING**							
		Non Planned Giving (Gift Aided)		2,073.50			1,138.00		
		Non Planned Giving (Not Gift Aided)		2,419.00			784.00		
		Income Tax Recovered		1,377.35			1,855.17		
		Collections		5,161.43			5,377.08		
					11,031.28			9,154.25	
6		**DONATIONS**							
		Donation - Unrestricted		25,950.00			455.00		
		Donation - Hampers		125.00			160.00		
		Donation - Alms Fund		0.00			150.00		
		Youth Fund		80.00			400.00		
		Defibrillator		0.00			2,474.00		
		Elizabeth Snowden		0.00			470.00		
		Sensory Play		0.00			50.00		
		EALC Warm Spaces		330.00			1,000.00		
		CDBF Energy Bills Support		3,420.00			0.00		
		Evie Ball		367.10			0.00		
		Kirsty Pearce		467.00			0.00		
					30,739.10			5,159.00	
		OTHER GENERAL FUND INCOME							
7		Church Letting Income:							
		NELFT		22,124.00			19,700.00		
		CHESS		0.00			0.00		
		Moo Music		7,953.00			7,410.00		
		U3A		2,112.00			1,735.00		
		CCG Choir		968.00			780.00		
		Diocesan Meeting		330.00			276.00		
		Other		2,698.50			894.00		
		Sounds Right		759.00			930.00		
		Chelmsford City Council		525.00			0.00		
		Starlight Music Theatre Group		990.00			1,200.00		
		Made For More		2,029.50			1,830.00		
		Do Re Minis		847.00			810.00		
		YMCA		484.00			880.00		
		Signing Sense		0.00			195.00		
		Tappy Toes		1,255.00			630.00		
					43,075.00			37,270.00	
8		Catering Income			1,212.83			418.95	
9		Orchards Café							
		Daily Takings		68,150.78			49,663.11		
		Party Hire		206.50			25.00		
		Donation		2,700.00					
					71,057.28			49,688.11	

10		Sundry Income							Page 11
		Banns Fees		51.00					
		Night of Song		0.00			1,215.00		
		Barn Dance		475.00			695.00		
		Other		540.69			834.31		
		Curry Night for Afghanistan		0.00			507.00		
		Christmas Concert		1,135.00			1,020.00		
		Panto		0.00			310.00		
		New City Voices Concert		835.00					
					3,036.69			4,581.31	
11		Creative Hands						796.27	
		Creative Hands (Tue)		180.00					
		Creative Hands (Wed)		361.92					
					541.92				
12		Community Garden							
		Donations Gift Aided		0.00			0.00		
		Donations Not Gift Aided		20.70			0.00		
		Grants		0.00			1,000.00		
		Income Tax Recovered		5.18			0.00		
		Other Income		0.00			0.00		
					25.88			1,000.00	
13		Youth Account			294.06				
14		Junior Church / Youth							
		Donations		200.00					
		Other		53.76					
					253.76				
15		Community Assist							
		Donations Gift Aided		250.00			100.00		
		Donations Not Gift Aided		0.00			1,200.00		
		Donations CAF etc		0.00			0.00		
		Income Tax Recovered		62.50			77.50		
					312.50			1,377.50	
16		Parochial Fees			0.00			80.00	
17		Bank Interest Received			327.99			42.15	
		TOTAL UNRESTRICTED INCOME			294,184.52			244,625.70	

		RESTRICTED FUNDS INCOME							
18		**FUNDS RAISED FOR MISSION/CHARITIES**							
		Denisa Care Home (was Hope for Kids)	Donations	1,129.40			2,019.70		
Refer also			Income Tax	227.35			409.93		
to				1,356.75			2,429.63		
Restricted									
Funds		Samaritans Purse	Donations	2,216.30			780.00		
Summary			Income Tax	517.83			151.25		
				2,734.13			931.25		
		Little Edi	Donations	75.00			510.00		
			Income Tax	6.25			127.50		
				81.25			637.50		
		Ukraine Families at Denisa	Donations	0.00			1,615.00		
			Income Tax	0.00			133.75		
				0.00			1,748.75		
		Bible Society	Donations	979.50			1,008.00		
			Income Tax	184.88			194.50		
				1,164.38			1,202.50		
					5,336.51			6,949.63	
19		**THE ORCHARDS PURCHASE**							
		Donations Gift Aided		494.00			0.00		
Refer also		Donations Not Gift Aided		349.00			452.00		
to		Donations CAF etc		0.00			0.00		
Restricted		CCLA Deposit Interest		15.79			6.39		
Funds		Income Tax Recovered		210.75			78.00		
Summary		Fund Raising		0.00			0.00		
		Fund Raising Events Income		0.00			0.00		
					1,069.54			536.39	
20		**THE ORCHARDS REFURBISHMENT**							
Refer also		Donations Gift Aided		400.00			16,055.00		
to		Donations Not Gift Aided		0.00			1,643.10		
Restricted		Grants		5,000.00			20,000.00		
Funds		Income Tax Recovered		7,350.00			4,123.75		
		Other Income		0.00			0.00		
Summary					12,750.00			41,821.85	
		TOTAL RESTRICTED INCOME			19,156.05			49,307.87	

		UNRESTRICTED EXPENDITURE							
21		**CLERGY EXPENSES**							
		Mileage		215.64			137.10		
		Office		106.68			70.70		
		Telephone		373.13			347.60		
		Other		31.42			125.73		
		Books and Publications		0.00			0.00		
		Area Dean		37.90			0.00		
					764.77			681.13	
22		**STAFF COSTS (EXCL. CAFÉ STAFF)**							
		Administrator Salary		6,483.00					
		Administrator PAYE, Pension, etc		331.20					
		Youth Minister Salary		19,500.52					
		Youth Minister PAYE, Pension, etc		4,063.51					
		Youth Minister SMP Refund		0.00					
		Pastoral Worker Salary		0.00					
		Pastoral Worker PAYE, Pension, etc		0.00					
		Communities Worker Salary		5,835.00					
		Communities Worker PAYE, Pension, etc		1,798.99					
		Caretaker Salary		2,135.10					
		Caretaker PAYE, Pension, etc		108.20					
		Staff Review Costs		0.00					
					40,255.52			35,595.08	
23		**TRAINING**							
		General Training		0.00			543.95		
					0.00			543.95	
24		**WORSHIP/SERVICES COSTS**							
		Communion Bread & Wine		54.25			9.00		
		Books & Booklets		36.31			77.96		
		Special Services		2.00			0.00		
		Refreshments		94.52			342.03		
		Sundry Expenses		35.13			0.00		
					222.21			428.99	
25		**PREMISES RENTAL**							
		Chelmer HP		200.00			200.00		
					200.00			200.00	

26		**UPKEEP OF PREMISES**							Page 14
		Upkeep of The Parade							
		Utilities		4,920.03			2,567.65		
		Insurance		1,189.29			1,108.23		
		Refuse Collection Fee		0.00			73.76		
		Extinguisher Service		70.92			70.92		
		Maintenance & Repairs		2,906.91			1,069.96		
		Cleaning		1,065.71			1,157.47		
				10,152.86			6,047.99		
		Upkeep of The Orchards							
		Utilities		22,695.50			16,638.67		
		Insurance		2,910.13			2,720.81		
		Refuse Collection Fee		1,951.24			867.88		
		Extinguisher Service		172.26			109.62		
		Gardening		0.00			9.56		
		Maintenance & Repairs		6,443.34			5,775.44		
		Cleaning		8,538.74			8,259.96		
		Container Hire		446.40			446.40		
		Cleaning Supplies		875.99			427.88		
		AV Equipment		1,363.17			71.92		
				45,396.77			35,328.14		
					55,549.63			41,376.13	
27		**CATERING EXPENSES**							
		Orchards Catering General		331.08			616.12		
		Parade Catering General		54.38			150.01		
					385.46			766.13	
28		**ADMINISTRATION**							
		Licences		1,424.10			1,680.17		
		Subscriptions		0.00			0.00		
		Stationery		387.81			436.86		
		Printing / Photocopying		3,200.21			2,621.17		
		Books & Booklets		0.00			0.00		
		Postage		44.25			0.00		
		Giving Envelopes		36.59			35.52		
		Photocopier / Printer Toner/Ink		187.54			224.89		
		Equipment		1,268.97			83.14		
		Other		8.69			0.00		
		Paper		0.00			0.00		
		Publicity		0.00			0.00		
		Phone		1,102.75			856.41		
		Internet Subscription		965.06			968.53		
					8,625.97			6,906.69	
29		**JUNIOR CHURCH / YOUTH**							
		Stationary		0.00			80.00		
		Food and Drink		59.09			229.91		
		Craft		106.41			76.40		
		Resources		299.95			740.91		
		Phone		82.00			144.00		
					547.45			1,271.22	
30		**ORCHARDS CAFÉ COSTS**							
		Catering Supplies		21,228.31			16,511.39		
		Café Staff Costs		31,966.26			25,884.48		
		Other		499.24			71.36		
		Equipment		279.08			0.00		
		Café Building Work		2,700.00			8,048.34		
		Maintenance		360.26			222.72		
					57,033.15			42,689.95	

31		**COMMUNITY OUTREACH**							Page 15
		Summer Festival		561.33			810.98		
		Barn Dance		596.48			582.26		
		Pancake Night		0.00			20.78		
		Christmas Hampers		438.66			0.00		
		Kintsugi Hope		0.00			40.00		
		Sensory Play		248.29			62.02		
		Panto		0.00			272.43		
		Coronation		70.57			0.00		
		Community Carols		24.18			0.00		
					1,939.51			1,788.47	
32		**SUNDRY COSTS**							
		Other Expenditure		604.22			4,691.90		
		Donations		1,225.00			300.00		
		Sundry		1,129.31			166.79		
		Bank Charges		354.98			382.68		
		Hosting Diocese Meetings		444.72			11.40		
		Night of Song		0.00			720.21		
		Examination Fee		360.00			360.00		
		St. Mary's		47.69			0.00		
		St. Paul's		0.00			0.00		
		Payroll Services		1,020.00			1,020.00		
		Afghan Refugee Appeal (Curry Night)		0.00			470.20		
		Christmas Concert		902.90			612.75		
		Miscellaneous Pastoral Expenses		120.00			0.00		
		New City Voices Concert		330.00			0.00		
					6,538.82			8,735.93	
33		**CREATIVE HANDS**							
		Creative Hands Expenses		0.00			0.00		
					0.00			0.00	
34		**GET MEADGATE GARDENING**							
		Get Meadgate Gardening Expenses		733.85			616.50		
					733.85			616.50	
35		**YOUTH FUND**							
		Youth Account			602.31			711.86	
		In addition to the PCC's bank accounts, there has also been a separate Youth Fund, comprising a bank account and cash, managed by the Youth Minister. In November 2023, we decided to bring all of the finances associated with our children and young people's work under the one umbrella of the Junior Church / Youth Fund. The seperate Youth bank account was closed, with the closing balance of £53.76 being transferred into the Junior Church / Youth Fund via the PCC's bank account. Of the £134.99 cash remaining in the Youth Fund, £114.30 was paid into the Junior Church / Youth Fund via the PCC's bank account, and the remaining £20.69 left as cash in Junior Church / Youth Fund.							
36		**EVANGELISM**							
		Solid Youth Weekend		121.29			0.00		
					121.29			0.00	
37		**PARISH SHARE**			58,771.32			60,865.20	
38		**GIFTS TO MISSIONS / CHARITIES**							
		Denisa Care Centre (was Hope For Kids)		1,000.00			1,000.00		
		Samaritans Purse		1,000.00			1,000.00		
		CADEF SYM		360.00			360.00		
		Kintsugi Hope		500.00			500.00		
		St. Paul's		0.00			5,365.00		
		Bible Society		1,000.00			1,000.00		
					3,860.00			9,225.00	

39		**THE ORCHARDS LOAN REPAYMENTS**							
		Loan Repayments Principal							
		Loan Repayments Interest			15,896.94			8,626.08	
40		**COMMUNITY ASSIST**			117.34			1,238.18	
41		**TEAM GB SHARED EXPENSES**							
		Rectory Decoration		496.49			0.00		
		MMU Service For Families		8.74			132.79		
		Christmas Books		0.00			0.00		
		General Shared Expenses		144.61			219.55		
					649.84			352.34	
		TOTAL UNRESTRICTED EXPENDITURE			252,815.38			222,618.83	
		RESTRICTED EXPENDITURE							
42		**FUNDS RAISED FOR MISSION/CHARITY**							
Refer to		Denisa Care Centre (was Hope For Kids)	Donations	1,129.40			3,589.70		
Restricted			Income Tax	227.35			409.93		
Funds				1,356.75			3,999.63		
Summary									
		Samaritans Purse	Donations	2,216.30			780.00		
			Income Tax	517.83			151.25		
				2,734.13			931.25		
		Little Edi	Donations	75.00			510.00		
			Income Tax	6.25			127.50		
				81.25			637.50		
		Ukraine Families at Denisa	Donations	0.00			45.00		
			Income Tax	0.00			133.75		
				0.00			178.75		
		Bible Society	Donations	979.50			1,008.00		
			Income Tax	184.88			194.50		
				1,164.38			1,202.50		
					5,336.51			6,949.63	
43		**THE ORCHARDS PURCHASE FUND**							
Refer to		Purchase Cost		0.00			0.00		
Restricted		Purchase Fees		0.00			0.00		
Funds		Fund Raising Events Costs		0.00					
Summary					0.00			0.00	
44		**THE ORCHARDS REFURBISHMENT FUND**							
Refer to		Refurbishment Works		45,804.66			48,858.14		
Restricted		Refurbishment Fees		0.00			0.00		
Funds					45,804.66			48,858.14	
Summary									
		TOTAL RESTRICTED EXPENDITURE			51,141.17			55,807.77	

BALANCE SHEET

45 **TANGIBLE FIXED ASSETS**

The Parade is held on a long lease and, as a dedicated building that is used for Church purposes, its leasehold value is not included in these accounts. Its insurance value in 2016 was £1,100,000.

The Orchards was purchased from Essex County Council (ECC) on 16 September 2020 for the sum of £650,000, with a further £12,080 incurred in legal fees. Although the Diocese is the custodian tustee holding the deeds, the purchase price plus fees has been added as a fixed asset on to the balance sheet, as Meadgate Church has taken out a loan for £260,000 from The Diocese to finance the purchase and has yet to repay the loan.

The loan is for 20 years at an interest rate of 2.5% above base. The monthly repayments commenced on the 1st October 2020, beginning at £1,390.45, and increased to £1,733.14 from January 2023 onwards.

It should also be noted that under the terms of the sale and purchase agreement with ECC, should The Orchards be sold within eighty years of its acquisition by Meadgate Church, then 50% of any resulting profit will be payable to ECC.

It should also be noted that the PCC made twelve monthly repayments in 2023, and an additional loan repayment of £12,000 in November 2023, drawing down on the Reserve Fund. This additional repayment is reflected in the 2023 repayments shown in the table below.

Loan Repayments:

	Principal	Interest	Total
2020 repayments	2,487	1,685	4,171
2021 repayments	10,964	7,111	18,076
2022 repayments	20,330	8,626	28,956
2023 repayments	16,901	15,897	32,798
2024 repayments	6,406	15,998	22,404
Repayments beyond 2024	202,912	148,115	351,026
Total	260,000	197,432	457,432

The Orchards Net Asset Value:

Purchase Price (incl fees)	662,080
Loan	-260,000
Repayments to 31 Dec 2023	50,682
Net Asset Value, 31 Dec 2023	452,762

46 **STAFF COSTS**

Wages and salaries	71,633.96		60,972.43	
Pension costs	587.82		507.13	
		72,221.78		61,479.56

The Church employed a youth minister, a part time administrator, a part time community worker, two catering outreach managers on a job share, two part-time catering assistants on a job share, and a part-time caretaker. The average number of FTE (full time equivalent) staff was 3.2.

47 **DEBTORS**

Gift Aid, General Fund	6,265.67		6,269.34	
Gift Aid, Community Assist Fund	62.50		40.00	
Gift Aid, Restricted Funds	580.08		223.50	
Other debtors	9,235.80		2,674.13	
		16,144.05		9,206.97

48 **DEPOSIT ACCOUNT**

CCLA		508.38	492.59

49 **CURRENT ACCOUNT**

Balance as per statement	48,355.40		67,082.29	
less cheques not yet presented	0.00		466.33	
Balance of Current Account as at 31/12/2023		48,355.40		67,548.62

50		**POCKIT CARD**							Page 18
		Opening balance			1,029.35			774.15	
		Loading			2,454.00			19,600.00	
		Spend			3,483.35			19,344.80	
		Closing balance				0.00			1,029.35
51		**VOLOPA CARDS**							
		Opening balance			0.00				
		Loading			16,800.00				
		Spend			14,392.93				
		Closing balance				2,407.07			0.00
52		**YOUTH ACCOUNT**							
		Opening balance			443.24			235.00	
		Income			294.06			920.10	
		Expenditure			602.31			711.86	
		Closing balance				134.99			443.24
53		**CREDITORS AND ACCRUED EXPENSES**							
		Funds raised for missions / charities			524.08			778.75	
		Other creditors and accruals			710.97			6,507.56	
						1,235.05			7,286.31
54		**ANALYSIS OF GIFTS TO MISSIONS / CHARITIES**							
		Payments in the year including both giving from the General Fund and donations by church members:							
			Overseas Mission	Overseas Relief	Home Societies		Total	2022	
		CADEF				360.00		360.00	360.00
		Denisa Care Centre (was Hope For Kids)			2,356.75			2,356.75	5,178.38
		Samaritans Purse			3,734.13			3,734.13	1,931.25
		Bible Society			2,164.38			2,164.38	2,202.50
		Kintsugi Hope				500.00		500.00	500.00
		Little Edi				81.25		81.25	637.50
		St. Paul's Great Baddow							5,365.00
			0.00		8255.26	941.25		9,196.51	16,174.63
55		**PAYMENTS TO TRUSTEES AND RELATED PARTIES**							
		The Rev. Canon Tim Ball, chair of the trustees, received reimbursement of expenses (see note 20). Tim Ball's wife, Mrs Anita Ball, has undertaken paid work in the Cafe. Evie Ball held the paid post of Youth Minister until resigning in November 2023 to take up another position outside of Meadgate Church.							
		Mr Jason Smart holds the paid post of Café Manager and is also a trustee. Jason Smart's wife, Mrs Sue Smart, has undertaken paid work in the Café.							
		Mrs Ros Coleridge, a trustee, has undertaken paid work in the Café.							
		Mrs Pat Kennett, the wife of trustee Mr John Kennett, holds the paid post of Administrator.							
		Mr David Belbin was the Treasurer until August 2018, and was also a trustee until April 2019, and was reappointed as a trustee in May 2022. The accountancy practice, of which Mr Belbin is a partner, provides payroll services for Meadgate Church. The invoices for these payroll services are settled by Mr Belbin from his own personal funds, as a gift to Meadgate Church.							

56		**FUNDS TRANSFER**							
		Transfer Description	General	Café	Reserve		Orchards Purchase	Orchards Refurb	Other Funds
		Transfer of net proceeds from the New City Voices Concert to the Orchards Refurb Fund.	-505.00					505.00	
		Transfer of £25,000 donation from the General Fund to the Orchards Refurb Fund.	-25,000.00					25,000.00	
		Transfer of loan principal repayments to the Orchards Purchase Fund.	-16,900.74				16,900.74		
		Transfer of the cash balance of the Orchards Purchase Fund to the Reserve Fund.			1,069.54		-1,069.54		
		Transfer from the Reserve Fund to the General Fund for paying down the loan.	12,000.00		-12,000.00				
		Transfer of Christmas Concert net proceeds to the Refurb Fund	-232.10					232.10	
		Transfer of the Creative Hands balance to the Refurb Fund to leave the Fund closing balance at £0.						591.92	-591.92
		Transfer of the Café Fund surplus to leave the Fund closing balance at £0.	14,024.13	-14,024.13					
		Transfer from the General Fund to leave the Youth Fund closing balance at £0.	-179.39						179.39
		Transfer of the bank account and cash balances of £134.99 from the Youth Account to the Youth Fund.							0
		Transfer from the General Fund to leave the Garden Fund closing balance at £0.	-24.47						24.47
		Transfer of surplus from the General Fund to the Reserve Fund to leave the General Fund closing balance the same as the opening balance.	-11,100.27		11,100.27				
		Totals	-27,917.84	-14,024.13	169.81		15,831.20	26,329.02	-388.06
57		**GRANTS**							
		Grant Body	Purpose		2023		2022		
		The Asda Foundation	The Orchards refurbishment		5,000		20,000		
		Essex Association of Local Councils	Warm spaces		330		1,000		
		Chelmsford Diocesan Board of Finance	Energy bills support		3,420		0		
		Essex County Council	Youth work				400		
		Essex County Council	Community garden				1,000		
		Great Baddow Parish Council	AED				1,000		

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADG

England & Wales - Charity number 1169955

Accounts

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2022

THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2022

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Meadgate Church is part of the benefice of St Mary the Virgin Great Baddow, Chelmsford and became a separate parish on 1 January 2016, obtaining charity registration on 31 October 2016. It is part of the Diocese of Chelmsford within the Church of England.

Charity Number:	1169955
Principal Office:	The Orchards Meadgate Centre Chelmsford Essex CM2 7NS
Independent Examiner	Claire Bullen Alexandra Anthony Limited 47 Church Street Great Baddow Chelmsford CM2 7JA

Bankers	Barclays Bank PLC 1 Churchill Place London E14 5HP	Metro Bank PLC 1 Southampton Row London WC1B 5HA

PCC members who have served during 2022 are:

Team Rector	Rev. Canon Timothy Ball (Chairman)	
Other Team Clergy	Rev. Funmilayo Vaughan	Rev. Philip Sheldrake
	Rev. Canon Roger Matthews	Rev. Andrew Brown
Elected Members	Malcolm Burrell (Treasurer)	Luke Ridgwell
	Natacha Dudley	Richard Robinson
	Denise Hom (Church Warden)	Jason Smart
	Claire Iveson (until 22 May 2022)	Amanda Robinson (from 22 May 2022)
	John Kennett	Locardia Takawira (Assistant Warden)
	Elizabeth Minnican (until 22 May 2022)	Rosalind Coleridge
	Charlotte Parsons	Duncan McKenzie (Church Warden)
	Angela Parker (from 22 May 2022)	David Belbin (from 22 May 2022)
	Graham Delves (from 22 May 2022)	

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 GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2022

OBJECTIVES AND ACTIVITIES

Meadgate Church PCC has the responsibility of co-operating with the team rector, the Rev. Canon Timothy Ball, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church centre complexes at the Parade and the Orchards.

Background information

Meadgate Church was established as a daughter church to St Mary the Virgin, Great Baddow, in 1963 to serve the needs of the Meadgate district which comprises a mix of former council housing now run by Chelmer Housing Partnership, and a number of privately owned dwellings. The church started in the home of one of the founder members and quickly grew, such that a church was built as part of the Meadgate Parade. Following various extensions as the church grew an opportunity to take over the site of the former Meadgate Junior School was taken advantage of and in July 2014 the Church took a three year lease from Essex County Council on the site now known as The Orchards, where as well as running Sunday services we have opened a cafe with under 5s soft play area which is open 5 days a week in school terms, as well as making the rooms available for other agencies serving the needs of the Meadgate Community. The lease was extended in 2017 allowing for discussions and agreement in principal for the purchase of the site, which completed on 16 September 2020.

Mission statement
Aiming to be like Jesus by being intentional, inspirational, invitational.

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

There are 107 people registered on the Electoral Roll (2021: 105). Approximately 70 adults and 10 children attend the services each Sunday.

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

The PCC meets approximately every quarter with additional sub-committee meetings for mission, buildings and finance held when needed. Copies of the minutes are available to all church members on request after they have been signed and agreed by the PCC. Meetings continued as planned during the year, and were largely conducted virtually.

FINANCIAL REVIEW

Meadgate Church has once again witnessed the blessings and provision of God in respect of its finances.

We started the year with a budgeted surplus of £936 for the General Fund and Orchards Cafe Fund combined, and ended at break-even. However, this break-even figure included a transfer of £11,294 into the Reserve Fund, and so these combined Funds generated a surplus prior to the funds transfer significantly in excess of budget. The General Fund ended the year with an unchanged balance of £33,327.

Total income on ordinary unrestricted funds was £245,246 (2021: £205,198). Total unrestricted expenditure amounted to £222,619 (2021: £188,622). On the income side, giving by church members continued at similar levels to 2021, and both lettings and Cafe income were significantly higher than 2021 with there being no COVID impact in 2022. Expenditure was significantly higher than 2021, largely as a result of the church operating normally during 2022 without any COVID impact.

The Church continues to pay in full our Deanery Share (or Family Purse) contribution – this year £60,865 (2021: £66,176).

Following the purchase of The Orchards in 2020, the Orchards Purchase Fund is now sitting at £435,862 (2021: £415,531), represented entirely by the net asset value of The Orchards. £536 was transferred out of this Fund into the Reserve Fund. The Orchards Refurbishment Fund ended the year at £12,463 (2021: £16,414), with £48,858 having been spent on refurbishment works during 2022, these being primarily the replacement of windows and doors at the rear entrance of the building and at the front right-hand side. The PCC is extremely grateful to the Asda Foundation for its generous support in providing a matched-funding grant of £25,000 for the purpose of replacing the windows and doors at The Orchards. £20,000 of this grant was received in 2022, with the balance of £5,000 expected to be received in 2023 once further windows and doors have been replaced.

The Community Assist Fund is now sitting at £1,583 (2021: £1,444), with income in 2022 of £1,378 and having funded £1,238 of donations of food and other essential items to those in need.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2022

FINANCIAL REVIEW (cont.)

The Reserve Fund ended the year at £25,263 (2021: £25,703), following transfers in and out of the General Fund, and from the Orchards Purchase Fund. A one-off payment of £12,271 was made from this Fund during 2022 to reduce the Orchards loan. Subject to the Reserve Fund not being required for general purposes in 2023, the PCC may decide to use some or all of the balance of this Fund to make a further one-off loan payment and / or finance further reburbishment works and / or for other purposes.

The PCC would also like to acknowledge donations received during the year from Essex County Council to support our work with children and young people, Great Baddow Parish Council for the installation of a defibrillator, and the Essex Association of Local Councils for support towards us keeping The Orchards open as a "warm space".

RESERVES POLICY

The PCC is mindful of the Charity Commission guidance of unrestricted funds being brought up to a level which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of unrestricted funds at the year end totals £61,349. It is likely that it will be a number of years before the unrestricted funds can be brought up to the recommended level, particularly as the Church now has to finance the loan repayments for The Orchards and undertake significant rennovations.

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.

The Orchards
Meadgate Centre
Mascalls Way
Chelmsford
CM2 7NS

Timothy Wm Ball
.....
Rev. Canon Timothy Ball

May 2023

INDEPENDENT EXAMINER'S REPORT
TO THE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

This report on the Accounts of the PCC for the year ended 31 December 2022, which is set out on pages 1 to 19 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.

47 Church Street
Great Baddow
Chelmsford
CM2 7JA

Claire Bullen
Independent Examiner
Alexandra Anthony Limited
Chartered Certified Accountants

30th March 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
INCOME AND ENDOWMENTS		£	£	£	£
Voluntary Income	4-6,12,14, 17-19	151,748.91	49,301.48	201,050.39	163,320.59
Activities for Generating Funds	7,8	37,688.95	-	37,688.95	32,589.50
Investment Income	16,18	42.15	6.39	48.54	6.02
Income from Church Activities	9	49,688.11	-	49,688.11	25,101.49
Other Income	10-13,15	6,377.68	-	6,377.68	2,073.25
TOTAL INCOME		245,545.80	49,307.87	294,853.67	223,090.85
EXPENDITURE					
Church Activities	20-45	222,618.83	55,807.77	278,426.60	248,240.73
Fund-raising Costs		-	-	-	-
TOTAL EXPENDITURE		222,618.83	55,807.77	278,426.60	248,240.73
NET INCOME/ (EXPENDITURE)		22,926.97	- 6,499.90	16,427.07	- 25,149.88
Bought forward at 1 January 2022		61,301.77	431,945.13	493,246.90	518,396.78
Transfers Between Funds		- 22,879.50	22,879.50		
BALANCES AT 31 DECEMBER 2022		61,349.24	448,324.73	509,673.97	493,246.90

Approved by the Parochial Church Council on 16 APRIL 2023

..... Church Officer

..... Church Officer

..... Treasurer

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

BALANCE SHEET AS AT 31ST DECEMBER 2022

2021		Notes			2022
	FIXED ASSETS				
662,080.29					662,080.29
	CURRENT ASSETS				
9,206.97	Debtors and Prepayments	48	11,489.77		
486.20	Deposit Account	49	492.59		
82,282.10	Current Account	50	67,548.62		
774.15	Pockit Card	51	1,029.35		
235.00	Youth Account	52	443.24		
95.00	Cash in hand: General Fund		95.00		
93,079.42				81,098.57	
	CURRENT LIABILITIES				
15,363.91	Creditors and accrued expenses	54	7,286.31		
22,621.53	Loans repayable within 12 months	46	7,426.59		
223,927.37	Loans repayable beyond 12 months	46	218,791.99		
261,912.81				233,504.89	
493,246.90	**NET ASSETS / (LIABILITIES)**				509,673.97
	FUNDS				
	Unrestricted				
33,326.65	General Fund				33,326.65
	Designated				
-	Orchards Café Fund		0.00		
593.45	Creative Hands Fund		50.00		
-	Community Garden		683.50		
235.00	Youth		443.24		
1,443.92	Community Assist		1,583.24		
25,702.75	Reserve		25,262.61		
					28,022.59
	Restricted				
-	Mission / Charities Fund		-		
415,531.39	Orchards Purchase Fund		435,861.72		
16,413.74	Orchards Refurbishment Fund		12,463.01		
					448,324.73
493,246.90	**TOTAL FUNDS**				509,673.97

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

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.
- 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.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

2. DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Notes	General Fund Unrestricted	Orchards Café Designated	Creative Hands Designated	Community Garden Designated	Youth Designated	Community Assist Designated	Reserve Designated	Restricted Funds Summary	Total
INCOME										
Planned Giving	4	113,163.48								113,163.48
Income Tax Recovered (Planned Giving)	4	21,894.68								21,894.68
Collections	5	5,377.08								5,377.08
Non-Planned Giving	5	1,922.00								1,922.00
Donations	6	5,159.00							20,000.00	25,159.00
Income Tax Recovered (Non-Planned Giving)	5	1,855.17					77.50		5,218.68	7,151.35
Church Letting Income	7	37,270.00								37,270.00
Catering Income	8	418.95								418.95
Orchards Café	9		49,688.11							49,688.11
Sundry Income	10	4,581.31								4,581.31
Creative Hands	11			796.27						796.27
Community Garden	12				1,000.00					1,000.00
Youth Account	13					920.10				920.10
Community Assist	14						1,300.00			1,300.00
Parochial Fees		80.00								80.00
Bank Interest Received	16	42.15							6.39	48.54
Funds raised for Mission/Charities	17								5,932.70	5,932.70
Funds raised to purchase The Orchards	18								452.00	452.00
Funds raised for The Orchards Refurbishment	19								17,698.10	17,698.10
Total Income		191,763.82	49,688.11	796.27	1,000.00	920.10	1,377.50	0.00	49,307.87	294,853.67
EXPENDITURE										
Clergy Expenses	20	681.13								681.13
Staff Costs	21	35,595.08								35,595.08
Training	22	543.95								543.95
Worship Costs	23	428.99								428.99
Premises Rental	24	200.00								200.00
Upkeep of church building/grounds	25	41,376.13								41,376.13
Catering	26	766.13								766.13
Administration	27	6,906.69								6,906.69
Junior Church / Youth	28	1,271.22								1,271.22
Orchards Café	29		42,689.95							42,689.95
Community Outreach	30	1,788.47								1,788.47
Sundry Costs	31	8,735.93								8,735.93
Creative Hands	32			0.00						0.00
Get Meadgate Gardening	34				616.50					616.50
Youth Account	35					711.86				711.86
Evangelism	36	0.00								0.00
Orchards Loan Interest	40	8,626.08								8,626.08
Community Assist	41						1,238.18			1,238.18
The Orchards Refurbishment	45								48,858.14	48,858.14
Team GB Shared Expenses	42	352.34								352.34
Outside of Parish										0.00
Parish Share	37	60,865.20								60,865.20
Deanery Synod	38	0.00								0.00
Mission/Charity Giving From the General Fund	39	9,225.00								9,225.00
Mission/Charity Giving From Special Appeals	43								6,949.63	6,949.63
		177,362.34	42,689.95	0.00	616.50	711.86	1,238.18	0.00	55,807.77	278,426.60
Balances as at 1 January 2022		33,326.65	0.00	593.45	0.00	235.00	1,443.92	25,702.75	431,945.13	493,246.90
Surplus/(Deficit) for year		14,401.48	6,998.16	796.27	383.50	208.24	139.32	0.00	-6,499.90	16,427.07
Transfers between Funds	57	-14,401.48	-6,998.16	-1,339.72	300.00			-440.14	22,879.50	0.00
Balances as at 31 December 2022		**33,326.65**	**0.00**	**50.00**	**683.50**	**443.24**	**1,583.24**	**25,262.61**	**448,324.73**	**509,673.97**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

3. RESTRICTED FUNDS SUMMARY FOR THE YEAR ENDED 31ST DECEMBER 2022

	Mission/ Charities	Orchards Purchase	Orchards Refurb	TOTAL
INCOME				
Funds raised for Mission/Charities	5,932.70			5,932.70
Orchards Purchase		452.00		452.00
Orchards Loan				0.00
Orchards Refurb			17,698.10	17,698.10
Donations			20,000.00	20,000.00
Deposit Interest		6.39		6.39
Income Tax Recovered	1,016.93	78.00	4,123.75	5,218.68
Total Income	6,949.63	536.39	41,821.85	49,307.87
EXPENDITURE				
Funds raised for Mission/Charities	6,949.63			6,949.63
Orchards Purchase		0.00		0.00
Orchards Loan Repayments				0.00
Orchards Refurb			48,858.14	48,858.14
Church Group Expenses				0.00
Gifts				0.00
Other Expenditure				0.00
Total Expenditure	6,949.63	0.00	48,858.14	55,807.77
Balances as at 1 January 2022	0.00	415,531.39	16,413.74	431,945.13
Surplus/(Deficit) for year	0.00	536.39	-7,036.29	-6,499.90
Transfers between Funds	0.00	19,793.94	3,085.56	22,879.50
Balances as at 31 December 2022	**0.00**	**435,861.72**	**12,463.01**	**448,324.73**

									Page 10	
		NOTES TO THE ACCOUNTS								
					2022			**2021**		
		UNRESTRICTED INCOME								
4		**PLANNED GIVING**								
		Planned Giving - DD, Pledged, Gift Aided		87,437.00			84,000.66			
		Planned Giving - DD, Pledged, CAF etc		9,685.48			9,805.48			
		Planned Giving - DD, Not Gift Aided		13,790.00			12,229.00			
		Planned Giving - Other (NGA)		420.00			400.00			
		Envelopes - Not Gift Aided		216.00			778.00			
		Envelopes - Gift Aided		1,615.00			1,699.41			
		Income Tax Recovered		21,894.68			22,305.17			
					135,058.16			131,217.72		
5		**NON PLANNED GIVING**								
		Non Planned Giving (Gift Aided)		1,138.00			4,298.00			
		Non Planned Giving (Not Gift Aided)		784.00			5,081.72			
		Income Tax Recovered		1,855.17			1,197.58			
		Collections		5,377.08			1,646.88			
					9,154.25			12,224.18		
6		**DONATIONS**								
		Donation - Unrestricted		455.00			252.43			
		Donation - Hampers		160.00			310.00			
		Donation - Alms Fund		150.00						
		Steph Ridgwell		0.00			545.00			
		Elevate		0.00			47.50			
		Rectory Decorating		0.00			500.00			
		Youth Fund		400.00						
		Defibrillator		2,474.00						
		Elizabeth Snowden		470.00						
		Sensory Play		50.00						
		EALC Warm Spaces		1,000.00						
					5,159.00			1,654.93		
		OTHER GENERAL FUND INCOME								
7		Church Letting Income:								
		NELFT		19,700.00			19,840.00			
		CHESS		0.00			200.00			
		Moo Music		7,410.00			5,565.00			
		U3A		1,735.00			1,070.00			
		CCG Choir		780.00			300.00			
		Diocesan Meeting		276.00			0.00			
		Other		894.00			1,600.50			
		Sounds Right		930.00			420.00			
		Chelmsford City Council		0.00			525.00			
		Starlight Music Theatre Group		1,200.00			1,080.00			
		Made For More		1,830.00			1,162.50			
		Do Re Minis		810.00						
		YMCA		880.00						
		Signing Sense		195.00						
		Tappy Toes		630.00						
					37,270.00			31,763.00		
8		Catering Income			418.95			826.50		
9		Orchards Café								
		Daily Takings		49,663.11			24601.49			
		Party Hire		25.00			500.00			
		Cash from Church		0.00						
		Insurance Claim		0.00						
					49,688.11			25,101.49		
10		Sundry Income								
		Night of Song		1,215.00						
		Barn Dance		695.00						
		Other		834.31			753.00			
		Curry Night for Afghanistan		507.00						
		Christmas Concert		1,020.00						
		Panto		310.00						
					4,581.31			753.00		

11		Creative Hands			796.27			70.00		
12		Community Garden								
		Donations Gift Aided		0.00						
		Donations Not Gift Aided		0.00						
		Grants		1,000.00						
		Income Tax Recovered		0.00						
		Other Income		0.00						
					1,000.00			0.00		
13		Youth Account			920.10			1,250.25		
14		Community Assist								
		Donations Gift Aided		100.00			265.00			
		Donations Not Gift Aided		1,200.00			0.00			
		Donations CAF etc		0.00			0.00			
		Income Tax Recovered		77.50			66.25			
					1,377.50			331.25		
15		Parochial Fees			80.00			0.00		
16		Bank Interest Received			42.15			5.50		
		TOTAL UNRESTRICTED INCOME			245,545.80			205,197.82		

		RESTRICTED FUNDS INCOME							Page 12	
17		**FUNDS RAISED FOR MISSION/CHARITIES**								
		Denisa Care Home (was Hope for Kids)	Donations	2,019.70			914.00			
Refer also			Income Tax	409.93			141.00			
to				2,429.63			1,055.00			
Restricted										
Funds		Samaritans Purse	Donations	780.00			385.00			
Summary			Income Tax	151.25			96.25			
				931.25			481.25			
		SPTC (James Harding)	Donations	0.00			655.00			
			Income Tax	0.00			96.25			
				0.00			751.25			
		Little Edi	Donations	510.00			235.00			
			Income Tax	127.50			35.00			
				637.50			270.00			
		Ukraine Families at Denisa	Donations	1,615.00			0.00			
			Income Tax	133.75			0.00			
				1,748.75			0.00			
		Bible Society	Donations	1,008.00			0.00			
			Income Tax	194.50			0.00			
				1,202.50			0.00			
					6,949.63			2,557.50		
18		**THE ORCHARDS PURCHASE**								
		Donations Gift Aided		0.00			460.00			
Refer also		Donations Not Gift Aided		452.00			884.93			
to		Donations CAF etc		0.00			0.00			
Restricted		CCLA Deposit Interest		6.39			0.52			
Funds		Income Tax Recovered		78.00			177.25			
Summary		Fund Raising		0.00			0.00			
		Fund Raising Events Income		0.00			0.00			
					536.39			1,522.70		
19		**THE ORCHARDS REFURBISHMENT**								
Refer also		Donations Gift Aided		16,055.00			2,795.50			
to		Donations Not Gift Aided		1,643.10			9,957.00			
Restricted		Grants		20,000.00			0.00			
Funds		Income Tax Recovered		4,123.75			708.88			
		Other Income		0.00			351.45			
Summary					41,821.85			13,812.83		
		TOTAL RESTRICTED INCOME			49,307.87			17,893.03		

		UNRESTRICTED EXPENDITURE							Page 13	
20		**CLERGY EXPENSES**								
		Mileage		137.10			145.22			
		Office		70.70			25.80			
		Telephone		347.60			361.78			
		Other		125.73			3.07			
		Books and Publications		0.00			101.18			
					681.13			637.05		
21		**STAFF COSTS (EXCL. CAFÉ STAFF)**								
					35,595.08			34,630.11		
22		**TRAINING**								
		General Training		543.95			243.89			
					543.95			243.89		
23		**WORSHIP/SERVICES COSTS**								
		Communion Bread & Wine		9.00			33.81			
		Books & Booklets		77.96						
		Palm Crosses		0.00			17.88			
		Refreshments		342.03			185.89			
		Sundry Expenses		0.00			180.57			
					428.99			418.15		
24		**PREMISES RENTAL**								
		Chelmer HP		200.00			200.00			
					200.00			200.00		
25		**UPKEEP OF PREMISES**								
		Upkeep of The Parade								
		Utilities		2,567.65			761.52			
		Insurance		1,108.23			1,036.48			
		Refuse Collection Fee		73.76			544.52			
		Extinguisher Service		70.92			119.66			
		Maintenance & Repairs		1,069.96			853.13			
		Cleaning		1,157.47			957.37			
				6,047.99			4,272.68			
		Upkeep of The Orchards								
		Utilities		16,638.67			12,271.57			
		Insurance		2,720.81			2,468.98			
		Refuse Collection Fee		867.88			239.72			
		Extinguisher Service		109.62			109.20			
		Gardening		9.56			0.00			
		Boiler Service		0.00			666.56			
		Maintenance & Repairs		5,775.44			2,994.95			
		Sundry Items		0.00			34.00			
		Cleaning		8,259.96			5,726.36			
		Container Hire		446.40			446.40			
		Cleaning Supplies		427.88			499.39			
		AV Equipment		71.92			2,217.73			
				35,328.14			27,674.86			
					41,376.13			31,947.54		
26		**CATERING EXPENSES**								
		Orchards Catering General		616.12			507.16			
		Parade Catering General		150.01			26.17			
		Catering Staff Costs					209.45			
					766.13			742.78		

27		**ADMINISTRATION**							Page 14	
		Licences		1,680.17			1,566.68			
		Stationery		436.86			205.52			
		Printing / Photocopying		2,621.17			4,374.34			
		Books & Booklets		0.00			35.00			
		Postage		0.00			63.07			
		Giving Envelopes		35.52			30.89			
		Photocopier / Printer Toner/Ink		224.89			301.47			
		Equipment		83.14			0.00			
		Other		0.00			90.97			
		Publicity		0.00			46.32			
		Phone		856.41			822.52			
		Internet Subscription		968.53			878.95			
					6,906.69			8,415.73		
28		**JUNIOR CHURCH / YOUTH**								
		Stationary		80.00			72.84			
		Food and Drink		229.91			189.93			
		Craft		76.40						
		Resources		740.91			432.23			
		Phone		144.00						
					1,271.22			695.00		
29		**ORCHARDS CAFÉ COSTS**								
		Catering Supplies		16,511.39			7,870.85			
		Café Staff Costs		25,884.48			19,346.05			
		Equipment		71.36			0.00			
		Maintenance		222.72			132.48			
		Furlough Payments		0.00			-3,276.77			
		Re-opening Costs re Covid-19		0.00						
					42,689.95			24,072.61		
30		**COMMUNITY OUTREACH**								
		General Expenses		0.00			164.61			
		Summer Festival		810.98			596.83			
		Barn Dance		582.26			666.63			
		Pancake Night		20.78			0.00			
		Mulled Wine & Mince Pies Social		0.00			0.00			
		Christmas Hampers		0.00			267.37			
		Kintsugi Hope		40.00			11.60			
		Sensory Play		62.02						
		Panto		272.43						
					1,788.47			1,707.04		
31		**SUNDRY COSTS**								
		Other Expenditure		4,691.90			650.08			
		Donations		300.00			100.00			
		Social Function		0.00			0.00			
		Sundry		166.79			237.60			
		Bank Charges		382.68			285.86			
		Leaders Fees		0.00						
		Funeral Expenses		0.00						
		Home Group Expenses		0.00						
		Team GB Meetings and Events		0.00						
		Hosting Diocese Meetings		11.40			14.70			
		Night of Song		720.21						
		Examination Fee		360.00			300.00			
		St. Mary's		0.00						
		St. Paul's		0.00						
		Payroll Services		1,020.00			2,040.00			
		Afghan Refugee Appeal (Curry Night)		470.20						
		Christmas Concert		612.75						
					8,735.93			3,628.24		
32		**CREATIVE HANDS**								
		Creative Hands Expenses						0.00		
					0.00			0.00		

33		**CAMEO ACCOUNT**								
		CAMEO			0.00			197.70		
34		**GET MEADGATE GARDENING**								
		Get Meadgate Gardening Expenses		616.50			0.00			
					616.50			0.00		
35		**YOUTH ACCOUNT**								
		Youth Account			711.86			1,477.96		
36		**EVANGELISM**								
					0.00			0.00		
37		**PARISH SHARE**			60,865.20			66,175.56		
38		**DEANERY SYNOD**			0.00			20.84		
39		**GIFTS TO MISSIONS / CHARITIES**								
		Denisa Care Centre (was Hope For Kids)		1,000.00			1,000.00			
		Samaritans Purse		1,000.00			1,000.00			
		SPTC		0.00			1,279.00			
		CADEF SYM		360.00			360.00			
		Kintsugi Hope		500.00			500.00			
		St. Paul's		5,365.00						
		Bible Society		1,000.00						
					9,225.00			4,139.00		
40		**THE ORCHARDS LOAN REPAYMENTS**								
		Loan Repayments Principal								
		Loan Repayments Interest			8,626.08			7,111.48		
41		**COMMUNITY ASSIST**			1,238.18			1,320.19		
42		**TEAM GB SHARED EXPENSES**								
		Rectory Decoration		0.00			808.47			
		MMU Service For Families		132.79			13.03			
		Christmas Books		0.00			20.00			
		General Shared Expenses		219.55						
					352.34			841.50		
		TOTAL UNRESTRICTED EXPENDITURE			222,618.83			188,622.37		

		RESTRICTED EXPENDITURE							Page 16	
43		**FUNDS RAISED FOR MISSION/CHARITY**								
Refer to		Denisa Care Centre (was Hope For Kids)	Donations	3,589.70			914.00			
Restricted			Income Tax	409.93			141.00			
Funds				3,999.63			1,055.00			
Summary										
		Samaritans Purse	Donations	780.00			385.00			
			Income Tax	151.25			96.25			
				931.25			481.25			
		SPTC	Donations	0.00			655.00			
			Income Tax	0.00			96.25			
				0.00			751.25			
		Little Edi	Donations	510.00			235.00			
			Income Tax	127.50			35.00			
				637.50			270.00			
		Ukraine Families at Denisa	Donations	45.00						
			Income Tax	133.75						
				178.75			0.00			
		Bible Society	Donations	1,008.00						
			Income Tax	194.50						
				1,202.50			0.00			
					6,949.63			2,557.50		
44		**THE ORCHARDS PURCHASE FUND**								
Refer to		Purchase Cost		0.00			0.00			
Restricted		Purchase Fees		0.00			0.00			
Funds		Fund Raising Events Costs		0.00						
Summary					0.00			0.00		
45		**THE ORCHARDS REFURBISHMENT FUND**								
Refer to		Refurbishment Works		48,858.14			57,060.86			
Restricted		Refurbishment Fees		0.00			0.00			
Funds					48,858.14			57,060.86		
Summary										
		TOTAL RESTRICTED EXPENDITURE			55,807.77			59,618.36		

TANGIBLE FIXED ASSETS

46 The Parade is held on a long lease and, as a dedicated building that is used for Church purposes, its leasehold value is not included in these accounts. Its insurance value in 2016 was £1,100,000.
The Orchards was purchased from Essex County Council (ECC) on 16 September 2020 for the sum of £650,000, with a further £12,080 incurred in legal fees. Although the Diocese is the custodian tustee holding the deeds, the purchase price plus fees has been added as a fixed asset on to the balance sheet, as Meadgate Church has taken out a loan for £260,000 from The Diocese to finance the purchase and has yet to repay the loan.
The loan is for 20 years at an interest rate of 2.5% above base. The monthly repayments commenced on the 1st October 2020, beginning at £1,390.45, and increased to £1,733.14 from January 2023 onwards.
It should also be noted that under the terms of the sale and purchase agreement with ECC, should The Orchards be sold within eighty years of its acquisition by Meadgate Church, then 50% of any resulting profit will be payable to ECC.
It should also be noted that the PCC made twelve monthly repayments in 2022, and an additional loan repayment of £12,271 in September 2022, drawing down on the Reserve Fund. This additional repayment is reflected in the 2022 repayments shown in the table below.

Loan Repayments:

	Principal	Interest	Total
2020 repayments	2,487	1,685	4,171
2021 repayments	10,964	7,111	18,076
2022 repayments	20,330	8,626	28,956
2023 repayments	7,427	13,371	20,798
Repayments beyond 2023	218,792	127,834	346,626
Total	260,000	158,628	418,628

The Orchards Net Asset Value:

Purchase Price (incl fees)	662,080
Loan	-260,000
Repayments to 31 Dec 2022	33,781
Net Asset Value, 31 Dec 2022	435,862

47 **STAFF COSTS**

Wages and salaries	60,972.43		53,487.71	
Pension costs	507.13		488.45	
		61,479.56		53,976.16

The Church employed a youth minister, a part time administrator, a part time community worker, two catering outreach managers on a job share, and two part-time catering assistants on a job share. The average number of FTE (full time equivalent) staff was 3.0.

48 **DEBTORS**

Gift Aid, General Fund	5,773.86		6,269.34	
Gift Aid, Restricted Funds	288.75		223.50	
Other debtors	5,427.16		2,714.13	
		11,489.77		9,206.97

49 **DEPOSIT ACCOUNT**

CCLA		492.59		486.20

50 **CURRENT ACCOUNT**

Balance as per statement	67,082.29		82,007.10	
less cheques not yet presented	466.33		275.00	
Balance of Current Account as at 31/12/2022		67,548.62		82,282.10

51 **POCKIT CARD**

Opening balance	774.15		735.42	
Loading	19,600.00		10,000.00	
Spend	19,344.80		9,961.27	
Closing balance		1,029.35		774.15

52		**YOUTH ACCOUNT**							
		Opening balance		235.00			462.71		
		Income		920.10			1,250.25		
		Expenditure		711.86			1,477.96		
		Closing balance			443.24			235.00	
53		**CAMEO ACCOUNT**							
		Opening balance		0.00			197.70		
		Income		1,000.00			0.00		
		Expenditure		0.00			197.70		
		Closing balance			1,000.00			0.00	
54		**CREDITORS AND ACCRUED EXPENSES**							
		Funds raised for missions / charities		778.75			1,018.50		
		Other creditors and accruals		6,507.56			14,265.41		
					7,286.31			15,283.91	
55		**ANALYSIS OF GIFTS TO MISSIONS / CHARITIES**							
		Payments in the year including both giving from the General Fund and donations by church members:							
			Overseas Mission	Overseas Relief	Home Societies		Total	2021	
		CADEF			360.00		360.00	360.00	
		Hope For Kids		5,178.38			5,178.38	2,055.00	
		St Paul's Theological College					0.00	2,030.25	
		Samaritans Purse		1,931.25			1,931.25	1,481.25	
		Bible Society	2202.50				2,202.50		
		Kintsugi Hope			500.00		500.00	500.00	
		Little Edi			637.50		637.50	270.00	
		St. Paul's Great Baddow			5,365.00		5,365.00		
			2,202.50	7,109.63	6,862.50		16,174.63	6,696.50	
56		**PAYMENTS TO TRUSTEES AND RELATED PARTIES**							
		The Rev. Canon Tim Ball, chair of the trustees, received reimbursement of expenses (see note 20). Tim Ball's wife, Mrs Anita Ball, and their daughter, Evie Ball, have both undertaken paid work in the Cafe. Evie Ball took up the paid post of Youth Minister in January 2021.							
		Mr Jason Smart holds the paid post of Café Manager and is also a trustee. Jason Smart's wife, Mrs Sue Smart, has undertaken paid work in the Café.							
		Mrs Ros Coleridge, a trustee, has undertaken paid work in the Café.							
		Mrs Pat Kennett, the wife of trustee Mr John Kennett, holds the paid post of Administrator.							
		Mr David Belbin was the Treasurer until August 2018, and was also a trustee until April 2019, and was reappointed as a trustee in May 2022. The accountancy practice, of which Mr Belbin is a partner, provides payroll services for Meadgate Church. The invoices for these payroll services are settled by Mr Belbin from his own personal funds, as a gift to Meadgate Church.							

57		**FUNDS TRANSFER**								
		Transfer Description	General	Café	Reserve		Orchards Purchase	Orchards Refurb	Cmnty Garden	Creative Hands
		Transfer of net proceeds from Triumvirate (Night of Song) Event to the Orchards Refurb Fund.	-622.75					622.75		
		Transfer of proceeds from sale of various items through the Café till for the Orchards Refurb Fund.	-603.10					603.10		
		Transfer of loan principal repayments to the Orchards Purchase Fund.	-20,330.32				20,330.32			
		Transfer of the cash balance of the Orchards Purchase Fund to the Reserve Fund for potential future additional loan repayments.			536.38		-536.38			
		Transfer of £300 from the GF to the Gardening Fund.	-300.00						300.00	
		Transfer of 2020 Reserve Fund balance to General Fund for paying down the loan	12,271.00		-12,271.00					
		Transfer of net proceeds from the Barn Dance Event to the Orchards Refurb Fund.	-112.74					112.74		
		Transfer of Christmas Concert net proceeds to Orchards Refurb Fund	-407.25					407.25		
		Transfer of Creative Hands balance to Orchards Refurb Fund to leave fund closing balance at £0.						1,339.72		-1,339.72
		Transfer of Café fund balance to leave fund closing balance at £0.	6,998.16	-6,998.16						
		Transfer of surplus from the General Fund to the Reserve Fund to leave the General Fund closing balance the same as the opening balance.	-11,294.48		11,294.48					
		Totals	-14,401.48	-6,998.16	-440.14		20,330.32	3,085.56	300.00	-1,339.72

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADG

England & Wales - Charity number 1169955

Accounts

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2021

THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2021

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Meadgate Church is part of the benefice of St Mary the Virgin Great Baddow, Chelmsford and became a separate parish on 1 January 2016, obtaining charity registration on 31 October 2016. It is part of the Diocese of Chelmsford within the Church of England.

Charity Number:	1169955	
Principal Office:	The Orchards Meadgate Centre Chelmsford Essex CM2 7NS	
Independent Examiner	Claire Bullen Alexandra Anthony Limited 47 Church Street Great Baddow Chelmsford CM2 7JA	
Bankers	Barclays Bank PLC 1 Churchill Place London E14 5HP	Metro Bank PLC 1 Southampton Row London WC1B 5HA

PCC members who have served during 2021 are:

Team Rector	Rev. Canon Timothy Ball (Chairman)	
Elected Members	Malcolm Burrell (Treasurer)	Luke Ridgwell
	Natacha Dudley	Richard Robinson
	Denise Hom (Church Warden)	Jason Smart
	Claire Iveson	Jill Smith-Hughes (until 23 May 2021)
	John Kennett	Locardia Takawira (Assistant Warden)
	Elizabeth Minnican	Rosalind Coleridge (Church Warden until 23 May 2021)
	Charlotte Parsons	Duncan McKenzie (Church Warden from 23 May 2021)

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 GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2021

OBJECTIVES AND ACTIVITIES

Meadgate Church PCC has the responsibility of co-operating with the team rector, the Rev. Canon Timothy Ball, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church centre complexes at the Parade and the Orchards.

Background information

Meadgate Church was established as a daughter church to St Mary the Virgin, Great Baddow, in 1963 to serve the needs of the Meadgate district which comprises a mix of former council housing now run by Chelmer Housing Partnership, and a number of privately owned dwellings. The church started in the home of one of the founder members and quickly grew, such that a church was built as part of the Meadgate Parade. Following various extensions as the church grew an opportunity to take over the site of the former Meadgate Junior School was taken advantage of and in July 2014 the Church took a three year lease from Essex County Council on the site now known as The Orchards, where as well as running two of the three Sunday services we have opened a cafe with under 5s soft play area which is open 5 days a week in school terms, as well as making the rooms available for other agencies serving the needs of the Meadgate Community. The lease was extended in 2017 allowing for discussions and agreement in principal for the purchase of the site, which completed on 16 September 2020.

Mission statement
Aiming to be like Jesus by being intentional, inspirational, invitational.

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

There are 105 people registered on the Electoral Roll (2020: 105). Approximately 80 adults and 10 children attend the services each Sunday.

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

The PCC meets approximately every quarter with additional sub-committee meetings for mission, buildings and finance held when needed. Copies of the minutes are available to all church members on request after they have been signed and agreed by the PCC. Meetings continued as planned during the year, and were largely conducted virtually.

FINANCIAL REVIEW

Meadgate Church has once again witnessed the blessings and provision of God in this second year impacted by the COVID-19 pandemic.

We started the year with a budgeted surplus of £944 for the General Fund and Orchards Cafe Fund combined, and ended at break-even. However, £6,955 was transferred to the Reserve Fund, and so these combined Funds generated a surplus prior to the funds transfer significantly in excess of budget. Although the pandemic once again reduced both our rental income and Cafe income, the effect was nowhere near as severe as in 2020. The General Fund ended the year with an unchanged balance of £33,327.

Total income on ordinary unrestricted funds was £205,198 (2020: £173,916). Total unrestricted expenditure amounted to £188,622 (2020: £157,499). We received £3,277 of furlough payments from HMRC (2020: £6,334) to cover 80% of the Café staff wages during the periods we were not able to open the Cafe, with the Church making up the remaining 20% to ensure that the staff continued to receive full pay.

The Church continues to pay in full our Deanery Share (or Family Purse) contribution – this year £66,176 (2020: £66,361).

Following the purchase of The Orchards in 2020, the Orchards Purchase Fund is now sitting at £415,531 (2020: £409,520), represented entirely by the net asset value of The Orchards (2020: £404,567). £6,476 was transferred out of this Fund into the Reserve Fund. The Orchards Refurbishment Fund ended the year at £16,414 (2020: £59,662), with £57,061 having been spent on refurbishment works during 2021, these being primarily the replacement of the windows and doors at the front and part of the left-hand side of the building.

The Community Assist Fund is now sitting at £1,444 (2020: £2,433), with income in 2021 of £331 and having funded £1,320 of donations of food and other essential items to those in need.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2021

FINANCIAL REVIEW (cont.)

The Reserve Fund ended the year at £25,703 (2020: £12,271), following transfers from the General Fund and the Orchards Purchase Fund. The PCC intends to use the 2021 opening balance of £12,271 to make a one-off payment during 2022 to reduce the Orchards loan. Subject to the Reserve Fund not being required for general purposes in 2022, the PCC intends to use the remainder of the 2021 closing balance (£13,432) to make a further one-off loan payment and / or finance further reburbishment works.

During the year, the long-running CAMEO ladies group decided to end its evening meetings and close down its account, with the final balance of £112 held in their account being paid across to the General Fund as a donation.

RESERVES POLICY

The PCC is mindful of the Charity Commission guidance of unrestricted funds being brought up to a level which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of unrestricted funds at the year end totals £61,302. It is likely that it will be a number of years before the unrestricted funds can be brought up to the recommended level, particularly as the Church now has to finance the loan repayments for The Orchards and undertake significant rennovations.

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.

Rev. Canon Timothy Ball

May 2022

The Orchards
Meadgate Centre
Mascalls Way
Chelmsford
CM2 7NS

INDEPENDENT EXAMINER'S REPORT TO THE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

This report on the Accounts of the PCC for the year ended 31 December 2021, which is set out on pages 1 to 18 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.

47 Church Street
Great Baddow
Chelmsford
CM2 7JA

Claire Bullen
Independent Examiner
Alexandra Anthony Limited
Chartered Certified Accountants

12th May 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
INCOME AND ENDOWMENTS		£	£	£	£
Voluntary Income	4-6,14,17-19	145,428.08	17,892.51	163,320.59	211,331.33
Activities for Generating Funds	7,8	32,589.50		32,589.50	22,019.04
Investment Income	16,18	5.50	0.52	6.02	125.85
Income from Church Activities	9	25,101.49	-	25,101.49	15,533.67
Other Income	10,11,12,13	2,073.25		2,073.25	1,447.23
TOTAL INCOME		205,197.82	17,893.03	223,090.85	250,457.12
EXPENDITURE					
Church Activities	20-44	188,622.37	59,618.36	248,240.73	173,980.56
Fund-raising Costs		-	-	-	-
TOTAL EXPENDITURE		188,622.37	59,618.36	248,240.73	173,980.56
NET INCOME/ (EXPENDITURE)		16,575.45	- 41,725.33	- 25,149.88	76,476.56
Bought forward at 1 January 2021		49,214.81	469,181.97	518,396.78	441,920.22
Transfers Between Funds		- 4,488.49	4,488.49		
BALANCES AT 31 DECEMBER 2021		61,301.77	431,945.13	493,246.90	518,396.78

Approved by the Parochial Church Council on 2022

..... Church Officer

..... Church Officer

..... Treasurer

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

BALANCE SHEET AS AT 31ST DECEMBER 2021

2020		Notes			2021
	FIXED ASSETS				
662,080.29					662,080.29
	CURRENT ASSETS				
8,655.88	Debtors and Prepayments	47	9,206.97		
485.68	Deposit Account	48	486.20		
111,652.60	Current Account	49	82,282.10		
735.42	Pockit Card	50	774.15		
462.71	Youth Account	51	235.00		
223.45	Cash in hand: Creative Hands		-		
197.70	CAMEO Account	52	-		
95.00	Cash in hand: General Fund		95.00		
122,508.44				93,079.42	
	CURRENT LIABILITIES				
8,678.68	Creditors and accrued expenses	54	15,363.91		
10,109.96	Loans repayable within 12 months	45	22,621.53		
247,403.31	Loans repayable beyond 12 months	45	223,927.37		
266,191.95				261,912.81	
518,396.78	**NET ASSETS / (LIABILITIES)**				493,246.90
	FUNDS				
	Unrestricted				
33,326.65	General Fund				33,326.65
	Designated				
-	Orchards Café Fund		0.00		
523.45	Creative Hands Fund		593.45		
197.70	CAMEO		-		
462.71	Youth		235.00		
2,432.86	Community Assist		1,443.92		
12,271.44	Reserve		25,702.75		
					27,975.12
	Restricted				
-	Mission / Charities Fund		-		
409,520.20	Orchards Purchase Fund		415,531.39		
59,661.77	Orchards Refurbishment Fund		16,413.74		
					431,945.13
518,396.78	**TOTAL FUNDS**				493,246.90

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

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.
- 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.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

2. DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Notes	General Fund Unrestricted	Orchards Café Designated	Creative Hands Designated	CAMEO Designated	Youth Designated	Community Assist Designated	Reserve Designated	Restricted Funds Summary	Total
INCOME										
Planned Giving	4	108,912.55								108,912.55
Income Tax Recovered (Planned Giving)	4	22,305.17								22,305.17
Collections	5	1,646.88								1,646.88
Non-Planned Giving	5	9,379.72								9,379.72
Donations	6	1,654.93							0.00	1,654.93
Income Tax Recovered (Non-Planned Giving)	5	1,197.58					66.25		1,254.63	2,518.46
Church Letting Income	7	31,763.00								31,763.00
Catering Income	8	826.50								826.50
Orchards Café	9		25,101.49							25,101.49
Sundry Income	10	753.00								753.00
Creative Hands	11			70.00						70.00
CAMEO Account	12				0.00					0.00
Youth Account	13					1,250.25				1,250.25
Community Assist	14						265.00			265.00
Bank Interest Received	16	5.50							0.52	6.02
Funds raised for Mission/Charities	17								2,189.00	2,189.00
Funds raised to purchase The Orchards	18								1,344.93	1,344.93
Funds raised for The Orchards Refurbishment	19								13,103.95	13,103.95
Total Income		178,444.83	25,101.49	70.00	0.00	1,250.25	331.25	0.00	17,893.03	223,090.85
EXPENDITURE										
Clergy Expenses	20	637.05								637.05
Staff Costs	21	34,630.11								34,630.11
Training	22	243.89								243.89
Worship Costs	23	418.15								418.15
Premises Rental	24	200.00								200.00
Upkeep of church building/grounds	25	31,947.54								31,947.54
Catering	26	742.78								742.78
Administration	27	8,415.73								8,415.73
Junior Church / Youth	28	695.00								695.00
Orchards Café	29		24,072.61							24,072.61
Community Outreach	30	1,707.04								1,707.04
Sundry Costs	31	3,628.24								3,628.24
Creative Hands	32			0.00						0.00
CAMEO Account	33				197.70					197.70
Youth Account	34					1,477.96				1,477.96
Evangelism	35	0.00								0.00
Orchards Loan Interest	39	7,111.48								7,111.48
Community Assist	40						1,320.19			1,320.19
The Orchards Purchase	43								0.00	0.00
The Orchards Refurbishment	44								57,060.86	57,060.86
Team GB Shared Expenses	41	841.50								841.50
Outside of Parish										0.00
Parish Share	36	66,175.56								66,175.56
Deanery Synod	37	20.84								20.84
Mission/Charity Giving From the General Fund	38	4,139.00								4,139.00
Mission/Charity Giving From Special Appeals	42								2,557.50	2,557.50
		161,553.91	24,072.61	0.00	197.70	1,477.96	1,320.19	0.00	59,618.36	248,240.73
Balances as at 1 January 2021		33,326.65	0.00	523.45	197.70	462.71	2,432.86	12,271.44	469,181.97	518,396.78
Surplus/(Deficit) for year		16,890.92	1,028.88	70.00	-197.70	-227.71	-988.94	0.00	-41,725.33	-25,149.88
Transfers between Funds	57	-16,890.92	-1,028.88					13,431.31	4,488.49	0.00
Balances as at 31 December 2021		**33,326.65**	**0.00**	**593.45**	**0.00**	**235.00**	**1,443.92**	**25,702.75**	**431,945.13**	**493,246.90**
The Orchards Purchase Net Asset Value									415,531.39	
Net Cash		**33,326.65**	**0.00**	**593.45**	**0.00**	**235.00**	**1,443.92**	**25,702.75**	**16,413.74**	**77,715.51**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

3. RESTRICTED FUNDS SUMMARY FOR THE YEAR ENDED 31ST DECEMBER 2021

	Mission/ Charities	Orchards Purchase	Orchards Refurb	TOTAL
INCOME				
Funds raised for Mission/Charities	2,189.00			2,189.00
Orchards Purchase		1,344.93		1,344.93
Orchards Loan				0.00
Orchards Refurb			13,103.95	13,103.95
Donations	0.00			0.00
Deposit Interest		0.52		0.52
Income Tax Recovered	368.50	177.25	708.88	1,254.63
Total Income	2,557.50	1,522.70	13,812.83	17,893.03
EXPENDITURE				
Funds raised for Mission/Charities	2,557.50			2,557.50
Orchards Purchase		0.00		0.00
Orchards Loan Repayments				0.00
Orchards Refurb			57,060.86	57,060.86
Church Group Expenses				0.00
Gifts				0.00
Other Expenditure				0.00
Total Expenditure	2,557.50	0.00	57,060.86	59,618.36
Balances as at 1 January 2021	0.00	409,520.20	59,661.77	469,181.97
Surplus/(Deficit) for year	0.00	1,522.70	-43,248.03	-41,725.33
Transfers between Funds	0.00	4,488.49	0.00	4,488.49
Balances as at 31 December 2021	**0.00**	**415,531.39**	**16,413.74**	**431,945.13**
The Orchards Purchase Net Asset Value		415,531.39		415,531.39
Net Cash	**0.00**	**0.00**	**16,413.74**	**16,413.74**

		NOTES TO THE ACCOUNTS						
					2021			**2020**
		UNRESTRICTED INCOME						
4		**PLANNED GIVING**						
		Planned Giving - DD, Pledged, Gift Aided		84,000.66			81,671.96	
		Planned Giving - DD, Pledged, CAF etc		9,805.48			9,845.48	
		Planned Giving - DD, Not Gift Aided		12,229.00			11,655.00	
		Planned Giving - Other (NGA)		400.00			359.00	
		Envelopes - Not Gift Aided		778.00			220.00	
		Envelopes - Gift Aided		1,699.41			1,854.40	
		Income Tax Recovered		22,305.17			20,448.38	
					131,217.72			126,054.22
5		**NON PLANNED GIVING**						
		Non Planned Giving (Gift Aided)		4,298.00			725.00	
		Non Planned Giving (Not Gift Aided)		5,081.72			763.73	
		Income Tax Recovered		1,197.58			316.64	
		Collections		1,646.88			2,542.53	
					12,224.18			4,347.90
6		**DONATIONS**						
		Donation - Unrestricted		252.43			516.00	
		Donation - Hampers		310.00			90.00	
		Donation - Alms Fund		0.00			200.00	
		Bishop Steven		0.00			65.00	
		Christine Horten		0.00			230.30	
		SOZO		0.00			40.00	
		Toni Knights		0.00			422.50	
		Steph Ridgwell		545.00			0.00	
		Elevate		47.50			0.00	
		Rectory Decorating		500.00			0.00	
					1,654.93			1,563.80
		OTHER GENERAL FUND INCOME						
7		Church Letting Income:						
		NELFT		19,840.00			14,740.00	
		CHESS		200.00			2,400.00	
		Moo Music		5,565.00			1,345.00	
		SECEMIND		0.00			280.00	
		U3A		1,070.00			134.00	
		CCG Choir		300.00			320.00	
		Diocesan Meeting		0.00			393.26	
		Other		1,600.50			750.00	
		Sounds Right		420.00			180.00	
		Chelmsford City Council		525.00			0.00	
		Virgin Care		0.00			90.00	
		Starlight Music Theatre Group		1,080.00			1,050.00	
		Made For More		1,162.50			0.00	
					31,763.00			21,682.26
8		Catering Income			826.50			336.78
9		Orchards Café						
		Daily Takings		24,601.49			15,233.67	
		Party Hire		500.00			300.00	
					25,101.49			15,533.67
10		Sundry Income						
		Other		753.00			100.25	
					753.00			100.25

11	Creative Hands			70.00		252.41		Page 11
12	CAMEO Account					384.20		
13	Youth Account			1,250.25		710.37		
14	Community Assist							
	Donations Gift Aided		265.00		2,376.00			
	Donations Not Gift Aided		0.00		0.00			
	Donations CAF etc		0.00		100.00			
	Income Tax Recovered		66.25		350.25			
				331.25		2,826.25		
15	Parochial Fees			0.00		0.00		
16	Bank Interest Received			5.50		124.07		
	TOTAL UNRESTRICTED INCOME			205,197.82		173,916.18		
	RESTRICTED FUNDS INCOME							
17	**FUNDS RAISED FOR MISSION/CHARITIES**							
	Hope For Kids	Donations	914.00		812.60			
Refer also		Income Tax	141.00		162.50			
to			1,055.00		975.10			
Restricted								
Funds	Samaritans Purse	Donations	385.00		540.00			
Summary		Income Tax	96.25		80.00			
			481.25		620.00			
	SPTC (James Harding)	Donations	655.00		1,730.00			
		Income Tax	96.25		315.00			
			751.25		2,045.00			
	Food Bank	Donations	0.00		20.00			
		Income Tax	0.00		0.00			
			0.00		20.00			
	Little Edi	Donations	235.00					
		Income Tax	35.00					
			270.00					
				2,557.50		3,660.10		
18	**THE ORCHARDS PURCHASE**							
	Donations Gift Aided		460.00		140.00			
Refer also	Donations Not Gift Aided		884.93		1,729.06			
to	Donations CAF etc		0.00		0.00			
Restricted	CCLA Deposit Interest		0.52		1.78			
Funds	Income Tax Recovered		177.25		0.00			
Summary	Fund Raising		0.00		0.00			
	Fund Raising Events Income		0.00		0.00			
				1,522.70		1,870.84		
19	**THE ORCHARDS REFURBISHMENT**							
Refer also	Donations Gift Aided		2,795.50		10.00			
to	Donations Not Gift Aided		9,957.00		2,000.00			
Restricted	Grants		0.00		69,000.00			
Funds	Income Tax Recovered		708.88		0.00			
	Other Income		351.45					
Summary				13,812.83		71,010.00		
	TOTAL RESTRICTED INCOME			17,893.03		76,540.94		

		UNRESTRICTED EXPENDITURE						
20		**CLERGY EXPENSES**						
		Mileage		145.22			39.60	
		Office		25.80			400.22	
		Telephone		361.78			0.00	
		Other		3.07			65.99	
		Books and Publications		101.18			0.00	
		Area Dean		0.00			0.00	
					637.05			505.81
21		**STAFF COSTS (EXCL. CAFÉ STAFF)**						
					34,630.11			39,500.48
22		**TRAINING**						
		General Training		243.89			0.00	
					243.89			0.00
23		**WORSHIP/SERVICES COSTS**						
		Communion Bread & Wine		33.81			0.00	
		Palm Crosses		17.88			0.00	
		Refreshments		185.89			223.36	
		Sundry Expenses		180.57			14.97	
					418.15			238.33
24		**PREMISES RENTAL**						
		Orchards Rental		0.00			-18,630.00	
		Chelmer HP		200.00			200.00	
					200.00			-18,430.00
25		**UPKEEP OF PREMISES**						
		Upkeep of The Parade						
		Utilities		761.52			5,009.88	
		Insurance		1,036.48			1,003.66	
		Refuse Collection Fee		544.52			378.56	
		Extinguisher Rental		119.66			202.20	
		Maintenance & Repairs		853.13			3,540.60	
		Sundry Items		0.00			80.05	
		Other		0.00			18.96	
		Cleaning		957.37			1,127.13	
				4,272.68			11,361.04	

		Upkeep of The Orchards						
		Utilities		12,271.57		4,954.89		
		Insurance		2,468.98		2,283.98		
		Refuse Collection Fee		239.72		479.44		
		Extinguisher Rental		109.20		321.12		
		Boiler Service		666.56		504.00		
		Maintenance & Repairs		2,994.95		573.44		
		Sundry Items		34.00		58.99		
		Cleaning		5,726.36		3,783.36		
		Container Hire		446.40		446.40		
		Cleaning Supplies		499.39		366.05		
		AV Equipment		2,217.73		335.85		
		Re-opening Costs re Covid-19		0.00		370.00		
				27,674.86		14,477.52		
					31,947.54		25,838.56	
26		**CATERING EXPENSES**						
		Orchards Catering General		507.16		192.80		
		Connect Lunches		0.00		79.34		
		Oasis Café		0.00		57.76		
		Parade Catering General		26.17		66.12		
		Catering Staff Costs		209.45				
					742.78		396.02	
27		**ADMINISTRATION**						
		Licences		1,566.68		1,757.65		
		Stationery		205.52		266.41		
		Printing / Photocopying		4,374.34		3,632.79		
		Books & Booklets		35.00		0.00		
		Postage		63.07		51.08		
		Giving Envelopes		30.89		30.47		
		Photocopier / Printer Toner/Ink		301.47		92.45		
		Equipment		0.00		246.90		
		Other		90.97		176.00		
		Publicity		46.32		0.00		
		Phone		822.52		624.56		
		Internet Subscription		878.95		642.64		
					8,415.73		7,520.95	
28		**JUNIOR CHURCH / YOUTH**						
		Stationary		72.84		0.00		
		Food and Drink		189.93		220.58		
		Resources		432.23		313.39		
					695.00		533.97	

29	**ORCHARDS CAFÉ COSTS**						
	Catering Supplies	7,870.85		4,693.26			
	Café Staff Costs	19,346.05		21,264.78			
	Other	0.00		369.00			
	Equipment	0.00		15.50			
	Maintenance	132.48		634.53			
	Furlough Payments	-3,276.77		-6,334.42			
	Re-opening Costs re Covid-19	0.00		1,134.97			
			24,072.61		23,942.62		
30	**COMMUNITY OUTREACH**						
	General Expenses	164.61		34.05			
	Bears & Cubs	0.00		2.90			
	Easter Saturday	0.00		0.00			
	Summer Festival	596.83		0.00			
	Barn Dance	666.63		0.00			
	Pancake Night	0.00		34.22			
	Food Lovers	0.00		18.32			
	Food Parcels	0.00		69.25			
	Mulled Wine & Mince Pies Social	0.00		135.92			
	Christmas Hampers	267.37		234.62			
	Community Garden	11.60					
			1,707.04		529.28		
31	**SUNDRY COSTS**						
	Other Expenditure	650.08		992.37			
	Donations	100.00		55.00			
	Social Function	0.00		8.22			
	Sundry	237.60		78.57			
	Bank Charges	285.86		272.90			
	Home Group Expenses	0.00		129.74			
	Hosting Diocese Meetings	14.70		53.26			
	Examination Fee	300.00		300.00			
	Payroll Services	2,040.00					
			3,628.24		1,890.06		
32	**CREATIVE HANDS**						
	Creative Hands Expenses			28.96			
	Creative Hands Donations - CHESS	0.00		500.00			
			0.00		528.96		
33	**CAMEO ACCOUNT**						
	CAMEO		197.70		561.50		
34	**YOUTH ACCOUNT**						
	Youth Account		1,477.96		754.09		
35	**EVANGELISM**						
	Hope for Kids Summer Holiday Club	0.00		16.94			
			0.00		16.94		

36	**PARISH SHARE**			66,175.56		66,360.72
37	**DEANERY SYNOD**			20.84		305.42
38	**GIFTS TO MISSIONS / CHARITIES**					
	Hope For Kids		1,000.00		1,288.00	
	Samaritans Purse		1,000.00		1,000.00	
	SPTC		1,279.00		1,279.00	
	CADEF SYM		360.00		360.00	
	Kintsugi Hope		500.00		500.00	
				4,139.00		4,427.00
	THE ORCHARDS LOAN REPAYMENTS					
39	Loan Repayments Principal					
	Loan Repayments Interest		7,111.48		1,684.62	
				7,111.48		1,684.62
40	**COMMUNITY ASSIST**			1,320.19		393.39
41	**TEAM GB SHARED EXPENSES**					
	Rectory Decoration		808.47			
	MMU Service For Families		13.03			
	Christmas Books		20.00			
				841.50		
	TOTAL UNRESTRICTED EXPENDITURE			188,622.37		157,498.72
	RESTRICTED EXPENDITURE					
42	**FUNDS RAISED FOR MISSION/CHARITY**					
Refer to	Hope For Kids	Donations	914.00		812.60	
Restricted		Income Tax	141.00		162.50	
Funds			1,055.00		975.10	
Summary						
	Samaritans Purse	Donations	385.00		540.00	
		Income Tax	96.25		80.00	
			481.25		620.00	
	SPTC	Donations	655.00		1,750.00	
		Income Tax	96.25		315.00	
			751.25		2,065.00	
	Little Edi	Donations	235.00			
		Income Tax	35.00			
			270.00		0.00	
				2,557.50		3,660.10
43	**THE ORCHARDS PURCHASE FUND**					
Refer to	Purchase Cost		0.00		0.00	
Restricted	Purchase Fees		0.00		0.00	
Funds	Fund Raising Events Costs		0.00			
Summary				0.00		0.00
44	**THE ORCHARDS REFURBISHMENT FUND**					
Refer to	Refurbishment Works		57,060.86		12,821.74	
Restricted	Refurbishment Fees		0.00		0.00	
Funds				57,060.86		12,821.74
Summary						
	TOTAL RESTRICTED EXPENDITURE			59,618.36		16,481.84

BALANCE SHEET

TANGIBLE FIXED ASSETS

45 The Parade is held on a long lease and, as a dedicated building that is used for Church purposes, its leasehold value is not included in these accounts. Its insurance value in 2016 was £1,100,000.
The Orchards was purchased from Essex County Council (ECC) on 16 September 2020 for the sum of £650,000, with a further £12,080 incurred in legal fees. Although the Diocese is the custodian tustee holding the deeds, the purchase price plus fees has been added as a fixed asset on to the balance sheet, as Meadgate Church has taken out a loan for £260,000 from The Diocese to finance the purchase and has yet to repay the loan.
The loan is for 20 years at an interest rate of 2.5% above base. The monthly repayments commenced on the 1st October 2020, beginning at £1,390.45, and are expected to increase to £1,438.41 from April 2022 onwards (awaiting notification from The Diocese at the time of publication of these accounts).
It should also be noted that under the terms of the sale and purchase agreement with ECC, should The Orchards be sold within eighty years of its acquisition by Meadgate Church, then 50% of any resulting profit will be payable to ECC.
It should also be noted that the PCC made thirteen monthly repayments in 2021, and is planning on making an additional loan repayment of £12,271 in March 2022, drawing down on the Reserve Fund, which will reduce the term by 18 months. This additional repayment is reflected in the 2022 repayments shown in the table below.

Loan Repayments:			
	Principal	Interest	Total
2020 repayments	2,487	1,685	4,171
2021 repayments	10,964	7,111	18,076
2022 repayments	22,622	6,815	29,436
Repayments beyond 2022	223,927	60,067	283,994
Total	260,000	75,678	335,678

The Orchards Net Asset Value:	
Purchase Price (incl fees)	662,080
Loan	-260,000
Repayments to 31 Dec 2021	13,451
Net Asset Value, 31 Dec 2021	415,531

46 **STAFF COSTS**

Wages and salaries	53,487.71		59,206.82	
Pension costs	488.45		1,558.44	
		53,976.16		60,765.26

The Church employed a youth minister, a part time administrator, a part time community worker, two catering outreach managers on a job share (one in post the whole year, the other in post from September 2021 onwards), and two part-time catering assistants on a job share (both positions had a change of personnel during the year). The average number of FTE (full time equivalent) staff was 2.7.

47 **DEBTORS**

Gift Aid, General Fund	6,269.34		5,697.14	
Gift Aid, Restricted Funds	223.50		80.00	
Other debtors	2,714.13		2,878.74	
		9,206.97		8,655.88

48 **DEPOSIT ACCOUNT**

CCLA		486.20		485.68

49	**CURRENT ACCOUNT**						
	Balance as per statement		82,007.10		111,652.60		
	plus cheques not yet presented		275.00		0.00		
	Balance of Current Account as at 31/12/2021			82,282.10		111,652.60	
50	**POCKIT CARD**						
	Opening balance		735.42		1,082.27		
	Loading		10,000.00		7,000.00		
	Spend		9,961.27		7,346.85		
	Closing balance			774.15		735.42	
51	**YOUTH ACCOUNT**						
	Opening balance		462.71		506.43		
	Income		1,250.25		710.37		
	Expenditure		1,477.96		754.09		
	Closing balance			235.00		462.71	
52	**CAMEO ACCOUNT**						
	Opening balance		197.70		375.00		
	Income		0.00		384.20		
	Expenditure		197.70		561.50		
	Closing balance			0.00		197.70	
53	**SOLICITOR'S CLIENT ACCOUNT**						
	Opening balance				250,000.00		
	Funds transferred				81,461.49		
	Net Orchards purchase cost				331,461.49		
	Closing balance			0.00		0.00	
54	**CREDITORS AND ACCRUED EXPENSES**						
	Funds raised for missions / charities		1,018.50		80.00		
	Other creditors and accruals		14,265.41		6,111.95		
	Orchards loan principal repayments				2,486.73		
				15,283.91		8,678.68	
55	**ANALYSIS OF GIFTS TO MISSIONS / CHARITIES**						
	Payments in the year including both giving from the General Fund and donations by church members:						
		Overseas Mission	Overseas Relief	Home Societies	Total	2020	
	CADEF			360.00	360.00	360.00	
	Hope For Kids		2,055.00		2,055.00	2,263.10	
	St Paul's Theological College	2030.25			2,030.25	3,344.00	
	Samaritans Purse		1,481.25		1,481.25	1,620.00	
	CHESS			0.00	0.00	500.00	
	Kintsugi Hope			500.00	500.00		
	Little Edi		270.00		270.00		
		2030.25	3806.25	860.00	6696.50	8087.10	

56 **PAYMENTS TO TRUSTEES AND RELATED PARTIES**

The Rev. Canon Tim Ball, chair of the trustees, received reimbursement of expenses (see note 20). Tim Ball's wife, Mrs Anita Ball, and their daughter, Evie Ball, have both undertaken paid work in the Cafe. Evie Ball took up the paid post of Youth Minister in January 2021.

Mr Jason Smart holds the paid post of Café Manager and is also a trustee. Jason Smart's wife, Mrs Sue Smart, has undertaken paid work in the Café.

Mrs Ros Coleridge, a trustee, has undertaken paid work in the Café.

Mrs Pat Kennett, the wife of trustee Mr John Kennett, holds the paid post of Administrator.

Mr David Belbin was the Treasurer until August 2018, and was also a trustee until April 2019. The accountancy practice, of which Mr Belbin is a partner, provides payroll services for Meadgate Church. The invoices for these payroll services are settled by Mr Belbin from his own personal funds, as a gift to Meadgate Church.

57 **FUNDS TRANSFER**

Transfer Description	General	Café	Reserve	Orchards Purchase
Transfer of 2021 closing cash balance to Reserve Fund.			6,475.88	-6,475.88
Transfer of loan principal repayments to the Orchards Purchase Fund.	-10,964.37			10,964.37
Transfer of Café fund balance to leave fund closing balance at £0.	1,028.88	-1,028.88		
Transfer of surplus from the General Fund to the Reserve Fund to leave the General Fund closing balance the same as the opening balance.	-6,955.43		6,955.43	
Totals	-16,890.92	-1,028.88	13,431.31	4,488.49

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADG

England & Wales - Charity number 1169955

Accounts

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD (Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2020

THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,
DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

ANNUAL REPORT AND FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2020

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31ST DECEMBER 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Meadgate Church is part of the benefice of St Mary the Virgin Great Baddow, Chelmsford and became a separate parish on 1 January 2016, obtaining charity registration on 31 October 2016. It is part of the Diocese of Chelmsford within the Church of England.

Charity Number:	1169955
Principal Office:	The Orchards Meadgate Centre Chelmsford Essex CM2 7NS
Independent Examiner	Claire Bullen Alexandra Anthony Limited 47 Church Street Great Baddow Chelmsford CM2 7JA

Bankers	Barclays Bank PLC 1 Churchill Place London E14 5HP	Metro Bank PLC 1 Southampton Row London WC1B 5HA

PCC members who have served during 2020 are:

Team Vicar	Rev. Canon Timothy Ball (Chairman)	
Elected Members	Malcolm Burrell (Treasurer) Rosalind Coleridge (Church Warden) Natacha Dudley Denise Hom (from 07-10-2020, Church Warden)	David Pearce (to 07-10-2020) Luke Ridgwell (from 07-10-2020) Stephanie Ridgwell (to 07-10-2020) Amanda Robinson (to 07-10-2020)
	Claire Iveson John Kennett Duncan McKenzie Elizabeth Minnican Charlotte Parsons	Richard Robinson Jason Smart (from 07-10-2020) Jill Smith-Hughes Locardia Takawira (Assistant Warden)

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.

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FOR THE YEAR ENDED 31ST DECEMBER 2020

OBJECTIVES AND ACTIVITIES

Meadgate Church PCC has the responsibility of co-operating with the incumbent, the Rev. Timothy Ball, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church centre complexes at the Parade and the Orchards.

Background information

Meadgate Church was established as a daughter church to St Mary the Virgin, Great Baddow, in 1963 to serve the needs of the Meadgate district which comprises a mix of former council housing now run by Chelmer Housing Partnership, and a number of privately owned dwellings. The church started in the home of one of the founder members and quickly grew, such that a church was built as part of the Meadgate Parade. Following various extensions as the church grew an opportunity to take over the site of the former Meadgate Junior School was taken advantage of and in July 2014 the Church took a three year lease from Essex County Council on the site now known as The Orchards, where as well as running two of the three Sunday services we have opened a cafe with under 5s soft play area which is open 5 days a week in school terms, as well as making the rooms available for other agencies serving the needs of the Meadgate Community. The lease was extended in 2017 allowing for discussions and agreement in principal for the purchase of the site, which completed on 16 September 2020.

Mission statement
Aiming to be like Jesus. Intentionally, invitationally, inspirationally.

ACHIEVEMENTS, PERFORMANCE AND BACKGROUND INFORMATION

Church attendance

There are 105 people registered on the Electoral Roll (2019: 108). Approximately 80 adults and 12 children attend the services each Sunday.

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

The PCC meets approximately every quarter with additional sub-committee meetings for mission, buildings and finance held when needed. Copies of the minutes are available to all church members on request after they have been signed and agreed by the PCC. Meetings continued as planned during the year, and were largely conducted virtually from March onwards.

FINANCIAL REVIEW

Meadgate Church has once again witnessed the blessings and provision of God in this exceptional year, one in which we purchased The Orchards but were significantly impacted by the COVID-19 pandemic.

We started the year with a budgeted deficit for the General Fund of £4,402 and the outcome was break-even. However, this break-even position was only achieved by using some of the 2018 and 2019 creditor write-back amounts which were released as a result of the purchase of The Orchards (see notes 25 and 45), and which otherwise would have been used to pay off part of the loan taken out to facilitate the purchase of The Orchards. The pandemic significantly reduced both our rental income and Cafe income, and without the creditor write-back, we would have been looking at a deficit of £6,359 on the General Fund. The General Fund ended the year with a balance of £33,327.

Total income on ordinary unrestricted funds was £173,916 (2019: £205,623). Total unrestricted expenditure amounted to £157,499 (2019: £186,679). We received £6,334 of furlough payments from HMRC to cover 80% of the Café staff wages during the periods we were not able to open the Cafe, with the Church making up the remaining 20% to ensure that the staff continued to receive full pay.

The Church continues to pay in full our Deanery Share (or Family Purse) contribution – this year £66,361 (2019: £64,559).

On the 16th September, the Church completed the purchase of The Orchards from Essex County Council (ECC) for the sum of £650,000, plus fees amounting to £12,080. ECC also awarded the Church a community grant of £69,000, which has been placed into The Orchards Refurbishment Fund, and will be used to help pay for the significant refurbishment works required at The Orchards. Meadgate Church is extremely grateful to ECC for both selling the Orchards and the provision of the grant. The purchase of The Orchards was financed by £402,080 from Meadgate Church's Orchards Purchase Fund and a loan of £260,000 from the Chelmsford Diocesan Board of Finance (CDBF). The loan is repayable over 20 years at an interest rate of 2.5% above base. Meadgate Church is also extremely grateful to the Diocese for this loan.

Following the purchase of The Orchards, the Orchards Purchase Fund is now sitting at £409,520 (2019: £405,163), represented by the net asset value of The Orchards at £404,567 and £4,953 of cash. The newly created Orchards Refurbishment Fund ended the year at £59,662, with the fund receiving income of £71,010 in 2020, and having paid out £12,822 on essential electrical works, these being the first of the refurbishment works to be carried out at The Orchards.

In response to the financial hardship facing some members of the Meadgate community, the Church set up a Community Assist Fund in 2020, which attracted £2,176 in donations from church members, and which began providing food and other essential items to those in need.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
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FOR THE YEAR ENDED 31ST DECEMBER 2020

FINANCIAL REVIEW (cont.)

A new COVID Reserve Fund was established in 2020. The balance of the 2018 and 2019 creditor write-backs, amounting to £12,271, has been placed into this fund. Should the General Fund incur a deficit in 2021 as a result of the on-going pandemic, then the COVID Reserve Fund will be used to help offset this deficit, with the intention that any balance remaining in the Fund at the end of 2021 will then be used to help pay down The Orchards loan.

RESERVES POLICY

The PCC is mindful of the Charity Commission guidance of unrestricted funds being brought up to a level which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of unrestricted funds at the year end totals £36,943, hardly changed from 2019. It is likely that it will be a number of years before the unrestricted funds can be brought up to the recommended level, particularly as the Church now has to finance the loan repayments for The Orchards and undertake significant rennovations.

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.

Rev. Canon Timothy Ball

May 2021

The Orchards
Meadgate Centre
Mascalls Way
Chelmsford
CM2 7NS

INDEPENDENT EXAMINER'S REPORT
TO THE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

This report on the Accounts of the PCC for the year ended 31 December 2020, which is set out on pages 1 to 18 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.

47 Church Street
Great Baddow
Chelmsford
CM2 7JA

Claire Bullen
Independent Examiner
Alexandra Anthony Limited
Chartered Certified Accountants

17th May 2021

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD

(Charity Registration No. 1169955)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2020

	Notes	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020	2019
INCOME AND ENDOWMENTS		£	£	£	£
Voluntary Income	4-7,15,18-20	134,792.17	76,539.16	211,331.33	503,067.58
Activities for Generating Funds	8,9	22,019.04		22,019.04	29,050.99
Investment Income	17	124.07	1.78	125.85	276.62
Income from Church Activities	10	15,533.67	-	15,533.67	38,664.99
Other Income	11-14	1,447.23		1,447.23	1,143.31
TOTAL INCOME		173,916.18	76,540.94	250,457.12	572,203.49
EXPENDITURE					
Church Activities	21-41	157,498.72	16,481.84	173,980.56	188,794.03
Fund-raising Costs		-	-	-	1,186.54
TOTAL EXPENDITURE		157,498.72	16,481.84	173,980.56	189,980.57
NET INCOME/ (EXPENDITURE)		16,417.46	60,059.10	76,476.56	382,222.92
Bought forward at 1 January 2020		36,757.59	405,162.63	441,920.22	59,697.10
Transfers Between Funds		- 3,960.24	3,960.24		
BALANCES AT 31 DECEMBER 2020		49,214.81	469,181.97	518,396.78	441,920.02

Approved by the Parochial Church Council on 17th MAY 2021

..... Church Officer

..... Church Officer

..... Treasurer

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

BALANCE SHEET AS AT 31ST DECEMBER 2020

2019		Notes			2020
	FIXED ASSETS				
-		45			662,080
	CURRENT ASSETS				
13,458.92	Debtors and Prepayments	47	8,655.88		
483.90	Deposit Account	48	485.68		
200,683.48	Current Account	49	111,652.60		
1,082.27	Pockit Card	50	735.42		
506.43	Youth Account	51	462.71		
-	Cash in hand: Creative Hands		223.45		
375.00	CAMEO Account	52	197.70		
95.00	Cash in hand: General Fund		95.00		
250,000.00	Solicitor's Client Account	53	-		
466,685.00				122,508.44	
	CURRENT LIABILITIES				
24,764.78	Creditors and accrued expenses	54	8,678.68		
	Loans repayable within 12 months	45	10,109.96		
	Loans repayable beyond 12 months	45	247,403.31		
				266,191.95	
441,920.22	**NET ASSETS / (LIABILITIES)**				518,396.78
	FUNDS				
	Unrestricted				
33,326.65	General Fund		33,326.65		
					33,326.65
	Designated				
-	Orchards Café Fund		-		
2,273.51	Creative Hands Fund		523.45		
375.00	CAMEO		197.70		
506.43	Youth		462.71		
276.00	Football Club		-		
-	Community Assist		2,432.86		
-	Covid Reserve		12,271.44		
					15,888.16
	Restricted				
-	Mission / Charities Fund		-		
405,162.63	Orchards Purchase Fund		409,520.20		
-	Orchards Refurbishment Fund		59,661.77		
					469,181.97
441,920.22	**TOTAL FUNDS**				518,396.78

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

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.
- 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.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

2. DETAILED STATEMENT OF FINANCIAL ACTIVITIES

	Notes	General Fund Unrestricted	Orchards Café Designated	Creative Hands Designated	CAMEO Designated	Youth Designated	Football Club Designated	Community Assist Designated	Covid Reserve Designated	Restricted Funds Summary	Total
INCOME											
Planned Giving	4	105,605.84									105,605.84
Income Tax Recovered (Planned Giving)	4	20,448.38									20,448.38
Collections	5	2,542.53									2,542.53
Non-Planned Giving	5	1,488.73									1,488.73
Donations	6	1,563.80								20.00	1,583.80
Grants	7									69,000.00	69,000.00
Income Tax Recovered (Non-Planned Giving)	5	316.64						350.25		557.50	1,224.39
Church Letting Income	8	21,682.26									21,682.26
Catering Income	9	336.78									336.78
Orchards Café	10		15,533.67								15,533.67
Sundry Income	11	100.25									100.25
Creative Hands	12			252.41							252.41
CAMEO Account	13				384.20						384.20
Youth Account	14					710.37					710.37
Community Assist	15							2,476.00			2,476.00
Bank Interest Received	17	124.07								1.78	125.85
Funds raised for Mission/Charities	18									3,082.60	3,082.60
Funds raised to purchase The Orchards	19									1,869.06	1,869.06
Funds raised for The Orchards Refurbishment	20									2,010.00	2,010.00
Total Income		154,209.28	15,533.67	252.41	384.20	710.37	0.00	2,826.25	0.00	76,540.94	250,457.12
EXPENDITURE											
Clergy Expenses	21	505.81									505.81
Staff Costs	22	39,500.48									39,500.48
Training	23	0.00									0.00
Worship Costs	24	238.33									238.33
Premises Rental	25	-18,430.00									-18,430.00
Upkeep of church building/grounds	26	25,838.56									25,838.56
Catering	27	396.02									396.02
Administration	28	7,520.95									7,520.95
Junior Church / Youth	29	533.97									533.97
Orchards Café	30		23,942.62								23,942.62
Community Outreach	31	529.28									529.28
Sundry Costs	32	1,890.06									1,890.06
Creative Hands	33			528.96							528.96
CAMEO Account	34				561.50						561.50
Youth Account	35					754.09					754.09
Evangelism	36	16.94									16.94
Repayment of Orchards Loan Interest	40	1,684.62									1,684.62
Community Assist	41							393.39			393.39
The Orchards Purchase	43									0.00	0.00
The Orchards Refurbishment	44									12,821.74	12,821.74
Outside of Parish											
Parish Share	37	66,360.72									66,360.72
Deanery Synod	38	305.42									305.42
Mission/Charity Giving From the General Fund	39	4,427.00									4,427.00
Mission/Charity Giving From Special Appeals	42									3,660.10	3,660.10
		131,318.16	23,942.62	528.96	561.50	754.09	0.00	393.39	0.00	16,481.84	173,980.56
Balances as at 1 January 2020		33,326.65	0.00	2,273.51	375.00	506.43	276.00	0.00	0.00	405,162.63	441,920.22
Surplus/(Deficit) for year		22,891.12	-8,408.95	-276.55	-177.30	-43.72	0.00	2,432.86	0.00	60,059.10	76,476.56
Transfers between Funds		-22,891.12	8,408.95	-1,473.51	0.00	0.00	-276.00	0.00	12,271.44	3,960.24	0.00
Balances as at 31 December 2020		**33,326.65**	**0.00**	**523.45**	**197.70**	**462.71**	**0.00**	**2,432.86**	**12,271.44**	**469,181.97**	**518,396.78**
The Orchards Purchase Net Asset Value										404,567.02	
Net Cash		**33,326.65**	**0.00**	**523.45**	**197.70**	**462.71**	**0.00**	**2,432.86**	**12,271.44**	**64,614.95**	**113,829.76**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF GREAT BADDOW, MEADGATE, DIOCESE OF CHELMSFORD
(Charity Registration No. 1169955)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

3. RESTRICTED FUNDS SUMMARY FOR THE YEAR ENDED 31ST DECEMBER 2020

	Mission/ Charities	Orchards Purchase	Orchards Refurb	TOTAL
INCOME				
Funds raised for Mission/Charities	3,082.60			3,082.60
Orchards Purchase		1,869.06		1,869.06
Orchards Refurb			2,010.00	2,010.00
Donations	20.00			20.00
Grants			69,000.00	69,000.00
Deposit Interest		1.78		1.78
Income Tax Recovered	557.50	0.00	0.00	557.50
Total Income	3,660.10	1,870.84	71,010.00	76,540.94
EXPENDITURE				
Funds raised for Mission/Charities	3,660.10			3,660.10
Orchards Purchase				0.00
Orchards Refurb			12,821.74	12,821.74
Church Group Expenses				0.00
Gifts				0.00
Other Expenditure				0.00
Total Expenditure	3,660.10	0.00	12,821.74	16,481.84
Balances as at 1 January 2020	0.00	405,162.63	0.00	405,162.63
Surplus/(Deficit) for year	0.00	1,870.84	58,188.26	60,059.10
Transfers between Funds	0.00	2,486.73	1,473.51	3,960.24
Balances as at 31 December 2020	**0.00**	**409,520.20**	**59,661.77**	**469,181.97**
The Orchards Purchase Net Asset Value		404,567.02		404,567.02
Net Cash	**0.00**	**4,953.18**	**59,661.77**	**64,614.95**

		NOTES TO THE ACCOUNTS							Page 10
					2020			**2019**	
		UNRESTRICTED INCOME							
4		**PLANNED GIVING**							
		Planned Giving - DD, Pledged, Gift Aided		81,671.96			73,743.94		
		Planned Giving - DD, Pledged, CAF etc		9,845.48			16,069.97		
		Planned Giving - DD, Not Gift Aided		11,655.00			12,041.00		
		Planned Giving - Other (NGA)		359.00			560.00		
		Envelopes - Not Gift Aided		220.00			866.55		
		Envelopes - Gift Aided		1,854.40			2,649.30		
		Income Tax Recovered		20,448.38			19,316.14		
					126,054.22			125,246.90	
5		**NON PLANNED GIVING**							
		Non Planned Giving (Gift Aided)		725.00			106.00		
		Non Planned Giving (Not Gift Aided)		763.73			303.00		
		Income Tax Recovered		316.64			2,084.81		
		Collections		2,542.53			7,387.94		
					4,347.90			9,881.75	
6		**DONATIONS**							
		Donation - Unrestricted		516.00			3,140.52		
		Donation - home group study books		0.00			33.00		
		Donation - Cameo		0.00			100.00		
		Donation - Summer Festival		0.00			50.00		
		Donation - Hampers		90.00			30.00		
		Donation - Phil Ritchie		0.00			167.00		
		Donation - Alms Fund		200.00			250.00		
		Bishop Steven		65.00			0.00		
		Christine Horten		230.30			0.00		
		SOZO		40.00			0.00		
		Toni Knights		422.50			0.00		
					1,563.80			3,770.52	
7		**GRANTS**							
		Orchards Refurb Grants		0.00			0.00		
					0.00			0.00	
		OTHER GENERAL FUND INCOME							
8		Church Letting Income:							
		NELFT		14,740.00			20,340.00		
		CHESS		2,400.00			710.00		
		Moo Music		1,345.00			1,050.00		
		SECEMIND		280.00			720.00		
		Helping Hands		0.00			360.00		
		Pilates		0.00			20.00		
		U3A Table Tennis		134.00			767.50		
		CCG Choir		320.00			480.00		
		Diocesan Meeting		393.26			160.00		
		Other		750.00			1,082.00		
		Sounds Right		180.00			400.00		
		Chelmsford City Council		0.00			1,575.00		
		Virgin Care		90.00			517.50		
		Starlight Music Theatre Group		1,050.00					
					21,682.26			28,182.00	
9		Catering Income			336.78			868.99	
10		Orchards Café							
		Daily Takings		15,233.67			26,507.79		
		Party Hire		300.00			1,225.00		
		Cash from Church		0.00			-50.00		
		Insurance Claim		0.00			8,093.50		
					15,533.67			35,776.29	

11		Sundry Income							Page 11
		Sale of Unwanted Equipment		0.00			287.00		
		Other		100.25			50.60		
					100.25			337.60	
12		Creative Hands			252.41			775.71	
13		CAMEO Account			384.20			0.00	
14		Youth Account			710.37			483.46	
15		Community Assist							
		Donations Gift Aided		2,376.00					
		Donations Not Gift Aided		0.00					
		Donations CAF etc		100.00					
		Income Tax Recovered		350.25					
					2,826.25			0.00	
16		Parochial Fees			0.00			30.00	
17		Bank Interest Received			124.07			269.43	
		TOTAL UNRESTRICTED INCOME			173,916.18			205,622.65	
		RESTRICTED FUNDS INCOME							
18		**FUNDS RAISED FOR MISSION/CHARITIES**							
		Hope For Kids	Donations	812.60			333.45		
Refer also			Income Tax	162.50			50.00		
to				975.10			383.45		
Restricted									
Funds		Samaritans Purse	Donations	540.00			724.67		
Summary			Income Tax	80.00			80.00		
				620.00			804.67		
		James Harding	Donations	1,730.00			880.41		
			Income Tax	315.00			46.25		
				2,045.00			926.66		
		Food Bank	Donations	20.00					
			Income Tax	0.00					
				20.00			0.00		
					3,660.10			2,114.78	
19		**THE ORCHARDS PURCHASE**							
		Donations Gift Aided		140.00			150,475.00		
Refer also		Donations Not Gift Aided		1,729.06			77,770.17		
to		Donations CAF etc		0.00			96,000.00		
Restricted		CCLA Deposit Interest		1.78			7.19		
Funds		Income Tax Recovered		0.00			37,325.00		
Summary		Fund Raising		0.00			123.70		
		Fund Raising Events Income		0.00			2,765.00		
					1,870.84			364,466.06	
20		**THE ORCHARDS REFURBISHMENT**							
Refer also		Donations Gift Aided		10.00					
to		Donations Not Gift Aided		2,000.00					
Restricted		Grants		69,000.00					
Funds		Income Tax Recovered		0.00					
Summary					71,010.00			0.00	
		TOTAL RESTRICTED INCOME			76,540.94			366,580.84	

		UNRESTRICTED EXPENDITURE							Page 12
21		**CLERGY EXPENSES**							
		Mileage		39.60			513.70		
		Telephone		400.22			386.52		
		Other		0.00			0.01		
		Books and Publications		65.99			98.39		
		Area Dean		0.00			26.90		
					505.81			1,025.52	
22		**STAFF COSTS (EXCL. CAFÉ STAFF)**							
					39,500.48			36,168.60	
23		**TRAINING**							
		General Training		0.00			50.00		
		Sozo Training		0.00			135.00		
					0.00			185.00	
24		**WORSHIP/SERVICES COSTS**							
		Communion Bread & Wine		0.00			5.97		
		Candles & Holders		0.00			46.07		
		Special Services		0.00			241.10		
		Palm Crosses		0.00			19.00		
		Refreshments		223.36			425.66		
		Sundry Expenses		14.97			53.42		
					238.33			791.22	
25		**PREMISES RENTAL**							
		Orchards Rental		-18,630.00			12,420.00		
		Chelmer HP		200.00			200.00		
					-18,430.00			12,620.00	
	Creditor amounts of £6,210 and £12,420, being funds set aside for rent payable to ECC, were carried forward into 2020. Upon completion of the purchase of The Orchards from ECC on 16 September 2020, these amounts were no longer due, and were written back to the General Fund, and are shown as a negative rental expense.								
26		**UPKEEP OF PREMISES**							
		Upkeep of The Parade							
		Utilities		5,009.88			5,407.88		
		Insurance		1,003.66			997.61		
		Refuse Collection Fee		378.56			359.32		
		Extinguisher Rental		202.20			216.60		
		Gardening		0.00			0.00		
		Boiler Service		0.00			138.00		
		Maintenance & Repairs		3,540.60			1,457.25		
		Capital Expenditure		0.00			100.00		
		Sundry Items		80.05			142.78		
		Other		18.96			0.00		
		Cleaning		1,127.13			71.10		
				11,361.04			8,890.54		

		Upkeep of The Orchards							Page 13
		Utilities		4,954.89			5,349.06		
		Insurance		2,283.98			2,238.81		
		Refuse Collection Fee		479.44			452.92		
		Extinguisher Rental		321.12			257.38		
		Gardening		0.00			0.00		
		Boiler Service		504.00			514.64		
		Maintenance & Repairs		573.44			923.63		
		Capital Expenditure		0.00			0.00		
		Sundry Items		58.99			122.98		
		Other		0.00			0.00		
		Cleaning		3,783.36			5,704.15		
		Container Hire		446.40			446.40		
		Cleaning Supplies		366.05			558.81		
		AV Equipment		335.85			707.80		
		Re-opening Costs re Covid-19		370.00			0.00		
				14,477.52			17,276.58		
					25,838.56			26,167.12	
27		**CATERING EXPENSES**							
		Orchards Catering General		192.80			1,022.14		
		Connect Lunches		79.34			592.94		
		Oasis Café		57.76			324.90		
		Mothering Sunday Lunch		0.00			113.91		
		Parade Catering General		66.12			56.37		
					396.02			2,110.26	
28		**ADMINISTRATION**							
		Licences		1,757.65			1,201.44		
		Subscriptions		0.00			17.94		
		Stationery		266.41			205.21		
		Printing / Photocopying		3,632.79			1,684.30		
		Books & Booklets		0.00			0.00		
		Postage		51.08			3.41		
		Giving Envelopes		30.47			33.25		
		Photocopier / Printer Toner/Ink		92.45			1,314.56		
		Equipment		246.90			150.00		
		Other		176.00			137.55		
		Paper		0.00			98.96		
		Publicity		0.00			20.00		
		Phone		624.56			1,054.89		
		Internet Subscription		642.64			341.60		
					7,520.95			6,263.11	
29		**JUNIOR CHURCH / YOUTH**							
		Food and Drink		220.58			116.59		
		Craft		0.00			4.25		
		Resources		313.39			175.93		
					533.97			296.77	

30		**ORCHARDS CAFÉ COSTS**							Page 14
		Catering Supplies		4,693.26			7,330.80		
		Cleaning Supplies		0.00			0.00		
		Café Staff Costs		21,264.78			19,267.65		
		Other		369.00			49.80		
		Equipment		15.50			311.11		
		Café Flood Refurbishment Costs		0.00			56.97		
		Café Building Work		2,165.00			378.00		
		Maintenance		634.53			0.00		
		Furlough Payments		-6,334.42			0.00		
		Re-opening Costs re Covid-19		1,134.97			0.00		
					23,942.62			27,514.33	
31		**COMMUNITY OUTREACH**							
		General Expenses		34.05			124.96		
		Bears & Cubs		2.90			45.56		
		Easter Saturday		0.00			87.53		
		Summer Festival		0.00			834.07		
		Barn Dance		0.00			136.81		
		Comedy and Carols		0.00			85.52		
		Pancake Night		34.22			0.00		
		Food Lovers		18.32			0.00		
		Food Parcels		69.25			0.00		
		Mulling & Mincing		135.92			0.00		
		Christmas Hampers		234.62			0.00		
					529.28			1,314.45	
32		**SUNDRY COSTS**							
		Other Expenditure		992.37			1,677.07		
		Donations		55.00			0.00		
		Social Function		8.22			125.00		
		Sundry		78.57			36.43		
		Bank Charges		272.90			485.97		
		Leaders Fees		0.00			0.00		
		Funeral Expenses		0.00			0.00		
		Home Group Expenses		129.74			178.20		
		Team GB Meetings and Events		0.00			36.35		
		Hosting Diocese Meetings		53.26			40.24		
		Men Alive		0.00			19.94		
		Night of Song		0.00					
		Examination Fee		300.00			120.00		
					1,890.06			2,719.20	
33		**CREATIVE HANDS**							
		Creative Hands Expenses		28.96				0.00	
		Creative Hands Donations - CHESS		500.00				0.00	
					528.96			0.00	

34		**CAMEO ACCOUNT**							
		CAMEO			561.50			0.00	
35		**YOUTH ACCOUNT**							
		Youth Account			754.09			657.29	
36		**EVANGELISM**							
		Alpha		0.00			46.46		
		Hope for Kids Summer Holiday Club		16.94			0.00		
					16.94			46.46	
37		**PARISH SHARE**			66,360.72			64,558.92	
38		**DEANERY SYNOD**			305.42			45.00	
39		**GIFTS TO MISSIONS / CHARITIES**							
		Hope For Kids		1,288.00			1,288.00		
		Samaritans Purse		1,000.00			1,000.00		
		SPTC		1,279.00			1,279.00		
		Other		0.00			159.00		
		CADEF SYM		360.00			360.00		
		Evangelical Alliance		0.00			110.00		
		Kintsugi Hope		500.00			0.00		
		CHESS		0.00			0.00		
					4,427.00			4,196.00	
40		**THE ORCHARDS LOAN REPAYMENTS**							
		Loan Repayments Principal							
		Loan Repayments Interest		1,684.62					
					1,684.62			0.00	
41		**COMMUNITY ASSIST**			393.39			0.00	
		TOTAL UNRESTRICTED EXPENDITURE			157,498.72			186,679.25	
		RESTRICTED EXPENDITURE							
42		**FUNDS RAISED FOR MISSION/CHARITY**							
Refer to		Hope For Kids	Donations	812.60			333.45		
Restricted			Income Tax	162.50			50.00		
Funds				975.10			383.45		
Summary									
		Samaritans Purse	Donations	540.00			724.67		
			Income Tax	80.00			80.00		
				620.00			804.67		
		SPTC	Donations	1,750.00			880.41		
			Income Tax	315.00			46.25		
				2,065.00			926.66		
					3,660.10			2,114.78	
43		**THE ORCHARDS PURCHASE FUND**							
Refer to		Purchase Price					0.00		
Restricted		Purchase Fees					0.00		
Funds		Fund Raising Events Costs		0.00			1,186.54		
Summary					0.00			1,186.54	

44		**THE ORCHARDS REFURBISHMENT FUND**							
Refer to		Refurbishment Works		12,821.74			0.00		
Restricted		Refurbishment Fees		0.00			0.00		
Funds					12,821.74			0.00	
Summary									
		TOTAL RESTRICTED EXPENDITURE			16,481.84			3,301.32	
		BALANCE SHEET							
		TANGIBLE FIXED ASSETS							
45		The Parade is held on a long lease and, as a dedicated building that is used for Church purposes, its leasehold value is not included in these accounts. Its insurance value in 2016 was £1,100,000. The Orchards was purchased from Essex County Council (ECC) on 16 September 2020 for the sum of £650,000, with a further £12,080 incurred in legal fees. Although the Diocese is the custodian tustee holding the deeds, the purchase price plus fees has been added as a fixed asset on to the balance sheet, as Meadgate Church has taken out a loan for £260,000 from The Diocese to finance the purchase and has yet to repay the loan. The loan is for 20 years at an interest rate of 2.5% above base, so currently 2.6%. The monthly repayments commenced on the 1st October 2020, and are currently set at £1,390.45. It should also be noted that under the terms of the sale and purchase agreement with ECC, should The Orchards be sold within eighty years of its acquisition by Meadgate Church, then 50% of any resulting profit will be payable to ECC.							

		Purchase Breakdown:							
		Purchase Price	650,000	Note - although the ECC grant					
		ECC Grant	69,000	was deducted from the					
		Net Price	581,000	purchase price, the grant has					
		Fees	12,080	been shown as income					
		Total Required	593,080	above. The purchase price					
				has been shown above as the					
		Meadgate Church	333,080	full price less the loan					
		Diocese Loan	260,000	provided by the Diocese.					
		Total Paid	593,080						
		Loan Repayments (assuming 2.6% interest):							
			Principal	Interest	Total				
		2020 repayments	2,487	1,685	4,171				
		2021 repayments	10,110	6,575	16,685				
		Repayments beyond 2021	247,403	65,448	312,851				
		Total	260,000	73,708	333,708				
		The Orchards Net Asset Value:							
		Purchase Price	650,000						
		Fees	12,080						
		Loan	-260,000						
		2020 repayments	2,487						
		Net Asset Value, 31 Dec 2020	404,567						
46		**STAFF COSTS**							
		Wages and salaries		60,272.37			49,751.00		
		Pension costs		492.89			317.00		
					60,765.26			50,068.00	
		The Church employed a youth minister (on maternity leave until her resignation in November 2020), a youth minister maternity cover, a part time administrator, a part time pastoral visitor (who left her post August 2020 and has not been replaced), a part time community worker, two catering outreach managers on a job share (one of whom left October 2020), and two part-time catering assistants on a job share. The average number of FTE (full time equivalent) staff was 3.8.							

47		**DEBTORS**							Page 17
		Premises lettings					1,402.50		
		Gift Aid, General Fund		5,697.14			11,930.17		
		Gift Aid, Restricted Funds		80.00			126.25		
		Other debtors		2,878.74			0.00		
					8,655.88			13,458.92	
48		**DEPOSIT ACCOUNT**							
		CCLA			485.68			483.90	
49		**CURRENT ACCOUNT**							
		Balance as per statement		111,652.60			200,683.48		
		less cheques not yet presented		0.00			0.00		
		Balance of Current Account as at 31/12/2020			111,652.60			200,683.48	
50		**POCKIT CARD**							
		Opening balance		1,082.27			76.50		
		Loading		7,000.00			11,980.00		
		Spend		7,346.85			10,974.23		
		Closing balance			735.42			1,082.27	
51		**YOUTH ACCOUNT**							
		Opening balance		506.43			680.26		
		Income		710.37			483.46		
		Expenditure		754.09			657.29		
		Closing balance			462.71			506.43	
52		**CAMEO ACCOUNT**							
		Opening balance		375.00					
		Income		384.20					
		Expenditure		561.50					
		Closing balance			197.70			375.00	
53		**SOLICITOR'S CLIENT ACCOUNT**							
		Opening balance		250,000.00			0.00		
		Funds transferred		81,461.49			250,000.00		
		Net Orchards purchase cost		331,461.49			0.00		
		Closing balance			0.00			250,000.00	
54		**CREDITORS AND ACCRUED EXPENSES**							
		Funds raised for missions / charities		80.00			509.70		
		Gift Aid overclaim		0.00			2,617.11		
		Other creditors and accruals		6,111.95			13,922.69		
		2018 carried forward					7,715.29		
		Orchards loan principal repayments		2,486.73					
					8,678.68			24,764.79	

55		**ANALYSIS OF GIFTS TO MISSIONS / CHARITIES**							Page 18
		Payments in the year including both giving from the General Fund and donations by church members:							
			Overseas Mission	Overseas Relief	Home Societies		Total	2019	
		CADEF			360.00		360.00	360.00	
		Hope For Kids		2,263.10			2,263.10	1,671.45	
		Overseas Mission Trips					0.00	0.00	
		Evangelical Alliance					0.00	110.00	
		World Vision					0.00	0.00	
		St Paul's Theological College	3344.00				3,344.00	2,205.66	
		Churches together in Chelmsford					0.00	0.00	
		Christian Healing Ministries					0.00	0.00	
		Samaritans Purse		1,620.00			1,620.00	1,804.67	
		Safety Guide Foundation					0.00	159.00	
		CHESS			500.00		500.00	0.00	
			3344.00	3883.10	860.00		8087.10	6310.78	
56		**PAYMENTS TO TRUSTEES AND RELATED PARTIES**							
		The Rev. Canon Tim Ball, chair of the trustees, received reimbursement of expenses (see note 20). Tim Ball's wife, Mrs Anita Ball, and their daughter, Evie Ball, have both undertaken paid work in the Cafe. Evie Ball took up the paid post of Youth Minister (maternity cover) in January 2020.							
		Mr Jason Smart took up the paid post of Café Manager in February 2020 and became a trustee in October 2020. Jason Smart's wife, Mrs Sue Smart, has undertaken paid work in the Café.							
		Mrs Ros Coleridge, a trustee, has undertaken paid work in the Café.							
		Mrs Pat Kennett, the wife of trustee Mr John Kennett, took up the paid post of Administrator in March 2020.							
		Mr Luke Ridgwell, the husband of the Youth Minister, Mrs Stephanie Ridgwell, was appointed a trustee in October 2020.							
		Mr David Belbin, who was the Treasurer until August 2018, was appointed a Trustee on the commencement of Meadgate Church as a separate legal entity. In addition to this, he is also the father of the Youth Minister, Mrs Stephanie Ridgwell, who was in post before his appointment. Payroll bureau services are provided by his practice free of charge.							