

**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,  
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**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,  
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**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
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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.

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## **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, Committed 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 Reurbishment 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 these 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).

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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 renovations.

**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

  
Rosalind Coleridge (Lay Chair)

May 2025

**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**

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Notes			2024	2023
		£	£	£	£
<b>INCOME AND ENDOWMENTS</b>					
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
<b>TOTAL INCOME</b>		<u>258,679.45</u>	<u>76,269.70</u>	<u>334,949.15</u>	<u>313,340.57</u>
<b>EXPENDITURE</b>					
Church Activities	20-44	232,584.54	53,531.89	286,116.43	303,956.55
Fund-raising Costs		-	-	-	-
<b>TOTAL EXPENDITURE</b>		<u>232,584.54</u>	<u>53,531.89</u>	<u>286,116.43</u>	<u>303,956.55</u>
<b>NET INCOME/ (EXPENDITURE)</b>		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		
<b>BALANCES AT 31 DECEMBER 2024</b>		<u>69,784.00</u>	<u>498,106.71</u>	<u>567,890.71</u>	<u>519,057.99</u>

Approved by the Parochial Church Council on

27 APRIL 2025

*Rosall Colyer*

Church Officer

*D. Han*

Church Officer

*M. J. Burrell*

Treasurer

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH  
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(Charity Registration No. 1169955)**

**BALANCE SHEET AS AT 31ST DECEMBER 2024**

<b>2023</b>		Notes	<b>2024</b>
	<b>FIXED ASSETS</b>		
662,080.29			662,080.29
	<b>CURRENT ASSETS</b>		
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
<u>67,530.59</u>			104,521.08
	<b>CURRENT LIABILITIES</b>		
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			<u>198,710.66</u>
<u><b>519,057.99</b></u>	<b>NET ASSETS / (LIABILITIES)</b>		<u><b>567,890.71</b></u>
	<b>FUNDS</b>		
	<b>Unrestricted</b>		
33,326.65	General Fund		33,326.65
	<b>Designated</b>		
-	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
	<b>Restricted</b>		
-	Mission / Charities Fund	-	
452,762.46	Orchards Purchase Fund	471,469.56	
5,737.37	Orchards Refurbishment Fund	26,637.15	
			498,106.71
<u><b>519,057.99</b></u>	<b>TOTAL FUNDS</b>		<u><b>567,890.71</b></u>



**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT BADDOW, MEADGATE,  
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**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
<b>INCOME</b>										
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
<b>Total Income</b>		<b>185,573.43</b>	<b>71,530.15</b>	<b>648.95</b>	<b>2.50</b>	<b>525.00</b>	<b>399.42</b>	<b>0.00</b>	<b>76,269.70</b>	<b>334,949.15</b>
<b>EXPENDITURE</b>										
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
<b>Outside of Parish</b>										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
		<b>163,689.89</b>	<b>67,973.88</b>	<b>0.00</b>	<b>137.73</b>	<b>752.03</b>	<b>31.01</b>	<b>0.00</b>	<b>53,531.89</b>	<b>286,116.43</b>
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
<b>Balances as at 31 December 2024</b>		<b>33,326.65</b>	<b>0.00</b>	<b>0.00</b>	<b>364.77</b>	<b>372.66</b>	<b>2,146.81</b>	<b>33,573.11</b>	<b>498,106.71</b>	<b>567,890.71</b>

**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**

	<b>Mission/ Charities</b>	<b>Orchards Purchase</b>	<b>Orchards Refurb</b>	<b>TOTAL</b>
<b>INCOME</b>				
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
<b>Total Income</b>	<b>5,781.89</b>	<b>2,486.98</b>	<b>68,000.83</b>	<b>76,269.70</b>
<b>EXPENDITURE</b>				
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
<b>Total Expenditure</b>	<b>5,781.89</b>	<b>0.00</b>	<b>47,750.00</b>	<b>53,531.89</b>
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	<b>0.00</b>	<b>471,469.56</b>	<b>26,637.15</b>	<b>498,106.71</b>

		2024	2023
	<b><u>UNRESTRICTED INCOME</u></b>		
4	<b>PLANNED GIVING</b>		
	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
		<u>125,119.22</u>	<u>132,276.23</u>
5	<b>NON PLANNED GIVING</b>		
	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
		<u>10,816.81</u>	<u>11,031.28</u>
6	<b>DONATIONS</b>		
	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	
		<u>3,652.39</u>	<u>30,739.10</u>
	<b>OTHER GENERAL FUND INCOME</b>		
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
		<u>43,532.20</u>	<u>43,075.00</u>
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	
		<u>71,530.15</u>	<u>71,057.28</u>	
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	
		<u>585.99</u>	<u>3,036.69</u>	
11	Creative Hands			
	Creative Hands (Tue)	144.00	180.00	
	Creative Hands (Wed)	504.95	361.92	
		<u>648.95</u>	<u>541.92</u>	
12	Community Garden			
	Donations Not Gift Aided	2.50	20.70	
	Income Tax Recovered	0.00	5.18	
		<u>2.50</u>	<u>25.88</u>	
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		
		<u>525.00</u>	<u>253.76</u>	
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	
		<u>399.42</u>	<u>312.50</u>	
15	Parochial Fees	0.00	0.00	
16	Bank Interest Received	540.42	327.99	
	<b><u>TOTAL UNRESTRICTED INCOME</u></b>	<u><u>258,679.45</u></u>	<u><u>294,184.52</u></u>	

**RESTRICTED FUNDS INCOME**

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

**UNRESTRICTED EXPENDITURE**

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20	<b>CLERGY EXPENSES</b>		
	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
		<u>632.80</u>	<u>764.77</u>
21	<b>STAFF COSTS (EXCL. CAFÉ STAFF)</b>	<u>19,384.20</u>	<u>40,255.52</u>
22	<b>TRAINING</b>		
	General Training	136.00	0.00
		<u>136.00</u>	<u>0.00</u>
23	<b>WORSHIP/SERVICES COSTS</b>		
	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	
		<u>598.18</u>	<u>222.21</u>
24	<b>PREMISES RENTAL</b>		
	Chelmer HP	200.00	200.00
		<u>200.00</u>	<u>200.00</u>
25	<b>UPKEEP OF PREMISES</b>		
	<b>Upkeep of The Parade</b>		
	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
		<u>8,396.11</u>	<u>10,152.86</u>
	<b>Upkeep of The Orchards</b>		
	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	<u>2,103.85</u>	<u>1,363.17</u>
		<u>33,725.59</u>	<u>45,396.77</u>
		<u>42,121.70</u>	<u>55,549.63</u>

26	<b>CATERING EXPENSES</b>		
	Orchards Catering General	973.38	331.08
	Parade Catering General	0.00	54.38
		<u>973.38</u>	<u>385.46</u>
27	<b>ADMINISTRATION</b>		
	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
		<u>8,171.20</u>	<u>8,625.97</u>
28	<b>JUNIOR CHURCH / YOUTH</b>		
	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	
		<u>752.03</u>	<u>547.45</u>
29	<b>ORCHARDS CAFÉ COSTS</b>		
	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
		<u>67,973.88</u>	<u>57,033.15</u>
30	<b>COMMUNITY OUTREACH</b>		
	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
		<u>546.85</u>	<u>1,939.51</u>
31	<b>SUNDRY COSTS</b>		
	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
		<u>6,369.92</u>	<u>6,538.82</u>



32	<b>CREATIVE HANDS</b>			
	Creative Hands Expenses	0.00	0.00	
		0.00	0.00	
33	<b>GET MEADGATE GARDENING</b>			
	Get Meadgate Gardening Expenses	137.73	733.85	
		137.73	733.85	
34	<b>YOUTH ACCOUNT</b>			
	Youth Account		602.31	
35	<b>EVANGELISM</b>			
	Solid Youth Weekend	0.00	121.29	
	Christmas Booklets	200.00		
		200.00	121.29	
36	<b>PARISH SHARE</b>	63,500.64	58,771.32	
37	<b>GIFTS TO MISSIONS / CHARITIES</b>			
	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	
	<b>THE ORCHARDS LOAN REPAYMENTS</b>			
38	Loan Repayments Principal			
	Loan Repayments Interest	15,696.91	15,896.94	
39	<b>COMMUNITY ASSIST</b>	31.01	117.34	
41	<b>TEAM GB SHARED EXPENSES</b>			
	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	
	<b><u>TOTAL UNRESTRICTED EXPENDITURE</u></b>	<u>232,584.54</u>	<u>252,815.38</u>	
	<b><u>RESTRICTED EXPENDITURE</u></b>			
42	<b>FUNDS RAISED FOR MISSION/CHARITY</b>			
Refer to	Denisa Care Centre (was Hope For Kids)	Donations	2,849.00	1,129.40
Restricted		Income Tax	634.75	227.35
Funds			3,483.75	1,356.75
Summary				
	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	<b>THE ORCHARDS PURCHASE FUND</b>		
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		<u>0.00</u>	<u>0.00</u>

44	<b>THE ORCHARDS REFURBISHMENT FUND</b>		
Refer to	Refurbishment Works	47,750.00	45,804.66
Restricted	Refurbishment Fees	0.00	0.00
Funds		<u>47,750.00</u>	<u>45,804.66</u>
Summary			

<b>TOTAL RESTRICTED EXPENDITURE</b>	53,531.89	51,141.17
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### **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 trustee 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.

<b>Loan Repayments:</b>			
	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 repayments	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

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

#### **STAFF COSTS**

Wages and salaries	64,472.43	71,633.96
Pension costs	0.00	587.82
	<u>64,472.43</u>	<u>72,221.78</u>

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	<b>DEBTORS</b>				
	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	<b>DEPOSIT ACCOUNT</b>				
	CCLA		535.36		508.38
49	<b>CURRENT ACCOUNT</b>				
	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	<b>POCKIT CARD</b>				
	Opening balance			1,029.35	
	Loading			2,454.00	
	Spend			3,483.35	
	Closing balance		0.00		0.00
51	<b>VOLOPA CARDS</b>				
	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	<b>YOUTH ACCOUNT</b>				
	Opening balance	0.00		443.24	
	Income	0.00		294.06	
	Expenditure	0.00		602.31	
	Closing balance		0.00		134.99
53	<b>CREDITORS AND ACCRUED EXPENSES</b>				
	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	<b>ANALYSIS OF GIFTS TO MISSIONS / CHARITIES</b>				
	Payments in the year including both giving from the General Fund and donations by church members:				
		Overseas	Overseas	Home	Total
		Mission	Relief	Societies	2023
	CADEF			1,360.00	1,360.00
	Denisa Care Centre (was Hope For Kids)		4,653.75		4,653.75
	Samaritans Purse		2,201.25		2,201.25
	Bible Society		1,927.90		1,927.90
	Kintsugi Hope			500.00	500.00
	Little Edi			0.00	0.00
	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 Café.

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