

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF GREAT WALTHAM WITH FORD END

England & Wales - Charity number 1171387

Details

Other names	GREAT WALTHAM WITH FORD END PCC
Status	Registered
Legal form	Other
Registered	2017-01-31
Register	View on the Charity Commission register

Contact

Address	2 Fairway Drive Chelmsford CM3 3FH
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Activities

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

Activities: The role of the Parochial Church Council (PCC) is to oversee the running of the activities of the ministry and the churches in the Parish of Great Waltham with Ford End. This includes all matters related to church services, the maintenance and improvement of the churches and churchyards and delivering the ministry in the wider community

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£102,685	£79,291	-	-
2023-12-31	£79,176	£85,881	-	-
2022-12-31	£72,423	£69,514	-	-
2021-12-31	£60,030	£55,489	-	-
2020-12-31	£57,458	£57,288	-	-

Trustees

Name	Role	Appointed
Rev Daniel Charles Pierce	Chair	2022-11-24
David Edward Williams		2020-10-18
David John Tyler		2019-09-01
David Scully		2022-05-08
Dr Hywel Jones		2022-05-08
HELEN VIRGINIA POWELL		2009-04-01
Joanne Rebecca Pritchard		2020-10-18
Kerri Donna Wiffin		2023-04-02
Pauline Anne Briggs		2023-04-02
Roger David Bearman		2017-04-29
SARAH JANE THRELFALL		2022-05-08
Sheila Yardley Bearman		2019-09-24

Accounts



The Parish of Great Waltham with Ford End

Annual Parochial Church Meeting

Sunday 13th April 2025

The Parish of Great Waltham and Ford End

Meeting of Parishioners for the Election of Churchwardens and the Annual Parochial Church Meeting

To take place at Ford End church on Sunday 13th April 2025 at 12 noon

Meeting of Parishioners

1. Welcome and prayer
2. Recording those present and apologies
3. The election of Churchwardens, one for Ford End and two for Gt Waltham Church
4. Vote of thanks to outgoing Churchwardens
5. Close of Vestry Meeting

Annual Parochial Church Meeting

1. Recording of those present and apologies for absence
2. Minutes of Meeting held on Sunday 21st April 2024
3. Matters arising from Minutes
4. The election of new PCC members.
5. The appointment of the Independent Examiner for the next year.
6. The appointment of the Safeguarding Children and Vulnerable Adults Officer for the next year.
7. Agreement of the sides people
8. The Vicar's/Chairman's Report
9. The Electoral Roll. The Electoral Roll Officer presents the new roll.
10. Annual Report on the proceedings of the PCC
11. The Financial Report for the year ending 31st December 2024
12. The Annual Fabric Reports presented by Churchwardens and others
13. Report of the proceedings of the Deanery Synod

The Reports of all other church groups and committees

Any Other Business - Now is the time to ask questions or make suggestions:

“any person entitled to attend the Annual Meeting may ask any question about parochial church matters, or bring about a discussion of any matter of parochial or general church interest, by moving a general resolution or by moving to give any particular recommendation to the council in relation to its duties”.

Date of Next Meeting

April 2026

Prayer and Blessing

PARISH OF GREAT WALTHAM WITH FORD END
Meeting of Parishioners for the Election of Churchwardens and the
Annual Parochial Church Meeting
Sunday 21st April 2024 at Great Waltham Church

Welcome and Prayer

Roger welcomed everyone to the APCM and opened the meeting in prayer.

Recorded as Present:

Roger Bearman (Chair), Alison Bates (PCC Secretary), Robin Creighton, Margaret Edgell, Pauline Briggs, Alan Adcock, Enid Adcock, Gill Mitchell, Adrian Mitchell, Carol Pritchard, Jo Pritchard, Peter Wells, David Scully, Peter Messenger, Sheila Bearman, Linda Neilson, Gordon Neilson, Jean Blaber, Helen Powell, Wendy Proctor, Michael Proctor, Pat Fewell, Shirley Dannatt and Tom Porter

Apologies:

Andrew Reid (Treasurer), Elaine Emmerson, Hywel Jones, David and Val Tyler, Pat Pepper and Sarah Matthews

Meeting of Parishioners

1. The election of Churchwardens

Five nominations received; David Williams, Jean Blaber, Lindsey Page and David Evans for Gt Waltham and Sheila Bearman for Ford End. These were accepted. Roger thanked the outgoing churchwarden with special thanks to David who will be stepping in July. David has been a wonderful churchwarden for the church and parish and has agreed to stay on until July to support Jean and the new churchwardens.

David thanked everyone for all the help and support given to him.

The Churchwardens were given a round of applause.

Meeting of Parishioners closed.

Annual Parochial Church Meeting

2. Minutes of last meeting

The minutes of the meeting held on 2nd April 2023 were agreed as a correct record and signed.

3. Matters Arising

All matters arising are covered during the meeting.

4. Elections

4.1 Election of Deanery Synod Representatives

Sarah Matthews and Roger Bearman are happy to continue.

4.2 Election of PCC Members

There were no new nominations for election onto the PCC.

PCC Lay reps are:-

David Tyler (2019), Helen Powell (2022), David Scully (2022) and Hywel Jones (2022).

Jo Pritchard (2023) and Kerrie Wiffen (2023)

4.3 Appointment of Independent Examiner for 2023/24.

Rupert Watson is our Independent Examiner but following the problem we have had with the accounts Roger needs to find out whether he would like to continue.

4.4 Appointment of Safeguarding Children and Vulnerable Adults Officer for 2023/24.

Alison Bates is willing to continue as our Parish Safeguarding Representative. Thanks was given to Alison.

4.5 Appointment of Sides People (Welcomers)

A number of people help in the churches

Ford End:

David Tyler, Val Tyler, Roger Bearman, Bill Styles, Marianne Styles, Adrian Mitchell and Gill Mitchell.

Great Waltham

Phil Lilley, Peter Wells, Wendy Proctor, Helen Powell. There are also lots of people who “muck in”.

Thanks was given to all those who help in the Churches.

5. Chairman’s Report

Roger read the report he had written on behalf of Dan and highlighted some main points:-

- St Francis is now no longer part of Gracefields Church community, it has had problems and fallen apart. Dan is no longer representing St Francis.
- We need to strive to pay our full Parish Share so we can say to the Diocese, yes we have a full time priest but he needs help.
- In 2024 we are looking at how to finance new tables and chairs for the children’s areas in Ford End and Great Waltham. There is £1900 in the Godly Play fund. Although this is a restricted fund Roger has contacted Caroline Brown and Rose Braisby who both agree this is a good use of the fund. Roger will propose this at the next PCC meeting.

- At the next PCC meeting we will decide whether we should move back to the common cup. Parishioners will be asked for their opinion on Dan's return. We will make arrangements to accommodate everyone.

Roger took questions:

- Pauline was very upset to hear about St Francis. Roger confirmed that the Bishop's Fund which financed St Francis runs out this year, the community were asked whether they could help financially but they said no. Dan has invited members from St Francis to join with us and some are attending churches within our group, others are attending Boreham, Springfield and Broomfield.
- David reported that the organ which was installed in 1870 and was last restored in 1948 is well overdue for restoration although it has been maintained annually. We have received several quotes, the best being from Bishops who originally installed it. Subject to PCC approval we will go ahead with Bishops who quoted £72,000 although we have been advised by Gerald Malton to budget for £80,000.00.

We have £8000 in the organ fund and pledges for £25,000 but we need to raise a lot more. Karen Chester has volunteered to approach Grant giving bodies on our behalf. Once done we will see how much we have left to raise from the general public. The Archdeacon is minded to allow us to renovate without a faculty as he believes he can pass it as like for like. We hope to complete by 2029 and all donations are welcome and it would be very good if donations could be giftaided.

Alan Adcock asked whether we could use money from the Chancel Fund for the Organ. Roger replied that there is money in the Chancel Fund but we can only spend the interest and this money is used for other bills, so we would like to raise the money without touching this.

Tom Porter informed the meeting that the sound system was not working suitably for him. This was noted.

6. The Electoral Roll.

Helen presented the electoral roll report. The total number on our electoral roll is 71. There were three additions, no changes and four deletions; two had moved away and two died.

Helen confirmed that she is happy to carry on as Electoral Roll Officer but next year there will be a completely new roll which is a significant chunk of work so will want to hand over after that. All agreed and thanked Helen.

7. Annual report of the proceedings of the PCC

The report contained in the APCM documents was accepted.

8. The Financial Report for the year ending 31st December 2023

The Annual Accounts were unanimously approved by the PCC on 11th April 2024 however the Independent Examiner Rupert Watson was unable to complete his report as a number of documents were unavailable. We were unable to get these documents to him as Andrew is away. Rupert has asked that we do not issue the accounts until he is ready. Roger apologised for this situation, once Andrew is back they will meet to discuss and once the accounts are finally agreed with Rupert we will leave copies in the church for people to pick up.

The accounts were discussed. Roger concluded that the General Fund has now reached £15,000.00 which was the amount of reserved the PCC set out to achieve.

9. The Annual Reports

Churchwarden reports, accepted. Helen gave a vote of thanks to the Churchwardens for the amount of work they do which is mostly unseen.

Deanery Synod report, accepted with thanks.

Eco Church

Roger noted that we are being pushed by the Deanery to look at Eco church, we are gradually being moved to make churches more eco friendly. We will have to look at this further down the road.

Parish Share

We have to offer what we can achieve and then this is assessed by the Diocese and we are told whether they accept our offer. Our parish share had previously been set at £48,000 but this year it is £34,000 so we think we are being heard. We do need to encourage GL, LL & LW to pay their full share.

Gill noted that the Parish council put aside money for the church for the service we give to the community but this has never been claimed. David agreed we have been offered grants for the churchyard in the past but the government ruled against this but we were not aware of any other money available. Roger to contact Peter Jackson from the Parish Council to investigate. **Action DW/RB**

Tree reports, accepted with thanks.

Safeguarding report, accepted with thanks.

The Friends of Great Waltham with Ford End Churches Trust Report, accepted with thanks.

Great Waltham School Governor Report, accepted with thanks.

10. Any Other Business:

- Alan Adcock announced that after several years producing the Tree Report he will be stepping down this year. He has asked Charlotte Bradley who has agreed to take over. Roger thanked Alan formally for all the work he has done for many years. Alan was given a round of applause.
- Pauline gave a vote of thanks to Roger and Alison. They were given a round of applause.

11. Dates of next meetings:

Future dates to be confirmed by email.

Roger closed the meeting with prayer.

Reports to the APCM

1. Vicar's Report
2. Electoral Roll
3. PCC Secretary Report
4. Ford End Churchwarden Report
5. Ford End Churchyard Report
6. Great Waltham Churchwarden Report
7. Deanery Synod Report
8. Safeguarding Report
9. The Friends of Great Waltham and Ford End Churches Trust Report
10. Great Waltham School Governor Report
11. Financial Report

Electoral Roll Report

The electoral roll must be revised annually, except every sixth year a new roll is to be prepared.

This year we prepared a new roll. Every person who wishes to have his or her name entered on the new Roll, whether it is entered on the present Roll or not, is requested to apply for enrolment.

The number on our new roll is 60.

Helen Powell
Electoral Roll Officer

PCC Secretary's Report

The full PCC met 5 times since the APCM in April 2024 and various sub-committees met between PCC meetings and where appropriate, minutes of these meetings were received by the full PCC and discussed.

With thanks to all those I work with across the two Parishes, special thanks to Jo Pritchard for her amazing work producing the monthly pew sheet.

Alison Bates, PCC Secretary, April 2025

Ford End Church Warden Report for Year 2024

Buildings

The Quinquennial date has been arranged for the 31st March 2025. It has taken some time to find an architect who was accepted by the Diocese.

The Lightning Conductors check is required for May and I will arrange this for all 6 Churches as before.

The fire assessment has been completed and the Safety report. This was kindly done by Phil Goldberg who is a Church Lane resident. Many thanks to him. There are several minor things that need attention from this report and these will be addressed.

Work was done on the bells this year. Thanks to Paul Braisby for this and for organising the bell ringers who we appreciate hearing at certain special services.

A Church Yard report will follow written by Roger Bearman. I am very grateful to the team who keep the Church Yard tidy and well managed.

On going projects

1. We have sorted and agreed the best sound system for Ford End and we are awaiting the necessary faculty agreements from the Diocese. Many thanks go to Hywel Jones, Robert Johnson and Roger Bearman for their work on this project.

2. A new project for a better lighting system will be worked on as soon as we have completed the sound system. We are awaiting electricians quotes. Several of the paths have been replaced and thankfully funded by the legacy we have for Ford End Church that is controlled by the Friends and to whom we give our thanks. We are awaiting the contractor to return to level out several parts that have dropped or are not even. They are aware of the situation and looking at doing this as soon as we have a dry period.

Worship

Our usual worship continues with alternating services with FE and GW. This has continued to be successful with many of the congregations in both churches supporting both services. Each month in FE we have one Family Communion and one Family Service . Rev Dan officiates at one communion service a month and some other special service such as Advent/Jesse tree and Crib services.

Thank you Dan.

The family services are mainly led by Hywel Jones so many thanks to him for giving us a different and interesting type of service once a month. We should have two young people to be confirmed at Easter and our support and prayers go to them.

Thanks also go to Rev Rose who often stands in when required and to Bill Styles and Roger Bearman who always leads our remembrance services in Ford End and occasionally other services of the word. We still continue to have our 6 church group services from time to time and this has been very good for us to work and worship together.

Our thanks go to Pauline for being our regular Organist and Steve Back who kindly fits in if needed.

Thanks go to Alison for continuing to find priests to cover all our services and her knowledge and support.

FE School is a Church of England School and part of The Life Trust. We have good relations with them and continue to hold special services for them in the Church. Rev Dan has been helping them with their morning community worship with Rev Rose helping as well. This is such an important part of support to the school who really enjoy being linked to our church and a good outreach to parents and children alike. Thanks to Rev Dan And Rev Rose and also to Johanna Bailey, Head of Ford End School who I liaise with continually. I have recently heard that Phil Goldberg has volunteered to be the Spiritual Governor at the school. I have touched base with him and I will continue to assist in the liaison with the church and the school.

A special thanks must go to Alan Adcock who sadly passed away this year. He has helped Ford End Church in so many ways. As Church Warden, Tree expert, leading the congregation in singing and so much helpful advice over many years. May he rest in peace Thank you Alan.

This will be my last report now as I am standing down as Church Warden this year so I therefore would like to give my very sincere thanks to the wonderful team of support I have had these last few years. It has been marvellous to know that on every service day we have someone who sets up ready for the service and we have readers and intercessors , a refreshment team, a flower team and a cleaning team leaving me with free on a Sunday to support which ever minister we have and with time to talk and be aware of peoples needs on the day. I will not be walking away and still be helping when I can but it is time to hand this over.

Thank you all very sincerely.

Sheila Bearman

Ford End Churchyard Report for the APCM – 13/04/2025

There are four main matters to report within the churchyard to bring to your attention

1) The concrete paths mentioned in last year's report have now been replaced with the exception of the main path leading to the main door which was in relatively good condition. The work was carried out by Chris Whittle Construction and paid for via Legacy Fund held by the Friends Trust. At the same time the bench overlooking the graves at the end of the path was moved to prevent further damage by bird droppings and three manhole surrounds and covers were replaced for safety reasons. There has been some movement along the paths which is being looked at by Chris Whittle Construction.

2) All the hedges around the perimeter of the churchyard still need a hard trim. Whilst a limited cutting back has taken place in 2024 we have not had the manpower nor the financial resources to carry out a full hedge height reduction. The prevailing thoughts remain in force that the Legacy Fund is not for the purpose of this type of expense.

3) It is believed that a drainage pipe which runs across the churchyard is blocked and requires some attention. This Spring efforts will be focused on the freeing up the drainage pipe from any blockage. We have had a considerable amount of rain this winter, of course, so there maybe nothing too much to worry about.

4) I have looked at the trees in the churchyard. They all seem to be healthy. The holly tree at the front probably needs some reshaping and there is the intention to reshape the yew tree.

The millennium tree and the flowering cherry tree have taken well and are both looking good.

We must take this opportunity to acknowledge the time and effort of all those who volunteer when we have our Saturday morning working sessions. We always have about ten or twelve people who come to give us a helping hand. Thank you everyone who takes part.

Also, David and Val Tyler who work in the churchyard virtually all year round, a big thank you to them.

Roger Bearman

01.04.2025

Great Waltham Churchwardens' Report for 2024 (March 2025)

Jean Blaber and David Williams have continued as Churchwardens throughout the year.

However, volunteers would be welcome to consider becoming future wardens.

Thanks

As usual we start by recording our thanks to the many people who help in a large number of ways. The "Holy Dusters" led by Graham Whicker have again worked hard to keep the building looking at its best, further enhanced by Wendy Proctor's beautiful flower arrangements. Pauline Excell, Elaine Emmerson, Mick Duke, and Jean Blaber have helped serve at the altar for communion services. Our team of helpers for refreshments- Pauline Excell, Margaret Edgell, Lindsey and Dave Page, Jane Broom, Sue Joyce and Jo and Carol Pritchard-have continued to produce mouth- watering offerings.

A team of welcomers now operates at Sunday services and thanks are due to Gill and Adrian Mitchell, Angela Arnold, Daun Kurrier, Wendy and Michael Proctor, Helen Powell, Jane Broom and Sue Joyce for their contributions.

Our team of organists has been sadly depleted lately by Fay Hepworth's accident but we are pleased to say that she will be back on the keyboard in April, and our thanks go to Pauline Briggs and Steve Back who have deputised ably.

Peter Wells completed a much needed update to the Church guidebook and kindly donated the proceeds to our organ fund. His long awaited history of the church is nearing completion and meanwhile he continues to do numerous jobs especially opening the church when required for visitors and covering for weddings and funerals.

Alison Bates has again done a great job on the administration side and organising the clergy rota. Bill Styles has continued to organise the rota for readers and intercessors and our thanks again go to him and all of them, including some readers and intercessors from other churches in our group who have helped at Gracefields services. These services have also featured the choir led by Greg Waters who sing while the congregation takes communion, and this greatly enhances our worship. Thanks again go to Gerald Malton for directing the guest choir and playing for our Carol Service and Midnight Mass.

As well as once again organising the Time to Remember service, Helen Powell completed the revision of the Electoral Roll and we now need to find a successor for her in this role which she has done for some years.

Thanks also go to Elli Bullivant and Vicky Healy who have continued to act as representative school governors and to Kerrie Wiffen who is our representative Village Hall Trustee.

A great loss in the year was the sad passing of Alan Adcock who had made a great contribution to our parish in many ways including as tree warden. Graeme Chalk, who had been a regular attender for many years, and Martin Berry also sadly passed away.

Clergy and services

Services have continued on much the same pattern as in 2023 with the addition of a weekly midweek communion service at Little Waltham on Thursdays, attended by a small but appreciative congregation. We are blessed to retain the imaginative spiritual leadership of Rev Dan Pierce as our Priest in Charge, assisted by Revs Rose Braisby and Sandra Sykes, with the enthusiastic help of Hywel Jones as our lay reader, this year including preaching on Remembrance Sunday. We were delighted to welcome both Bishop Adam and Archdeacon Jonathan who visited us during the year. A further variation on the Christingle service was held on the first Sunday in December where despite forecast gales and torrential rain, a large congregation gathered to see Father Christmas arrive in Banbury Square and then attended a very enjoyable candlelit service.

The average attendance at Sunday services in 2024 rose from 53 to 64, again mainly due to the attendances at the Gracefields services on the first Sunday of the month, although numbers on the intervening Sundays are on the thin side, in the mid 30s.

Once again we have been very happy to welcome the children, teachers and parents of Great Waltham School for their termly services and at the Christingle.

Other events and activities

We have again been delighted to welcome the Waltham Singers, Stondon Singers and Seicento for their much appreciated concerts and also this year, the Village Choir, Chelmsford and Braintree Male Voice Choir and Sandon School choir who combined for a new choir festival last summer which proved very popular. Once again the Art Show was well attended and enjoyed.

The Christmas Fayre was very well attended despite a dismal day's weather and produced a profit of over £1900. A great effort deserving thanks to all concerned, but especially to Sheila Bearman who is our liaison person with the Village Community Network.

Several members of the congregation continue to volunteer at the Pop Up Supermarkets which operate most weeks at Springfield and Melbourne, although the Ford End operation was closed down during the year. We also continue to support Felsted Aid which provides convoys of assistance to Ukraine and with which Graham Whicker is heavily involved, with cash from refreshment donations as well as donations of groceries and toiletries.

During the year the constitution of the Great Waltham School House Trust was amended, with the agreement of the Charity Commissioners, to remove the need for churchwardens to be ex officio trustees. The PCC now nominates four trustees who are currently Sheila Bearman, Helen Powell, Jo Prichard and David Williams.

Buildings and contents

Happily we had no major crises on the building side this year and thanks to Phil Goldberg's expert advice were able to complete our fire risk assessment and introduce some simple publicised fire precautions. Dave Scully has continued to be a big help with keeping the rain water gullies clear of vegetation and debris. Congratulations are also due to Dave for gaining his Certificate in Christian Studies over the year.

The largest development on the building has concerned the long awaited restoration of our 1870s organ. Thanks to generous grants from several organisations but also a great response from the congregation and community, by the end of 2024 most of our target figure of £80,000 had been paid over or pledged and the PCC were able to approve the restoration work to start early in January

2025. Funds have continued to come in since then and as we write it is hoped that the project will be completed by the end of April.

Churchyard

Thanks are again due to Keith Davies and his team of volunteers who continue to keep our large and beautiful churchyard looking great throughout the year, and they now have a newly reconditioned mower to work with. Few people perhaps appreciate the enormous amount of work needed to achieve this but they would quickly notice if it was not done, and the cost of having it done by contractors would be enormous.

The future

Although we all seem to be very busy in and around the church, the fact remains that we are a church community largely composed of older people, which creates obvious problems when we need to replace those who wish to stand down from various roles, and we would love to attract more younger people and children into our fellowship, which is probably our greatest challenge in the years ahead. Meanwhile our renewed thanks go to everyone who has helped in numerous different ways.

Jean Blaber

David Williams

March 2025

Deanery Synod Report for 2024

GREAT WALTHAM WITH FORD END PARISH -ANNUAL PAROCHIAL COUNCIL MEETING 2025

DEANERY SYNOD REPORT FOR 2024

YOUR REPRESENTATIVES ARE SARAH MATTHEWS & ROGER BEARMAN

THE SYNOD MET ON FOUR OCCASIONS

28/02/2024

This meeting was called "DEANERY DAY" - We came together on this Saturday to hear about and discuss GROWTH, FINANCES, ENGAGEMENT & FAMILY, CHILDREN and YOUTHWORK. It was attended by Pauline Briggs, Roger Bearman and Sheila Bearman who gave a talk on the POP UP Food Bank which is now established in Springfield and Melbourne having originally been pioneered in FORD END.

There was some useful information about church organ refurbishment from Broomfield members in respect of VAT recovery on work done which was passed onto David Williams.

Also, in February the Deanery Synod held a short Street Prayer Course led by Rev. Funmilayo Vaughan about how to spend 30 minutes offering to pray for people in the street.

Deanery Synod members were urged to encourage their Churchwardens to complete the Energy Footprint Tool Questionnaire for 2023

14/05/2024

The main topic at this meeting was a presentation by Rev. Sally Croft of the Christian Together in Chelmsford (CtiC) There is a weekly publication with information of events throughout the Chelmsford Diocese. It can be accessed by writing to thesecretary@ctic.org.uk

Also two Assistant Area Deans were inducted : Rev Carolyn Tibbott and Rev. Tony Cant. These two will assist with the work load on our Area Deans.

08/10/2024

During this meeting we heard from Jeremy Beal who gave a presentation on “Friends of Essex Churches” and a paper presented by Jill Readings the Lay Chair on “ What will Ministry Look Like In The Future”

Maxine Paul , President of the Chelmsford Mothers Union then gave a talk on the work of the her organization.

04/12/2024

At this meeting a proposal was made by members of Sandon Parish which reads

“ This Synod proposes that a Bishop be invited to address us on how lay people can be more supportive in delivering Holy Communion when licensed clergy are not available”

There ensued considerable discussion and eventually the motion was carried and Tim Ball informed the meeting that he would arrange for the Bishops to consider this request.

It was announced that Rev Simon Pearce of Melbourne Parish has appointed the new Area Dean succeeding Tim Ball who has now retired.

Safeguarding Report

Our Safeguarding policy was reviewed and agreed by the PCC in May 2024.

All members of the PCC have been provided with a link to Chelmsford Diocese online safeguarding training and encouraged to complete this.

All clergy and churchwardens have been DBS checked.

The Safeguarding Policy and procedures are available in each church and there are posters up with Safeguarding contact details. This information is also available on our website.

The PCC reviews, amends and approves risk assessments for activities held on church premises.

Alison Bates
Parish Safeguarding Officer
April 2025

The Friends of Great Waltham and Ford End Churches Trust

The Trustees held one meeting during the period to discuss a request for a donation to the Great Waltham organ restoration fund. It was agreed that a grant of up to £10000 could be made-in the event this was not required.

Rupert Watson tendered his resignation as a Trustee following his appointment as Treasurer of the PCC and the Friends of Essex Churches proposed Ollie Mickleham as his replacement. The Trustees thank Rupert for his years of service and welcome Ollie to the Trust.

Alan Baker
Chairman

Great Waltham School Governor's Report- March 2025

Governors

- I am approaching my three year anniversary as school governor and I continue to enjoy this appointment with Great Waltham CofE Primary School (GWPS).
- I have been recently given the role of Vice Chair of the Governors and have monitoring responsibility for RE, Collective Worship and Music. I am in the school every week and thoroughly enjoy being part of the school community.
- After almost three years, Vicky Healy has resigned as Governor and we are all very grateful for her hard work and support in her role. The Diocese will need a recommendation for a replacement.

SIAMS Inspection

- The headline news this year has been the successful SIAMs inspection (Statutory Inspection of Anglican and Methodist Schools) of GWPS.
- The inspection was conducted on the 22nd January 2025 and the final report received from SIAMs was excellent.
- Highlighted by the inspector was the “well-understood Christian vision that is rooted in the teachings of Jesus”; “a very strong culture of justice and responsibility” and that GWPS is “living up to its foundations as a Church school

and is enabling adults and pupils to flourish”. The Inspector attended the school for a long day, meeting with pupils, teachers, staff and governors.

- Development points for the school are to further embed a “shared understanding of spiritual development” and to “extend the opportunities for pupils to learn about Christianity as a global faith”.
- The SIAMs inspections take place approximately every five years and I wish to highlight the careful work and dedication put in by the school team to prepare for it – the Headteacher Mrs Brooks in particular, but also the RE teaching lead Mrs Elmes, all staff and Governors. The children are a credit to the school and we are very proud of the result.

Monitoring Visits 2023/4 and 2024/5

- We have completed the following monitoring visits:
 - 28th February 2023 Collective Worship
 - 27th April 2023 Music
 - 8th November 2023 RE
 - 1st December 2023 RE
 - 14th May 2024 Music
 - 11th November 2024 RE Pupil Voice (KS1)
 - 17th January 2025 RE Pupil Voice (KS2)

Meeting Attendance

- Attendance at Full Governing Body meetings as follows:
 - Academic Year 2023/4 (Elli Bullivant 6/7, Vicky Healy 5/7)
 - Academic Year 2024/5 so far (Elli Bullivant 3/4, Vicky Healy 2/3)
 - The next meetings will be for Budget Approval 29th April 2025, and Full Governing Body 13th May 2025

It is a privilege to be part of the team at GWPS and I continue to be very grateful for the opportunity to serve our community this way.

31st March 2025

Elli Bullivant

**The Churches of
St Mary & St Lawrence, Great Waltham
and
St John the Evangelist, Ford End
in the Parish of
Great Waltham with Ford End**

**Annual Report and Financial Statements
of the Parochial Church Council
for the year ended 31st December 2024**

Registered Charity Number: 1171387

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	47,116	42,551	—	89,668	67,937
Income from charitable activities	7,492	—	—	7,492	4,849
Other trading activities	1,943	727	—	2,670	3,314
Investments	2,846	—	—	2,846	3,047
Other income	7	—	—	7	27
Total income	59,406	43,279	—	102,685	79,175
Expenditure on:					
Raising funds	—	—	—	—	—
Expenditure on charitable activities	53,067	26,223	—	79,291	85,881
Total expenditure	53,067	26,223	—	79,291	85,881
Gains / losses on investment assets	—	—	—	—	7,657
Net income / (expenditure) resources before transfer	6,339	17,055	—	23,394	951
Transfers					
Gross transfers between funds - in	1,563	1,563	—	3,127	24,884
Gross transfers between funds - out	(1,563)	(1,563)	—	(3,127)	(24,884)
Other recognised gains / losses					
Net movement in funds	6,339	17,055	—	23,394	951
Total funds brought forward	15,180	14,931	98,064	128,176	127,224
Total funds carried forward	21,519	31,986	98,064	151,570	128,176
Represented by					
Unrestricted					
General fund	21,519	—	—	21,519	15,180
Restricted					
Chancel	—	1,135	—	1,135	1,957
Choir	—	590	—	590	590
FE: Clock	—	1,006	—	1,006	1,006
GW: Organ	—	27,208	—	27,208	7,766
Godley Play	—	427	—	427	1,947
Passion Play	—	993	—	993	993
Staging	—	626	—	626	671
Endowment					
Chancel	—	—	98,064	98,064	98,064

BALANCE SHEET

Class and code	Description	This year	Last year
Fixed assets			
8100	CBF Invest Fund	88,348	88,348
	Total Fixed assets	88,348	88,348
Current assets			
7100	Barclays Current A/c	13,955	8,255
7110	Barclay Deposit A/c	46,674	21,171
7150	Cash in Hand	38	38
7201	CCLA Deposit A/c	14,928	12,586
7700	Debtors	—	1,106
	Total Current assets	75,597	43,157
Liabilities			
6699	Agency collections	336	—
7800	Creditors <1yr	12,039	3,329
	Total Liabilities	12,375	3,329
	Net Asset surplus(deficit)	151,570	128,176
Reserves			
	Excess / (deficit) to date	23,394	(6,705)
Z01	Starting balances	128,176	127,224
Z02	Other gains/(losses)	—	7,657
	Total Reserves	151,570	128,176
Represented by funds			
	Unrestricted	21,519	15,180
	Designated	—	—
	Restricted	31,986	14,931
	Endowment	98,064	98,064
	Total	151,570	128,176

STATEMENT OF ASSETS AND LIABILITIES

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Investments						
CBF Invest Fund -	—	—	—	88,348	88,348	88,348
Totals	—	—	—	88,348	88,348	88,348
Current assets - Cash at bank and in hand						
Barclays Current A/c -	2,079	—	11,876	—	13,955	8,255
Barclay Deposit A/c -	17,097	—	29,577	—	46,674	21,171
Cash in Hand -	38	—	—	—	38	38
Totals	19,215	—	41,453	—	60,669	29,465
Current assets - Debtors						
Debtors -	—	—	—	—	—	1,106
Totals	—	—	—	—	—	1,106
Current assets - Investments						
CCLA Deposit A/c -	2,342	—	2,869	9,716	14,928	12,586
Totals	2,342	—	2,869	9,716	14,928	12,586
Liabilities - Agency accounts						
Agency collections -	—	—	336	—	336	—
Totals	—	—	336	—	336	—
Liabilities - Creditors: Amounts falling due in one year						
Creditors <1yr -	39	—	12,000	—	12,039	3,329
Totals	39	—	12,000	—	12,039	3,329
Grand total	21,519	—	31,986	98,064	151,570	128,176

FUND MOVEMENT BY TYPE

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
Chancel - Chancel							
Restricted	1,957	—	822	—	—	—	1,135
Endowment	98,064	—	—	—	—	—	98,064
Sub-total for Chancel	100,021	—	822	—	—	—	99,200
Choir - Choir							
Restricted	590	—	—	—	—	—	590
Sub-total for Choir	590	—	—	—	—	—	590

FE-Clock - FE: Clock							
Restricted	1,006	—	—	—	—	—	1,006
Sub-total for FE-Clock	1,006	—	—	—	—	—	1,006
GW-Organ - GW: Organ							
Restricted	7,766	43,279	23,838	—	—	—	27,208
Sub-total for GW-Organ	7,766	43,279	23,838	—	—	—	27,208
Godley - Godley Play							
Restricted	1,947	—	1,519	—	—	—	427
Sub-total for Godley	1,947	—	1,519	—	—	—	427
Passion - Passion Play							
Restricted	993	—	—	—	—	—	993
Sub-total for Passion	993	—	—	—	—	—	993
Stage - Staging							
Restricted	671	—	44	—	—	—	626
Sub-total for Stage	671	—	44	—	—	—	626
General - General fund							
Unrestricted	15,180	59,406	53,067	—	—	—	21,519
Sub-total for General	15,180	59,406	53,067	—	—	—	21,519
Grand total	128,176	102,685	79,291	—	—	—	151,570

NOTES TO THE FINANCIAL STATEMENTS

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP 2005 (Statement of Recommended Practice).

The financial statements have been prepared under the historical cost convention and include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Endowment Funds are funds, the capital of which must be maintained; only the income arising from the endowment may be used, either as restricted or unrestricted income, depending upon the purpose for which the endowment was established.

Restricted Funds comprise (a) income from trusts or endowments which may be expended only on those restricted objects provided for in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. Such funds may be

expended only 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 in that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the funds of the PCC that are not subject to any special restrictions regarding their use and which are available for application to the general purposes of the PCC.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate are received. Grants and legacies are accounted for when the PCC is legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of any related expenditure.

Resources Used

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding obligation on the PCC. The Parish Share (payable to the Diocese in respect of clergy stipends, pensions and housing) is accounted for when paid or accrued for if necessary. All other expenditure is generally recognised when it is incurred and is accounted for gross but sometimes net profits from fund raising activities are received.

Fixed Assets

Consecrated and beneficed property is excluded from the Accounts by Section 96(2)(a) of the Charities Act 1993. Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a Faculty for disposal are inalienable property. For anything acquired prior to 2000 there is insufficient cost information available and, therefore, such assets are not valued in the financial statements. Subsequently, no individual item purchased from unrestricted funds has cost more than £1,000 so all such expenditure has been written-off when incurred.

Investments

Investments are shown at market value at the year end date. Any increase or decrease in value is recognised through income / expense through the endowment funds.

Reserves Policy

The current Reserves Policy for the General Fund is to maintain a minimum balance of £12,500 and a target balance of £15,000.

FINANCIAL REVIEW

General Fund showed a surplus of £6,339 for the year and a year-end balance of £21,519.

income for the year declined by around £1,300 from 2023 levels, reflecting the absence of the one-off grants received in 2023. The level of Planned Giving to the General Fund was broadly the same as 2023 while collections declined slightly.

Fees for weddings and funerals increased by some £1,800 but fundraising declined.

The PCC authorised £21,200 (£34,000 in 2023) to be paid to the Diocese as a contribution to the Parish Share, against "suggested" contribution of £35,345. Had the PCC authorised payment of the

“suggested” Parish Share, the balance on the General Fund would have fallen below the minimum £15,000 limit which the PCC’s reserves policy stipulates.

The “suggested” 2025 Parish Share assessment is £24,919 after a £13,633 grant from the Diocese’s Mutual Support Fund. The PCC intends to meet this assessment in full by paying £2,000 per month while still maintaining a prudent reserves policy.

The market value of the Great Waltham Chancel Fund investments increased by £2,773 in the year to 31 December 2024, as stock markets rose slightly. For an explanation of the origin of the Chancel Fund, please see the Appendix below.

APPENDIX

Chancel Fund

The Chancel Fund is an Endowment Fund held by the Chelmsford Diocesan Board of Finance as Custodian Trustee. It was established for the upkeep and repair of the Chancel of the Church of St Mary & St Lawrence, Great Waltham and the accumulated income arising from the investment can be used for repairs and maintenance of the Chancel, the Church and the Churchyard. To understand why it exists, and where the money came from, it is necessary to look at the historical development of the Church of England.

Chancel repair liability has its roots in medieval times when every Church had its own priest or Rector. By virtue of his status, the Rector was entitled to income, known as Tithes, from land in the Parish, known as Glebe land. From this income, the Rector traditionally maintained the Chancel, whilst the Parishioners were responsible for the Nave. In those days, most of the land was owned by the local Squire, who often also had the right of patronage, whereby he could nominate the Rector, although sometimes the right of patronage was separately held.

In the case of Great Waltham the Chancel repair liability lay with the Patron and the Patron was not a local landowner but Trinity College, Oxford. In 1979 the College, as Patron, decided that it would ‘redeem’ its liability by payment of a capital sum of money and this was the source of the present Chancel Fund.

Approved by the PCC on _____ and signed on behalf of the PCC by:

Chair _____

Treasurer _____

**Independent Examiner’s Report to the Parochial Church Council of the Parish of Great
Waltham and Ford End (the PCC)**

I report to the PCC on my examination of the PCC Accounts for the year ended 31st December 2024, which are set out on pages 1 to 7.

Respective responsibilities of the PCC and the Independent Examiner

The PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent Examiner’s Statement

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

1. accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, as a body, for this report or for the opinions I have formed.

Signed

Neil Spooner, Independent Examiner.

Date

suggested Parish share, the balance on the Chancel Fund is £15,000 limit which the PCC's reserves policy stipulates.

The "suggested" 2025 Parish Share assessment is £24,919 after a £13,633 grant from the Diocese's Mutual Support Fund. The PCC intends to meet this assessment in full by paying £2,000 per month while still maintaining a prudent reserves policy.

The market value of the Great Waltham Chancel Fund investments increased by £2,773 in the year to 31 December 2024, as stock markets rose slightly. For an explanation of the origin of the Chancel Fund, please see the Appendix below.

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In the case of Great Waltham the Chancel repair liability lay with the Patron and the Patron was not a local landowner but Trinity College, Oxford. In 1979 the College, as Patron, decided that it would 'redeem' its liability by payment of a capital sum of money and this was the source of the present Chancel Fund.

Approved by the PCC on 24th February 2025 and signed on behalf of the PCC by:

Chair 

Treasurer 

Accounts

The Churches of
St Mary & St Lawrence, Great Waltham
and
St John the Evangelist, Ford End
in the Parish of
Great Waltham with Ford End

**Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31st December 2023**

Chair of the Parochial Church Council

Revd Dan Pierce
2 Fairway Drive
Beaulieu
Chelmsford
Essex
CM3 3FH

Bank:

Barclays Bank plc

Independent Examiner:

Rupert Watson

Registered Charity Number: 1171387

**THE CHURCHES OF ST MARY & ST LAWRENCE, GREAT WALTHAM AND ST JOHN THE EVANGELIST, FORD END
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2023**

Administrative Information

The church of St Mary & St Lawrence is situated in Great Waltham and the church of St John the Evangelist is situated in Ford End. They are both in the Parish of Great Waltham with Ford End which is part of the Diocese of Chelmsford within the Church of England. For administrative purposes, the Parish sits within the Episcopal Area of Bradwell and forms part of the Deanery of Chelmsford. In 2017, the parish joined 7 other parishes in the area to become the North Chelmsford Mission and Ministry Partnership (NCMMP). The parish was interregnum (without a priest in charge) for the period November 2019 until November 2022 when a new Priest in charge, Revd Dan Pierce, was appointed.

The Parochial Church Council (PCC) is a charity that is registered with the Charity Commission (Charity Number 1171387).

PCC members who have served since the Annual Parochial Church Meeting in April 2023 are:

Chair of the PCC	Revd Dan Pierce	PCC Lay Representatives
Deputy Chair of the PCC	Roger Bearman	Roger Bearman*
Representatives on the Deanery Synod	Roger Bearman Sarah Matthews	Jean Blaber*
Church Wardens:		David Tyler
Great Waltham	David Williams Jean Blaber	Andrew Reid*
Ford End	Sheila Bearman	Helen Powell*
		Sheila Bearman*
		Jo Pritchard*
Treasurer	Andrew Reid	David Williams*
		Sarah Matthews
		Hywel Jones
		David Scully
		Kerrie Wiffen
		Pauline Briggs (April - Nov)
Gift Aid Officer	Sheila Bearman	NCMMP Representatives
Secretary to the PCC	Alison Bates (non-PCC Member)	Roger Bearman*
		Sheila Bearman*
		David Williams*

* Denotes member of Standing Committee.

Structure, Governance and Management

Objectives and Activities

The PCC has the responsibility of co-operating with the Incumbent (or with the lay Chair of the PCC during a period of interregnum) in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the ecclesiastical parish. It also has maintenance responsibilities for both churches and their churchyards.

Church Attendance and Other Matters

Our Priest in Charge the Reverend Dan Pierce is away on a three-month sabbatical. It is anticipated that he will be back in the Parish around the third week in May. In the meantime, he asked me, as the deputy chair of the PCC, to compile a short report on the proceedings and progress we have made within our Parish, our wider Church Group and the Community in 2023.

When Dan first arrived in November 2022, he said he did not intend to change a great deal for several months until he took stock of what we were doing, where we were heading and where he thought improvements could and should be introduced. It did not take him long to ring in the changes - our Church Group of three Parishes plus St Francis at Beaulieu was renamed "Gracefields" – we now all meet and worship together in Great Waltham on the first Sunday of each month – as far as human resources allow we have an established pattern of worship throughout "Gracefields" which has been accepted by most of us. We reached out to our communities by re-commencing many special services, for example: Time to Remember, Christingle and Crib Services.

We have also re-connected with our schools and communities with the Pop-up shop, the Art show, a superb Christmas Fair/Christmas Tree Festival and the Waltham Singers 50th Anniversary Concert.

Of course, all of this does not just happen. I am sure Dan will be the first to admit that. He will wish me to thank on his behalf all the support he has received from his three churchwardens Jean, David & Sheila, assisted by the other members of the Standing Committee Helen and Andrew, a huge thank you to Alison and all the members of the PCC and all those in both our churches who help prepare them for services, those who welcome the congregations coming through our doors, those who provide refreshments and those who tend the churchyards. If there is anyone left not thanked then thank you for attending our services and supporting Dan in this, the most important way.

Roger Bearman - 8 April 2024

Financial Review

The PCC remains grateful that the level of Giving remains resilient. There was a 12% decline in income from donors during the year, but the level was only 3% below the pre-pandemic (2019) level. The level of Giving needs to be an area of focus for 2024 and future years.

Fees for weddings and funerals were only 60% of the levels seen in 2022 where there had been a "surge" because weddings had been deferred during the pandemic. Church lettings increased 50% from 2022 but still remain 50% of the level seen in 2019.

Unrestricted Funds expenditure remained broadly flat to 2022 with the exception of Parish Share which was 12% lower than 2022.

The PCC authorised £30,085 (£34,000 in 2022) to be paid to the Diocese as a contribution to the Parish Share, against a net share assessment of £33,000. Had the PCC authorised payment of the full Share, Unrestricted Fund would have decreased by £1,715 (2022 £1,680) during the year, however as a result of the underpayment the Unrestricted Fund increased by £1,020 (see page 6).

The 2023 Share assessment, set by the NCMMP, has increased slightly to £34,000. The PCC is committed to meet this Share assessment in full but still sets a prudent policy to build Unrestricted Reserves to at least £12,500 and a target of £15,000.

	<u>Deficit on normal activities</u>
2023	(£1,715) Assuming full Parish Share paid
2022	(£1,680) Assuming full Parish Share paid
2021	(£12,052) Assuming full Parish Share paid
2020	(£16,819) Assuming full Parish Share paid
2019	(£7,232) Assuming full Parish Share paid
2018	(£2,808)
2017	(£1,671)
2016	(£3,872)
2015	(£2,023)
2014	(£3,673)
2013	(£12,007)
2012	(£6,577)
2011	(£3,569)
2010	(£7,439)

The market value of the Great Waltham Chancel Fund investments increased by £7,658 in the year to 31 December 2023, as stock markets increased. Dividends and interest during the year amounted to £2,869 (2022: £2,728). This income was offset by £2,012 expenditure on insurance premium and £12,562 expenditure at Great Waltham. (For an explanation of the origin of the Chancel Fund, please see the Appendix.)

**Independent Examiner’s Report to the Parochial Church Council
of the Parish of Great Waltham with Ford End (the PCC)**

I report to the PCC on my examination of the PCC Accounts for the year ended 31st December 2023, which are set out on pages 6 to 12.

Respective responsibilities of the PCC and the Independent Examiner

The PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

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

Independent Examiner’s Statement

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

- (1) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, as a body, for this report or for the opinions I have formed.

Signed
Rupert Watson – Independent Examiner

Date

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
Incoming resources						
<i>Incoming resources from donors</i>	2a	49,182	5,629		54,811	56,087
<i>Other voluntary incoming resources</i>	2b	3,392	9,762		13,154	3,480
<i>Activities for generating funds</i>	2c	3,139	175		3,314	1,846
<i>Other ordinary incoming resources</i>	2d	4,850			4,850	8,272
<i>Income from investments</i>	2e	178		2,869	3,047	2,737
Total incoming resources		60,740	15,566	2,869	79,176	72,423
Resources expended						
<i>Activities directly related to the work of the churches</i>	3a	59,177	11,587	14,574	85,338	69,474
<i>Grants</i>	3b	543			543	40
Total resources expended		59,720	11,587	14,574	85,881	69,514
Net incoming/(outgoing) resources		1,020	3,979	(11,705)	(6,706)	2,909
Gains/(losses) on investment assets				7,658	7,658	(10,712)
Net movement in funds		1,020	3,979	(4,047)	952	(7,803)
Total funds brought forward at 1 January		14,160	8,995	104,069	127,223	135,026
Total funds carried forward at 31 December		15,180	12,974	100,022	128,176	127,223

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AT 31 DECEMBER 2023

	Notes	2023	2022
		£	£
<u>Investments</u>			
CBF Investment Fund Shares			
3,908.29 shares at market value	7(c)	88,348	80,690
Current assets			
Debtors	5	1,106	1,804
Cash at bank and in hand			
Cash in hand (Bell Ringers)		39	39
Cash at Barclays Bank		29,426	21,992
Chancel Fund (CBF deposit fund)	7(c)	12,586	23,379
		42,051	45,409
		43,157	47,213
Creditors: amounts falling due within one year	6	(3,330)	(679)
Net current assets		39,828	46,534
NET ASSETS		128,176	127,223
Funds			
Endowment funds	7	100,022	104,069
Restricted funds	7	12,974	8,995
Unrestricted funds	7	15,180	14,160
		128,176	127,223

Approved by the Parochial Church Council on

and signed on its behalf by:

.....
 Roger Bearman
 Depty Chair of the PCC

.....
 Andrew Reid
 Treasurer

The accompanying notes on pages 8 to 12 form part of these financial statements.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2023**

1 Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP 2005 (Statement of Recommended Practice).

The financial statements have been prepared under the historical cost convention and include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds:

Endowment Funds are funds, the capital of which must be maintained; only the income arising from the endowment may be used, either as restricted or unrestricted income, depending upon the purpose for which the endowment was established.

Restricted Funds comprise (a) income from trusts or endowments which may be expended only on those restricted objects provided for in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. Such funds may be expended only 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 in that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the funds of the PCC that are not subject to any special restrictions regarding their use and which are available for application to the general purposes of the PCC.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate are received. Grants and legacies are accounted for when the PCC is legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of any related expenditure.

Resources Used

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding obligation on the PCC. The Parish Share (payable to the Diocese in respect of clergy stipends, pensions and housing) is accounted for when paid or accrued for if necessary. All other expenditure is generally recognised when it is incurred and is accounted for gross but sometimes net profits from fund raising activities are received.

Fixed Assets

Consecrated and beneficed property is excluded from the Accounts by Section 96(2)(a) of the Charities Act 1993. Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a Faculty for disposal are inalienable property. For anything acquired prior to 2000 there is insufficient cost information available and, therefore, such assets are not valued in the financial statements. Subsequently, no individual item purchased from unrestricted funds has cost more than £1,000 so all such expenditure has been written-off when incurred.

Investments

Investments are shown at market value at the year end date. Any increase or decrease in value is recognised through income / expense through the endowment funds.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2023

2 Incoming resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
a Incoming resources from donors					
Planned Giving					
Direct to bank by Standing Order	33,179			33,179	26,759
Envelope Scheme					7,598
Collections at all services	5,378			5,378	7,021
Sundry donations and appeals	1,330	5,451		6,781	3,877
Gift Aid tax recoverable for the year	9,295	178		9,472	10,833
	<u>49,182</u>	<u>5,629</u>		54,811	56,087
b Other voluntary incoming resources					
Grants	3,392	9,762		13,154	3,480
	<u>3,392</u>	<u>9,762</u>		13,154	3,480
c Activities for generating funds					
Fetes, bazaars and other fund-raising events	3,139			3,139	1,846
Other funds generated		175		175	
	<u>3,139</u>	<u>175</u>		3,314	1,846
d Other ordinary incoming resources					
Wedding, Funeral and Memorial Fees	2,908			2,908	6,982
Lettings of Church & Community Room	1,942			1,942	1,290
	<u>4,850</u>			4,850	8,272
e Income from investments					
Dividends received			2,869	2,869	2,402
Interest income	178			178	335
	<u>178</u>		<u>2,869</u>	3,047	2,737
Total incoming resources	<u>60,740</u>	<u>15,566</u>	<u>2,869</u>	79,176	72,423

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2023

3 Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
a <i>Activities directly related to the work of the churches</i>					
Parish Share (Diocesan Quota)	30,084			30,084	34,000
Clergy expenses	42			42	482
Organists' fees	1,320			1,320	1,750
Churches insurance	5,558		2,012	7,570	7,173
Churches running expenses & administration	10,186	3		10,190	11,899
Churches fabric & maintenance	4,027		11,650	15,677	7,938
Churches utilities	7,051			7,051	4,576
Churchyards maintenance	907	11,584	912	13,403	1,656
	<u>59,177</u>	<u>11,587</u>	<u>14,574</u>	<u>85,338</u>	<u>69,474</u>
b <i>Grants</i>					
External Giving	543			543	40
	<u>543</u>			<u>543</u>	<u>40</u>
Total resources expended	<u>59,720</u>	<u>11,587</u>	<u>14,574</u>	<u>85,881</u>	<u>69,514</u>

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2023**

4 Staff costs

a Wages and salaries

During the year the PCC made payments to part-time organists and vergers, none of which were large enough to attract Social Security Costs. The PCC shares the services of an administrator with two other 2 parishes and contributes its share of the costs. The administrator is employed by The Chignals with Mashbury PCC. This cost is included within the "Churches running expenses and administration cost".

Payments to PCC members

There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Debtors

	2023	2022
	£	£
Gift Aid Recovery	790	1,804
Other debtors	316	
	<u>1,106</u>	<u>1,804</u>

6 Creditors: amounts falling due within one year

	2023	2022
	£	£
CDBF Fees	1,422	107
Clergy expenses		
Other creditors	1,908	571
	<u>3,330</u>	<u>679</u>

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2023

7 Statement of funds

	Bal b/fwd 1 Jan 2023	Income	Expenditure	Gain / (Loss) on revaluation	Bal c/fwd 31 Dec 2023
	£	£	£	£	£
Unrestricted Funds					
General fund	14,160	60,740	(59,720)		15,180
	<u>14,160</u>	<u>60,740</u>	<u>(59,720)</u>		<u>15,180</u>
Restricted Funds					
Great Waltham Churchyard	1,822	9,762	(11,584)		(0)
Passion Play	993				993
Choir	530	60			590
Godly Play	1,947				1,947
Ford End Clock	1,006				1,006
Ford End Organ Fund					0
Great Waltham Organ Fund	2,026	5,744	(3)		7,766
Staging (<i>see note (a) below</i>)	671				671
	<u>8,995.03</u>	<u>15,566</u>	<u>(11,587)</u>		<u>12,974</u>
Endowment Funds					
Chancel Fund (<i>see note (b) below</i>)	104,069	2,869	(14,574)	7,658	100,022
	<u>104,069</u>	<u>2,869</u>	<u>(14,574)</u>	<u>7,658</u>	<u>100,022</u>
Total Funds	<u><u>127,223</u></u>	<u><u>79,176</u></u>	<u><u>(85,881)</u></u>	<u><u>7,658</u></u>	<u><u>128,176</u></u>

(a) The staging was funded by a variety of local organisations in 2015 and is intended to be used by all of these groups. The balance on the fund is intended to be used for maintenance of the staging.

(b) A Chancel Fund, administered by the Chelmsford Diocesan Board of Finance as Custodian Trustees, exists for the benefit of St Mary & St Lawrence, Great Waltham. The Chancel Fund comprises (i) an investment of 3,908.29 CBF Income Shares (ISIN GB0001830420) valued at £88,348 as at 31 December 2023 (£80,690 as at 31 December 2022) and (ii) £12,586 held in a CBF deposit account (£23,379 as at 31 December 2022), which represents the accumulated income on the investment. Although the PCC are 'Managing Trustees', the law requires all funds to be included in the PCC accounts. The PCC is able to claim against the accumulated income for one third of the insurance premium relating to the Great Waltham Church and certain maintenance and repairs to the Great Waltham Chancel, Church and Churchyard.

Please refer to the Appendix where a further description and the history of the Chancel Fund is given.

Appendix

Chancel Fund

The Chancel Fund is an Endowment Fund held by the Chelmsford Diocesan Board of Finance as Custodian Trustees. It was established for the upkeep and repair of the Chancel of the Church of St Mary & St Lawrence, Great Waltham and the accumulated income arising from the investment can be used for repairs and maintenance of the Chancel, the Church and the Churchyard. To understand why it exists, and where the money came from, it is necessary to look at the historical development of the Church of England.

Chancel repair liability has its roots in medieval times when every Church had its own priest or Rector. By virtue of his status, the Rector was entitled to income, known as Tithes, from land in the Parish, known as Glebe land. From this income, the Rector traditionally maintained the Chancel, whilst the Parishioners were responsible for the Nave. In those days, most of the land was owned by the local Squire, who often also had the right of patronage, whereby he could nominate the Rector, although sometimes the right of patronage was separately held.

In the case of Great Waltham the Chancel repair liability lay with the Patron and the Patron was not a local landowner but Trinity College, Oxford. In 1979 the College, as Patron, decided that it would 'redeem' its liability by payment of a capital sum of money and this was the source of the present Chancel Fund.

Accounts

The Churches of
St Mary & St Lawrence, Great Waltham
and
St John the Evangelist, Ford End
in the Parish of
Great Waltham with Ford End

**Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31st December 2022**

Chair of the Parochial Church Council

Revd Dan Pierce
2 Fairway Drive
Beaulieu
Chelmsford
Essex
CM3 3FH

Bank:

Barclays Bank plc

Independent Examiner:

Rupert Watson

Registered Charity Number: 1171387

**THE CHURCHES OF ST MARY & ST LAWRENCE, GREAT WALTHAM AND ST JOHN THE EVANGELIST, FORD END
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2022**

Administrative Information

The church of St Mary & St Lawrence is situated in Great Waltham and the church of St John the Evangelist is situated in Ford End. They are both in the Parish of Great Waltham with Ford End which is part of the Diocese of Chelmsford within the Church of England. For administrative purposes, the Parish sits within the Episcopal Area of Bradwell and forms part of the Deanery of Chelmsford. The parish was interregnum (without a priest in charge) until 24 November 2022. In 2017, the parish joined 7 other parishes in the area to become the North Chelmsford Mission and Ministry Partnership (NCMMP).

The Parochial Church Council (PCC) is a charity that is registered with the Charity Commission (Charity Number 1171387).

PCC members who have served since the Annual Parochial Church Meeting in May 2022 are:

Chair of the PCC	Revd Dan Pierce (from 24 Nov) Roger Bearman (until 24 Nov)	PCC Lay Representatives
Representatives on the Deanery Synod	Roger Bearman Sarah Matthews	Roger Bearman* Phil Lilley* David Tyler Andrew Reid* Helen Powell* Sheila Bearman* Jo Pritchard* David Williams* Sarah Matthews Hywel Jones David Scully
Church Wardens:		
Great Waltham	Jo Pritchard David Williams	
Ford End	Sheila Bearman	
Treasurer	Andrew Reid	
Gift Aid Officer	Sheila Bearman	NCMMP Representatives
Secretary to the PCC	Alison Bates (non-PCC Member)	Roger Bearman* Sheila Bearman* David Williams*

* Denotes member of Standing Committee.

Structure, Governance and Management

Objectives and Activities

The PCC has the responsibility of co-operating with the Incumbent (or with the lay Chair of the PCC during a period of interregnum) in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the ecclesiastical parish. It also has maintenance responsibilities for both churches and their churchyards.

Church Attendance and Other Matters

During the year 2022 we began to return to something closer to normality although remaining in interregnum. We continued holding our Sunday services alternatively in Ford End and Great Waltham and it is now a well established pattern of worship. We acknowledge the help from NCMMP clergy, especially Rev Carolyn Tibbot, Rev. Susan Iskander, Rev Sandra Sykes, and Rev. Dawn Butcher all of whom led us through our interregnum services. We introduced a regular monthly Family Service at Ford End led by Hywel Jones which continue to prove very popular. We welcomed Rev Dan Pierce as Priest in Charge of our Parish and his family in November 2022. We look forward to working with him leading us and the our wider group of Parishes in the future.

Sincere thanks to our three Churchwardens, David Williams, Jo Pritchard and Sheila Bearman all of whom have put in a great deal of time and effort keeping our church buildings and services on track. Similarly thanks to the PCC members and all the other members of our community who quietly carry out various duties. We really appreciate your contributions.
Roger Bearman (Chair PCC)

Financial Review

The PCC is grateful that the level of Giving increased during the year. This was particularly pleasing with the Parish being interregnum for the majority of the year and against the backdrop of the cost of living crisis. Planned Giving, either via bank standing order or via the envelope scheme, increased by 4% compared to 2021 and was restored, and more, to the pre-pandemic levels. More over, collections at services and sundry donations increased over 80% from 2021 levels.

Fees for weddings and funerals remained relatively flat, but it should be noted there was a "surge" in 2021 because weddings had been deferred from the prior year. Church lettings decreased a disappointing 25% from 2021 and remain at less than 40% of the level seen in 2019.

There was a significant increase in Unrestricted Funds expenditure as all areas of the church fully reopened after the pandemic and maintenance projects that had been deferred were implemented. We also saw an expected 70% increase in costs for utilities given the general increases and we expect this to continue in 2023.

The PCC authorised £34,000 (£30,000 in 2021) to be paid to the Diocese as a contribution to the Parish Share, against a net share assessment (after fee credits and vacancy credit) of £39,136. Had the PCC authorised payment of the full Share, Unrestricted Fund would have decreased by £1,680 during 2022, however as a result of the underpayment the Unrestricted Fund increased by £3,456 (see page 6).

The 2023 Share assessment, set by the NCMMP, has decreased markedly to £33,000 with no vacancy credit following extensive discussions between the PCC and NCMMP. The PCC is on track to meet this Share assessment in full while still maintaining a prudent reserves policy and aiming for a minimum Unrestricted Fund of £12,500 and a target of £15,000.

<u>Deficit on normal activities</u>	
2022	(£1,680) Assuming full Parish Share paid
2021	(£12,052) Assuming full Parish Share paid
2020	(£16,819) Assuming full Parish Share paid
2019	(£7,232) Assuming full Parish Share paid
2018	(£2,808)
2017	(£1,671)
2016	(£3,872)
2015	(£2,023)
2014	(£3,673)
2013	(£12,007)
2012	(£6,577)
2011	(£3,569)
2010	(£7,439)

The market value of the Great Waltham Chancel Fund investments decreased by £10,712 in the year to 31 December 2022, as stock markets decreased and reversing the gains of 2021. Dividends and interest during the year amounted to £2,728 (2021: £2,335). This income was offset by £1,891 expenditure on insurance premium and £1,263 expenditure at Great Waltham. (For an explanation of the origin of the Chancel Fund, please see the Appendix.)

**Independent Examiner's Report to the Parochial Church Council
of the Parish of Great Waltham with Ford End (the PCC)**

I report to the PCC on my examination of the PCC Accounts for the year ended 31st December 2022, which are set out on pages 6 to 12.

Respective responsibilities of the PCC and the Independent Examiner

The PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

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


Independent Examiner's Statement

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

- (1) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, as a body, for this report or for the opinions I have formed.

Signed 
Rupert Watson – Independent Examiner

Date *March 29th 2023*

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
Incoming resources						
<i>Incoming resources from donors</i>	2a	55,887	200		56,087	48,481
<i>Other voluntary incoming resources</i>	2b	3,480			3,480	
<i>Activities for generating funds</i>	2c	1,846			1,846	1,095
<i>Other ordinary incoming resources</i>	2d	8,272			8,272	8,118
<i>Income from investments</i>	2e	9		2,728	2,737	2,336
Total incoming resources		69,495	200	2,728	72,423	60,030
Resources expended						
<i>Activities directly related to the work of the churches</i>	3a	65,999	321	3,154	69,474	55,449
<i>Grants</i>	3b	40			40	40
Total resources expended		66,039	321	3,154	69,514	55,489
Net incoming/(outgoing) resources		3,456	(121)	(426)	2,909	4,541
Gains/(losses) on investment assets				(10,712)	(10,712)	11,331
Net movement in funds		3,456	(121)	(11,137)	(7,803)	15,872
Total funds brought forward at 1 January		10,704	9,116	115,206	135,026	119,154
Total funds carried forward at 31 December		14,160	8,995	104,069	127,223	135,026

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

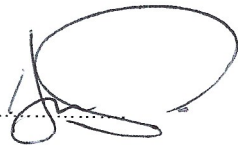
BALANCE SHEET AT 31 DECEMBER 2022

	Notes	2022	2021
		£	£
Investments			
CBF Investment Fund Shares			
3,908.29 shares at market value	7(c)	80,690	91,402
Current assets			
Debtors	5	1,804	1,759
Cash at bank and in hand			
Cash in hand (Bell Ringers)		39	39
Cash at Barclays Bank		21,992	16,896
Chancel Fund (CBF deposit fund)	7(c)	23,379	25,586
		<u>45,409</u>	<u>42,521</u>
		<u>47,213</u>	<u>44,280</u>
Creditors: amounts falling due within one year	6	(679)	(656)
Net current assets		46,534	43,624
NET ASSETS		<u>127,224</u>	<u>135,026</u>
Funds			
Endowment funds	7	104,069	115,206
Restricted funds	7	8,995	9,116
Unrestricted funds	7	14,160	10,704
		<u>127,224</u>	<u>135,026</u>

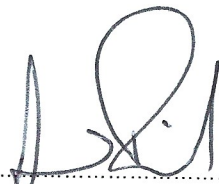
Approved by the Parochial Church Council on 21st March 2023

and signed on its behalf by:

.....
 Revd Dan Pierce
 Chairman of the PCC



.....
 Andrew Reid
 Treasurer



The accompanying notes on pages 8 to 12 form part of these financial statements.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2022**

1 Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP 2005 (Statement of Recommended Practice).

The financial statements have been prepared under the historical cost convention and include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds:

Endowment Funds are funds, the capital of which must be maintained; only the income arising from the endowment may be used, either as restricted or unrestricted income, depending upon the purpose for which the endowment was established.

Restricted Funds comprise (a) income from trusts or endowments which may be expended only on those restricted objects provided for in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. Such funds may be expended only 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 in that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the funds of the PCC that are not subject to any special restrictions regarding their use and which are available for application to the general purposes of the PCC.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate are received. Grants and legacies are accounted for when the PCC is legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of any related expenditure.

Resources Used

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding obligation on the PCC. The Parish Share (payable to the Diocese in respect of clergy stipends, pensions and housing) is accounted for when paid or accrued for if necessary. All other expenditure is generally recognised when it is incurred and is accounted for gross but sometimes net profits from fund raising activities are received.

Fixed Assets

Consecrated and beneficed property is excluded from the Accounts by Section 96(2)(a) of the Charities Act 1993. Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a Faculty for disposal are inalienable property. For anything acquired prior to 2000 there is insufficient cost information available and, therefore, such assets are not valued in the financial statements. Subsequently, no individual item purchased from unrestricted funds has cost more than £1,000 so all such expenditure has been written-off when incurred.

Investments

Investments are shown at market value at the year end date. Any increase or decrease in value is recognised through income / expense through the endowment funds.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022

2 Incoming resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
a Incoming resources from donors					
Planned Giving					
Direct to bank by Standing Order	26,759			26,759	26,683
Envelope Scheme	7,598			7,598	6,327
Collections at all services	7,021			7,021	4,422
Sundry donations and appeals	3,677	200		3,877	2,317
Gift Aid tax recoverable for the year	10,833			10,833	8,732
	55,887	200		56,087	48,481
b Other voluntary incoming resources					
Grants	3,480			3,480	
	3,480			3,480	
c Activities for generating funds					
Fetes, bazaars and other fund-raising events	1,846			1,846	1,035
Other funds generated					60
	1,846			1,846	1,095
d Other ordinary incoming resources					
Wedding, Funeral and Memorial Fees	6,982			6,982	6,398
Lettings of Church & Community Room	1,290			1,290	1,720
	8,272			8,272	8,118
e Income from investments					
Dividends received			2,402	2,402	2,323
Interest income	9		326	335	13
	9		2,728	2,737	2,336
Total incoming resources	69,495	200	2,728	72,423	60,030

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021

3 Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
a <i>Activities directly related to the work of the churches</i>					
Parish Share (Diocesan Quota)	34,000			34,000	30,000
Clergy expenses	482			482	774
Organists' fees	1,750			1,750	1,140
Churches insurance	5,282		1,891	7,173	6,972
Churches running expenses & administration	11,578	321		11,899	8,152
Churches fabric & maintenance	7,140		798	7,938	3,885
Churches utilities	4,576			4,576	2,720
Churchyards maintenance	1,191		465	1,656	1,806
	<u>65,999</u>	<u>321</u>	<u>3,154</u>	<u>69,474</u>	<u>55,449</u>
b <i>Grants</i>					
External Giving - Historic Churches Trust	40			40	40
	<u>40</u>			<u>40</u>	<u>40</u>
Total resources expended	<u><u>66,039</u></u>	<u><u>321</u></u>	<u><u>3,154</u></u>	<u><u>69,514</u></u>	<u><u>55,489</u></u>

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022**

4 Staff costs

a Wages and salaries

During the year the PCC made payments to part-time organists and vergers, none of which were large enough to attract Social Security Costs. The PCC shares the services of an administrator with two other 2 parishes and contributes its share of the costs. The administrator is employed by The Chignals with Mashbury PCC. This cost is included within the "Churches running expenses and administration cost".

Payments to PCC members

There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Debtors

	2022	2021
	£	£
Gift Aid Recovery	1,804	1,759
Prepayment of Administration Expenses		
	1,804	1,759

6 Creditors: amounts falling due within one year

	2022	2021
	£	£
CDBF Fees		
Clergy expenses	107	14
Other creditors		263
	571	378
	679	656

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022

7 Statement of funds

	Bal b/fwd 1 Jan 2022	Income	Expenditure	Gain / (Loss) on revaluation	Bal c/fwd 31 Dec 2022
	£	£	£	£	£
Unrestricted Funds					
General fund	10,703.58	69,495	(66,039)		14,160
	10,704	69,495	(66,039)		14,160
Restricted Funds					
Great Waltham Churchyard	1,822				1,822
Passion Play	993				993
Choir	330	200			530
Godly Play	1,947				1,947
Ford End Clock	1,006				1,006
Ford End Organ Fund	51		(51)		0
Great Waltham Organ Fund	2,296		(270)		2,026
Staging (<i>see note (a) below</i>)	671				671
	9,116	200	(321)		8,995
Endowment Funds					
Chancel Fund (<i>see note (b) below</i>)	115,206	2,728	(3,154)	(10,712)	104,069
	115,206	2,728	(3,154)	(10,712)	104,069
Total Funds	135,025	72,423	(69,514)	(10,712)	127,224

- (a) The staging was funded by a variety of local organisations in 2015 and is intended to be used by all of these groups. The balance on the fund is intended to be used for maintenance of the staging.
- (b) A Chancel Fund, administered by the Chelmsford Diocesan Board of Finance as Custodian Trustees, exists for the benefit of St Mary & St Lawrence, Great Waltham. The Chancel Fund comprises (i) an investment of 3,908.29 CBF Income Shares (ISIN GB0001830420) valued at £80,690 as at 31 December 2021 (£91,402 as at 31 December 2021) and (ii) £23,379 held in a CBF deposit account (£25,586 as at 31 December 2021), which represents the accumulated income on the investment. Although the PCC are 'Managing Trustees', the law requires all funds to be included in the PCC accounts. The PCC is able to claim against the accumulated income for one third of the insurance premium relating to the Great Waltham Church and certain maintenance and repairs to the Great Waltham Chancel, Church and Churchyard.

Please refer to the Appendix where a further description and the history of the Chancel Fund is given.

Appendix

Chancel Fund

The Chancel Fund is an Endowment Fund held by the Chelmsford Diocesan Board of Finance as Custodian Trustees. It was established for the upkeep and repair of the Chancel of the Church of St Mary & St Lawrence, Great Waltham and the accumulated income arising from the investment can be used for repairs and maintenance of the Chancel, the Church and the Churchyard. To understand why it exists, and where the money came from, it is necessary to look at the historical development of the Church of England.

Chancel repair liability has its roots in medieval times when every Church had its own priest or Rector. By virtue of his status, the Rector was entitled to income, known as Tithes, from land in the Parish, known as Glebe land. From this income, the Rector traditionally maintained the Chancel, whilst the Parishioners were responsible for the Nave. In those days, most of the land was owned by the local Squire, who often also had the right of patronage, whereby he could nominate the Rector, although sometimes the right of patronage was separately held.

In the case of Great Waltham the Chancel repair liability lay with the Patron and the Patron was not a local landowner but Trinity College, Oxford. In 1979 the College, as Patron, decided that it would 'redeem' its liability by payment of a capital sum of money and this was the source of the present Chancel Fund.

Accounts

The Churches of
St Mary & St Lawrence, Great Waltham
and
St John the Evangelist, Ford End
in the Parish of
Great Waltham with Ford End

**Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31st December 2021**

Chair of the Parochial Church Council

Roger Bearman
Woodstock
Church Lane
Ford End
Chelmsford
CM3 1LH

Bank:
Barclays Bank plc

Independent Examiner:
Mr Ian Bond

Registered Charity Number: 1171387

**THE CHURCHES OF ST MARY & ST LAWRENCE, GREAT WALTHAM AND ST JOHN THE EVANGELIST, FORD END
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2021**

Administrative Information

The church of St Mary & St Lawrence is situated in Great Waltham and the church of St John the Evangelist is situated in Ford End. They are both in the Parish of Great Waltham with Ford End which is part of the Diocese of Chelmsford within the Church of England. For administrative purposes, the Parish sits within the Episcopal Area of Bradwell and forms part of the Deanery of Chelmsford North. The parish was interregnum (without a priest in charge) for all of 2021. The parish joined 7 other parishes in the area to become the North Chelmsford Mission and Ministry Partnership (NCMMP), which was commissioned in 2017.

The Parochial Church Council (PCC) is a charity that is registered with the Charity Commission Charity Number 1171387)

PCC members who have served since the Annual Parochial Church Meeting in May 2021 are:

Chair of the PCC	Roger Bearman	PCC Lay Representatives
Representatives on the Deanery Synod	Roger Bearman Sarah Matthews	Roger Bearman* Phil Lilley* David Tyler
Church Wardens:		Andrew Reid* Helen Powell*
Great Waltham	Jo Pritchard David Williams	Sheila Bearman* Jo Pritchard*
Ford End	Sheila Bearman	Florence Townsend Enid Adcock David Williams*
Treasurer	Andrew Reid	
Gift Aid Officer	Sheila Bearman	NCMMP Representatives
Secretary to the PCC	Alison Bates (non-PCC Member)	Roger Bearman* Sheila Bearman* David Williams*

* Denotes member of Standing Committee.

Structure, Governance and Management

Objectives and Activities

The PCC has the responsibility of co-operating with the Incumbent (or with the Chair of the PCC in the event of interregnum) in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the ecclesiastical parish. It also has maintenance responsibilities for both churches and their churchyards.

Church Attendance and Other Matters

If we thought the Covid 19 pandemic was abating at the end of 2020 we were badly mistaken. Once again we had to close our churches and cancel all our services from Christmas through to the end of March.

However, the churches were re-opened in April with a school visit in Ford End and soon services were regularly running at both ends of the Parish. Social distancing and masks were the order of the day and our standard practice then, and still is at this time, is celebrating the Eucharist with the host only.

From April we have been alternating the Sunday services between Great Waltham and Ford End. With the diminishing number of available clergy outside our parish to cover services whilst we remain in interregnum we were indeed fortunate to be able to ensure a service was held every Sunday. In late April the Rev. Carolyn Tibbott was licensed as an Associate Priest to the parish. Based in Broomfield, Rev. Carolyn, along with her curate Rev Dawn Butcher, provided one day a week in the Parish and led many Sunday services. Not to be overlooked, Rev Sandra Sykes and the late Rev. Neil Richardson also led us in worship. Our three Churchwardens have worked tirelessly to keep the churches operating and with the teams that support them at both ends of the Parish we are back on track.

Special services which took place were the World Day of Prayer, the deferred celebration of 150th. birthday of Ford End Church when we welcomed Bishop John and Remembrance Services in both Churches. How good it was to have the Christmas Tree festival and the Christmas Fayre back in Great Waltham church in December.

The PCC met on six occasions including the APMG on 23rd May 2021. Sheila Bearman, David Williams and Jo Pritchard were re-elected as churchwardens. Unfortunately for us, Florence and Russ Townsend moved out of the Parish. These two were at the centre of our church life in the Parish for many years and in so many ways. We acknowledge with thanks their contribution as we also thank all the PCC members and those who quietly help and support the churches operation.

During 2021 we have had a gentle push to try and encourage our village communities, who perhaps do not attend services, to think about contributing financially toward the upkeep of the Churches. This has met with some success and our finances are certainly beginning to recover as can be seen in the full accounts attached. Ford End church received a substantial legacy (under the trusteeship of The Friends of Great Waltham and Ford End Churches Trust) specifically for the upkeep of the fabric and building for which we are extremely grateful. We must keep looking for new sources of revenue which in the foreseeable future may well be a huge challenge

At the end of 2021 the Electoral Roll stood at 75. During the year there were 7 weddings, 3 baptisms and sadly 10 burials and 4 interment of ashes.

As Chair of the PCC I would like to thank everyone who contributes to the well running and administration of our Churches and who once more have been very supportive in a difficult year. At Great Waltham particular thanks to Peter Wells who has greatly assisted the churchwardens and at Ford End all the team who have similarly assisted the churchwarden there.

Financial Review

The PCC is particularly grateful that the level of Giving increased during the year, against the continued background of temporary church closures arising from Covid, together with the Parish being interregnum for the whole year. Planned Giving, either via bank standing order or via the envelope scheme increased by 12% compared to 2020 and was over 93% of the level achieved in 2019, prior to the pandemic.

Fees for weddings and funerals increased over 50% from 2020 when a number of weddings had be postponed. Church lettings increased four fold from 2020, but still only half of the level in 2019 and likewise, funds generated by the December 2021 events were a significant increase over 2020, but only a quarter of levels in 2019.

Unrestricted Funds expenditure, excluding the Parish Share and one-off items associated with Grants received, increased by approximately £6,000 on a like-for-like basis. This was mainly driven by an increase in costs for utilities following material rebates in 2020 an an increase in maintenance and administration.

The PCC authorised £30,000 to be paid to the Diocese as a contribution to the Parish Share, against a net share assessment (after fee credits) of £46,286. The PCC received a vacancy credit for the full year of £12,321 for being interregnum for the full year. By not paying the full Parish Share as assessed by the Diocese, the accounts show a surplus on "normal activities" of £4,234 however, had the Parish Share been paid in full, a deficit of £12,052 would have arisen.

	<u>Deficit on normal activities</u>
2021	(£12,052) Assuming full Parish Share paid
2020	(£16,819) Assuming full Parish Share paid
2019	(£7,232) Assuming full Parish Share paid
2018	(£2,808)
2017	(£1,671)
2016	(£3,872)
2015	(£2,023)
2014	(£3,673)
2013	(£12,007)
2012	(£6,577)
2011	(£3,569)
2010	(£7,439)

The market value of the Great Waltham Chancel Fund investments increased by £11,332 in the year to 31 December 2021, as stock markets increased, and there were dividends and interest during the year of £2,335 (2020: £2,349). This income was offset by £1,781 expenditure on insurance premium and £380 expenditure at Great Waltham. (For an explanation of the origin of the Chancel Fund, please see the Appendix.)

**Independent Examiner's Report to the Parochial Church Council
of the Parish of Great Waltham with Ford End (the PCC)**

I report to the PCC on my examination of the PCC Accounts for the year ended 31st December 2021, which are set out on pages 6 to 12.

Respective responsibilities of the PCC and the Independent Examiner

The PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

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

Independent Examiner's Statement

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

- (1) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, as a body, for this report or for the opinions I have formed.

Signed
Ian Bond – Independent Examiner

Date
6 May 2022

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

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

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
Incoming resources						
<i>Incoming resources from donors</i>	2a	47,403	1,078		48,481	42,457
<i>Other voluntary incoming resources</i>	2b					8,324
<i>Activities for generating funds</i>	2c	1,035	60		1,095	
<i>Other ordinary incoming resources</i>	2d	8,118			8,118	4,323
<i>Income from investments</i>	2e	1		2,335	2,336	2,353
Total incoming resources		56,557	1,138	2,335	60,030	57,458
Resources expended						
<i>Activities directly related to the work of the churches</i>	3a	52,282	1,006	2,161	55,449	57,248
<i>Grants</i>	3b	40			40	40
Total resources expended		52,322	1,006	2,161	55,489	57,288
Net incoming/(outgoing) resources		4,235	132	174	4,541	170
Gains/(losses) on investment assets				11,331	11,331	5,152
Net movement in funds		4,235	132	11,505	15,872	5,322
Total funds brought forward at 1 January		6,469	8,984	103,701	119,154	113,832
Total funds carried forward at 31 December		10,704	9,116	115,206	135,026	119,154

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AT 31 DECEMBER 2021

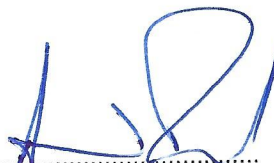
	Notes	2021 £	2020 £
Investments			
CBF Investment Fund Shares 3,908.29 shares at market value	7(c)	91,402	80,070
Current assets			
Debtors	5	1,759	1,150
Cash at bank and in hand			289
Cash in hand (Bell Ringers)		39	
Cash at Barclays Bank		16,896	16,092
Chancel Fund (CBF deposit fund)	7(c)	25,586	23,631
		<u>42,521</u>	<u>40,012</u>
		<u>44,280</u>	<u>41,162</u>
Creditors: amounts falling due within one year	6	(656)	(2,078)
Net current assets		43,624	39,084
NET ASSETS		<u>135,026</u>	<u>119,154</u>
Funds			
Endowment funds	7	115,206	103,701
Restricted funds	7	9,116	8,984
Unrestricted funds	7	10,704	6,469
		<u>135,026</u>	<u>119,154</u>

Approved by the Parochial Church Council on 26 April 2022

and signed on its behalf by:



.....
Roger Bearman
Chairman of the PCC



.....
Andrew Reid
Treasurer

The accompanying notes on pages 8 to 12 form part of these financial statements.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2021**

1 Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP 2005 (Statement of Recommended Practice).

The financial statements have been prepared under the historical cost convention and include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds:

Endowment Funds are funds, the capital of which must be maintained; only the income arising from the endowment may be used, either as restricted or unrestricted income, depending upon the purpose for which the endowment was established.

Restricted Funds comprise (a) income from trusts or endowments which may be expended only on those restricted objects provided for in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. Such funds may be expended only 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 in that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the funds of the PCC that are not subject to any special restrictions regarding their use and which are available for application to the general purposes of the PCC.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate are received. Grants and legacies are accounted for when the PCC is legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of any related expenditure.

Resources Used

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding obligation on the PCC. The Parish Share (payable to the Diocese in respect of clergy stipends, pensions and housing) is accounted for when paid or accrued for if necessary. All other expenditure is generally recognised when it is incurred and is accounted for gross but sometimes net profits from fund raising activities are received.

Fixed Assets

Consecrated and beneficed property is excluded from the Accounts by Section 96(2)(a) of the Charities Act 1993. Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a Faculty for disposal are inalienable property. For anything acquired prior to 2000 there is insufficient cost information available and, therefore, such assets are not valued in the financial statements. Subsequently, no individual item purchased from unrestricted funds has cost more than £1,000 so all such expenditure has been written-off when incurred.

Investments

Investments are shown at market value at the year end date. Any increase or decrease in value is recognised through income / expense through the endowment funds.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021

2 Incoming resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
a Incoming resources from donors					
Planned Giving					
Direct to bank by Standing Order	26,683			26,683	22,715
Envelope Scheme	6,327			6,327	6,372
Collections at all services	4,422			4,422	4,816
Sundry donations and appeals	1,397	920		2,317	729
Gift Aid tax recoverable for the year	8,574	158		8,732	7,825
	47,403	1,078		48,481	42,457
b Other voluntary incoming resources					
Grants					8,324
					8,324
c Activities for generating funds					
Fetes, bazaars and other fund-raising events	1,035			1,035	
Other funds generated		60		60	
	1,035	60		1,095	
d Other ordinary incoming resources					
Wedding, Funeral and Memorial Fees	6,398			6,398	3,948
Lettings of Church & Community Room	1,720			1,720	375
	8,118			8,118	4,323
e Income from investments					
Dividends received			2,323	2,323	2,242
Interest income	1		12	13	111
	1		2,335	2,336	2,353
Total incoming resources	56,557	1,138	2,335	60,030	57,458

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021

3 Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
a <i>Activities directly related to the work of the churches</i>					
Parish Share (Diocesan Quota)	30,000			30,000	29,750
Clergy expenses	774			774	285
Organists' fees	1,140			1,140	1,020
Churches insurance	5,191		1,781	6,972	6,969
Churches running expenses & administration	7,996	156		8,152	10,394
Churches fabric & maintenance	3,505		380	3,885	7,953
Churches utilities	2,720			2,720	457
Churchyards maintenance	956	850		1,806	420
	<u>52,282</u>	<u>1,006</u>	<u>2,161</u>	<u>55,449</u>	<u>57,248</u>
b <i>Grants</i>					
External Giving - Historic Churches Trust	40			40	40
	<u>40</u>			<u>40</u>	<u>40</u>
Total resources expended	<u><u>52,322</u></u>	<u><u>1,006</u></u>	<u><u>2,161</u></u>	<u><u>55,489</u></u>	<u><u>57,288</u></u>

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**

4 Staff costs

a Wages and salaries

During the year the PCC made payments to part-time organists and vergers, none of which were large enough to attract Social Security Costs. The PCC shares the services of an administrator with two other 2 parishes and contributes its share of the costs. The administrator is employed by The Chignals with Mashbury PCC. This cost is included within the "Churches running expenses and administration cost".

Payments to PCC members

There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Debtors

	2021	2020
	£	£
Gift Aid Recovery	1,759	570
Prepayment of Administration Expenses		580
	<u>1,759</u>	<u>1,150</u>

6 Creditors: amounts falling due within one year

	2021	2020
	£	£
CDBF Fees	14	972
Clergy expenses	264	
Other creditors	378	1,105
	<u>656</u>	<u>2,078</u>

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021

7 Statement of funds

	Bal b/fwd 1 Jan 2021	Income	Expenditure	Transfer	Gain on revaluation	Bal c/fwd 31 Dec 2021
	£	£	£	£	£	£
Unrestricted Funds						
General fund	6,469	56,557	(52,322)			10,704
	6,469	56,557	(52,322)	0		10,704
Restricted Funds						
Great Waltham Churchyard	1,664	1,008	(850)			1,822
Passion Play	993					993
Choir	200	130				330
Godly Play	1,947					1,947
Ford End Clock	1,006					1,006
Ford End Organ Fund	207		(156)			51
Great Waltham Organ Fund	2,296					2,296
Staging (see note (a) below)	671					671
	8,984	1,138	(1,006)	0		9,116
Endowment Funds						
Chancel Fund (see note (b) below)	103,701	2,335	(2,161)		11,331	115,206
	103,701	2,335	(2,161)		11,331	115,206
Total Funds	119,154	60,030	(55,489)		11,331	135,026

(a) The staging was funded by a variety of local organisations in 2015 and is intended to be used by all of these groups. The balance on the fund is intended to be used for maintenance of the staging.

(b) A Chancel Fund, administered by the Chelmsford Diocesan Board of Finance as Custodian Trustees, exists for the benefit of St Mary & St Lawrence, Great Waltham. The Chancel Fund comprises (i) an investment of 3,908.29 CBF Income Shares (ISIN GB0001830420) valued at £91,402 as at 31 December 2021 (£80,070 as at 31 December 2020) and (ii) £25,586 held in a CBF deposit account (£23,630 as at 31 December 2020), which represents the accumulated income on the investment. Although the PCC are 'Managing Trustees', the law requires all funds to be included in the PCC accounts. The PCC is able to claim against the accumulated income for one third of the insurance premium relating to the Great Waltham Church and certain maintenance and repairs to the Great Waltham Chancel, Church and Churchyard.

Please refer to the Appendix where a further description and the history of the Chancel Fund is given.

Appendix

Chancel Fund

The Chancel Fund is an Endowment Fund held by the Chelmsford Diocesan Board of Finance as Custodian Trustees. It was established for the upkeep and repair of the Chancel of the Church of St Mary & St Lawrence, Great Waltham and the accumulated income arising from the investment can be used for repairs and maintenance of the Chancel, the Church and the Churchyard. To understand why it exists, and where the money came from, it is necessary to look at the historical development of the Church of England.

Chancel repair liability has its roots in medieval times when every Church had its own priest or Rector. By virtue of his status, the Rector was entitled to income, known as Tithes, from land in the Parish, known as Glebe land. From this income, the Rector traditionally maintained the Chancel, whilst the Parishioners were responsible for the Nave. In those days, most of the land was owned by the local Squire, who often also had the right of patronage, whereby he could nominate the Rector, although sometimes the right of patronage was separately held.

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Accounts

The Churches of
St Mary & St Lawrence, Great Waltham
and
St John the Evangelist, Ford End
in the Parish of
Great Waltham with Ford End

**Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31st December 2020**

Chair of the Parochial Church Council

Roger Bearman
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Church Lane
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CM3 1LH

Bank:

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Independent Examiner:

Mr Ian Bond

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**THE CHURCHES OF ST MARY & ST LAWRENCE, GREAT WALTHAM AND ST JOHN THE EVANGELIST, FORD END
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2020**

Administrative Information

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The Parochial Church Council (PCC) is a charity that is registered with the Charity Commission Charity Number 1171387)

PCC members who have served since the Annual Parochial Church Meeting in October 2020 are:

Chair of the PCC	Roger Bearman	<u>Lay Representatives</u>
Representatives on the Deanery Synod	Roger Bearman Sarah Matthews	Roger Bearman* Phil Lilley * David Tyler Andrew Reid *
Church Wardens: Great Waltham	Jo Pritchard David Williams	Helen Powell* Sheila Bearman *
Ford End	Sheila Bearman	Jo Pritchard * Florence Townsend Enid Adcock David Williams *
Treasurer	Andrew Reid *	
Gift Aid Officer	Sheila Bearman *	
Secretary to the PCC	Alison Bates (non-PCC Member)	

* Denotes member of Standing Committee.

Structure, Governance and Management

Objectives and Activities

The PCC has the responsibility of co-operating with the Incumbent (or with the Chair of the PCC in the event of interregnum) in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the ecclesiastical parish. It also has maintenance responsibilities for both churches and their churchyards.

Church Attendance and Other Matters

For the Parochial Church Council 2020 was a most challenging year to say the least! When the Covid 19 pandemic swept through the country from March, life as we knew it was turned completely upside down. The Church of England, and more specifically our Parish, faced situations that none of us have ever encountered before.

We were obliged to close our Churches for all services from 22nd March and were only able to re-open them on 12th July when it seemed to all of us that the pandemic was receding. This was a mistake because the virus re-established itself and again the PCC were required to close the churches in December. These were perhaps the most difficult decisions we had to make; denying our congregations church services where we could pray together and support one another at the time of great uncertainty did not find approval with everyone. Neither did limiting attendance for funerals, cancelling weddings, memorial services and social functions.

However, we did everything we could to keep the Church as a focus for people. Online services began and are still available now. We held small outside memorial celebrations for VJ Day in August and Remembrance Sunday in November at both ends of the Parish. Ford End School held their Advent service in Church in three Covid "bubbles" and a Nativity scene was set up in the porch at Ford End. A Christmas Tree was erected in the porch in Great Waltham as part of the Christmas Tree trail.

Members of the PCC and congregation joined with other village groups to offer Pastoral care to the elderly and the vulnerable. There was help to collect shopping and medicines. There were telephone calls to support those who were missing their Church. Gifts and Flowers were distributed and when permitted home Eucharist was administered to those who asked for this. Our thanks must go to everyone involved in the pastoral care teams.

At the end of 2020 the Electoral Roll stood at 75. During this year there were 2 weddings and sadly 20 funerals and cremations and no Baptisms.

The PCC met four times and the APCM was delayed from April until 18th October 2020. At the APCM meeting Jo Pritchard and David Williams were elected as Church Wardens at Great Waltham and Sheila Bearman was re-elected Church Warden at Ford End. They were sworn in by the Archdeacon on 4th December 2020.

For the whole of 2020 we were in interregnum and remain so as at the year end. We were on track and making progress to recruit a minister when in May 2020 we were informed that the process was to be paused. As the year progressed it became clear that due to the Covid pandemic and the damage this was doing to the Diocesan financial position the interregnum was going to last for a much longer time than we had anticipated. With good support from the NCMMP, Revd. Neil Richardson and the Revd. Sandra Sykes we were able to provide priests for our services. Since the end of the year there has been progress to find a temporary solution for stipendiary leadership with an appointment with an associated priest which will be reported in greater detail at the APCM on 23 May 2021.

As Chair of the PCC I would like to thank all the committee who have been very supportive during this particularly difficult time. Our thanks must also go to Phil Lilley and Peter Wells who worked extremely hard in Great Waltham Church to ensure the safety of the congregation when we were able to hold services and for their continuing support and Sheila Bearman who has done the same at Ford End, who for the best part of for 10 months of the year was the only Churchwarden at both Churches.

Thanks also to Alison Bates our Parish Administrator and to the many other people who have enabled us to keep the Churches alive.

Financial Review

In 2020 the PCC continued with the decisive steps started in 2019 to protect the balance on the Unrestricted Funds, which are considered too low. In addition, the PCC had to manage the finances whilst dealing with the detrimental impact on income that arose from the Covid pandemic.

Excluding Grants received, which are typically received as a contribution towards for specific items of expenditure, Incoming Resources for Unrestricted Funds fell from £63,166 to £46,705, a fall of over 25%.

The PCC is particularly grateful that the level of Giving was largely maintained during the year, against the background of temporary church closures and the economic hardships arising from Covid, together with the Parish being interregnum for the whole year. Planned Giving, either via bank standing order or via the envelope scheme was maintained at over 90% of prior year levels and all Giving (including Gift Aid receipts) was over 86% of the 2019 level. This demonstrates the resilience of Giving to the PCC but, nevertheless, represented a fall in Giving by approximately £7,000.

The remaining fall in Unrestricted Income was driven by (i) approximately £6,000 fall in donations, appeals and fund raising events and (ii) approximately £3,000 fall in church lettings.

Unrestricted Funds expenditure, excluding the Parish Share and one-off items associated with Grants received, fell by approximately £8,000 on a like-for-like basis. This was mainly driven by a reduction in the costs for utilities (approximately £4,500) and a reduction in clergy and organist expenses (approximately £2,700).

To protect Unrestricted Funds, the PCC authorised £29,750 to be paid to the Diocese as a contribution to the Parish Share, which was assessed as £46,721. As a result of this decisive action, the accounts show a surplus on "normal activities" of £152 however, had the Parish Share been paid in full, a deficit of £16,819 would have arisen.

	<u>Deficit on normal activities</u>
2020	(£16,819) Assuming full Parish Share paid
2019	(£7,232) Assuming full Parish Share paid
2018	(£2,808)
2017	(£1,671)
2016	(£3,872)
2015	(£2,023)
2014	(£3,673)
2013	(£12,007)
2012	(£6,577)
2011	(£3,569)
2010	(£7,439)

Whilst there was a small surplus on "normal activities" in the accounts, the PCC resolved to transfer certain items of prior years Restricted Fund expenditure to the Unrestricted Funds. Firstly, as set out in the 2019 accounts, the £795 deficit on the Chairs Fund needed to be transferred to the General Fund as no further donations had been received towards this project. Secondly, the PCC resolved to transfer certain Great Waltham Churchyard maintenance expenditure from 2018 & 2019 to the Unrestricted Funds to enable the Great Waltham Churchyard Fund to be used only for specific projects. As a consequence of these two transfers, Unrestricted Funds declined from £8,137 as at 31 December 2019 to £6,469 as at 31 December 2020. It should be noted that the PCC are required to maintain a surplus on the Unrestricted Funds and the PCC remains focused on increasing the level of Unrestricted Funds.

The overall value of the Chancel Fund increased by £5,240. The market value of the investments increased by £5,152 in the year to 31 December 2020 and there were dividends and interest during the year of £2,349 (2019: £2,423). This was offset by £1,761 expenditure on insurance premium and £500 expenditure being the insurance excess for repair to the windows at Great Waltham. (For an explanation of the origin of the Chancel Fund, please see the Appendix.)

**Independent Examiner’s Report to the Parochial Church Council
of the Parish of Great Waltham with Ford End (the PCC)**

I report to the PCC on my examination of the PCC Accounts for the year ended 31st December 2020, which are set out on pages 6 to 13.

Respective responsibilities of the PCC and the Independent Examiner

The PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

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

Independent Examiner’s Statement

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

- (1) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, as a body, for this report or for the opinions I have formed.

Signed
Ian Bond – Independent Examiner

Date

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
Incoming resources						
<i>Incoming resources from donors</i>	2a	42,377	80		42,457	52,220
<i>Other voluntary incoming resources</i>	2b	8,324			8,324	8,315
<i>Activities for generating funds</i>	2c					4,667
<i>Other ordinary incoming resources</i>	2d	4,323			4,323	8,251
<i>Income from investments</i>	2e	4		2,349	2,353	2,444
Total incoming resources		55,029	80	2,349	57,458	75,897
Resources expended						
<i>Activities directly related to the work of the churches</i>	3a	54,837	150	2,261	57,248	91,141
<i>Grants</i>	3b	40			40	40
Total resources expended		54,877	150	2,261	57,288	91,181
Net incoming/(outgoing) resources		152	(70)	88	170	(15,284)
Gains/(losses) on investment assets				5,152	5,152	11,805
Net movement in funds		152	(70)	5,240	5,322	(3,479)
Total funds brought forward at 1 January		8,137	7,235	98,461	113,832	117,311
Transfers		(1,820)	1,820			
Total funds carried forward at 31 December		6,469	8,984	103,701	119,154	113,832

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AT 31 DECEMBER 2020

	Notes	2020	2019
		£	£
<u>Investments</u>			
CBF Investment Fund Shares			
3,908.29 shares at market value	7(c)	80,070	74,918
Current assets			
Debtors	5	1,150	1,302
Cash at bank and in hand			
Cash in hand (Bell Ringers)		289	298
Cash at Barclays Bank		16,092	12,494
Chancel Fund (CBF deposit fund)	7(c)	23,631	28,076
		40,012	40,868
		41,162	42,169
Creditors: amounts falling due within one year	6	(2,078)	(3,255)
Net current assets		39,084	38,914
NET ASSETS		119,154	113,832
Funds			
Endowment funds	7	103,701	98,461
Restricted funds	7	8,984	7,235
Unrestricted funds	7	6,469	8,137
		119,154	113,832

Approved by the Parochial Church Council on

and signed on its behalf by:

.....
 Roger Bearman
 Chairman of the PCC

.....
 Andrew Reid
 Treasurer

The accompanying notes on pages 8 to 13 form part of these financial statements.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2020

1 Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP 2005 (Statement of Recommended Practice).

The financial statements have been prepared under the historical cost convention and include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds:

Endowment Funds are funds, the capital of which must be maintained; only the income arising from the endowment may be used, either as restricted or unrestricted income, depending upon the purpose for which the endowment was established.

Restricted Funds comprise (a) income from trusts or endowments which may be expended only on those restricted objects provided for in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. Such funds may be expended only 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 in that fund. The PCC does not usually invest separately for each fund.

Unrestricted Funds are the funds of the PCC that are not subject to any special restrictions regarding their use and which are available for application to the general purposes of the PCC.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resources to which they relate are received. Grants and legacies are accounted for when the PCC is legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of any related expenditure.

Resources Used

Grants and donations are accounted for when paid over, or when awarded if that award creates a binding obligation on the PCC. The Parish Share (payable to the Diocese in respect of clergy stipends, pensions and housing) is accounted for when paid or accrued for if necessary. All other expenditure is generally recognised when it is incurred and is accounted for gross but sometimes net profits from fund raising activities are received.

Fixed Assets

Consecrated and beneficed property is excluded from the Accounts by Section 96(2)(a) of the Charities Act 1993. Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a Faculty for disposal are inalienable property. For anything acquired prior to 2000 there is insufficient cost information available and, therefore, such assets are not valued in the financial statements. Subsequently, no individual item purchased from unrestricted funds has cost more than £1,000 so all such expenditure has been written-off when incurred.

Investments

Investments are shown at market value at the year end date. Any increase or decrease in value is recognised through income / expense through the endowment funds.

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

2 Incoming resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
a Incoming resources from donors					
Planned Giving					
Direct to bank by Standing Order	22,715			22,715	22,572
Envelope Scheme	6,372			6,372	9,259
Collections at all services	4,816			4,816	6,993
Sundry donations and appeals	649	80		729	3,648
Gift Aid tax recoverable for the year	7,825			7,825	9,748
	<u>42,377</u>	<u>80</u>		<u>42,457</u>	<u>52,220</u>
b Other voluntary incoming resources					
Grants	8,324			8,324	8,180
Bell Ringing Accounts					125
Choir Fund					10
	<u>8,324</u>			<u>8,324</u>	<u>8,315</u>
c Activities for generating funds					
Fetes, bazaars and other fund-raising events					4,047
Other funds generated					620
					<u>4,667</u>
d Other ordinary incoming resources					
Wedding, Funeral and Memorial Fees	3,948			3,948	4,787
Lettings of Church & Community Room	375			375	3,464
	<u>4,323</u>			<u>4,323</u>	<u>8,251</u>
e Income from investments					
Dividends received			2,242	2,242	2,178
Interest income	4		107	111	266
	<u>4</u>		<u>2,349</u>	<u>2,353</u>	<u>2,444</u>
Total incoming resources	<u>55,029</u>	<u>80</u>	<u>2,349</u>	<u>57,458</u>	<u>75,897</u>

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

3 Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
a <i>Activities directly related to the work of the churches</i>					
Parish Share (Diocesan Quota)	29,750			29,750	40,326
Clergy expenses	285			285	1,170
Organists' fees	1,020			1,020	2,850
Churches insurance	5,208		1,761	6,969	7,090
Churches running expenses & administration	10,244	150		10,394	9,482
Churches fabric & maintenance	7,453		500	7,953	20,926
Churches utilities	457			457	5,057
Churchyards maintenance	420			420	4,239
	54,837	150	2,261	57,248	91,141
b <i>Grants</i>					
External Giving - Historic Churches Trust	40			40	40
	40			40	40
Total resources expended	54,877	150	2,261	57,288	91,181

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

4 Staff costs

a Wages and salaries

During the year the PCC made payments to part-time organists and vergers, none of which were large enough to attract Social Security Costs. The PCC shares the services of an administrator with two other 2 parishes and contributes its share of the costs. The administrator is employed by The Chignals with Mashbury PCC. This cost is included within the "Churches running expenses and administration cost".

Payments to PCC members

There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Debtors

	2020	2019
	£	£
Gift Aid Recovery	570	925
Prepayment of Administration Expenses	580	
Chelmsford City Council - Church Letting		376
	1,150	1,302

6 Creditors: amounts falling due within one year

	2020	2019
	£	£
CDBF Fees	972	2,833
Other creditors	1,105	423
	2,078	3,255

GREAT WALTHAM with FORD END PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**

7 Statement of funds

	Bal b/fwd 1 Jan 2020	Income	Expenditure	Transfer	Gain on revaluation	Bal c/fwd 31 Dec 2020
	£	£	£	£	£	£
Unrestricted Funds						
General fund	8,137	55,029	(54,877)	(1,820)		6,469
	<u>8,137</u>	<u>55,029</u>	<u>(54,877)</u>	<u>(1,820)</u>		<u>6,469</u>
Restricted Funds						
Great Waltham Chairs (<i>see note (a) below</i>)	(795)			795		0
Great Waltham Churchyard (b)	630			1,034		1,664
Passion Play	993					993
Bibles Fund (c)	9			(9)		0
Choir	120	80				200
Godly Play	1,947					1,947
Ford End Clock	1,006					1,006
Ford End Organ Fund	207					207
Great Waltham Organ Fund	2,446		(150)			2,296
Staging (<i>see note (d) below</i>)	671					671
	<u>7,235</u>	<u>80</u>	<u>(150)</u>	<u>1,820</u>		<u>8,984</u>
Endowment Funds						
Chancel Fund (<i>see note (e) below</i>)	98,461	2,349	(2,261)		5,152	103,701
	<u>98,461</u>	<u>2,349</u>	<u>(2,261)</u>		<u>5,152</u>	<u>103,701</u>
Total Funds	<u>113,832</u>	<u>57,458</u>	<u>(57,288)</u>		<u>5,152</u>	<u>119,154</u>

- (a) The Great Waltham Chairs fund was established in 2018 with the objective to finance a project to remove a number of pews and replace with chairs. There was a shortfall on the Fund as at 31 December 2019 that has been met by the Unrestricted Fund during 2020 as set out in the 2019 accounts.
- (b) The PCC resolved to transfer £1,034 from the General Fund to the Great Waltham Churchyard Fund so the Great Waltham Churchyard Fund is only used for specific projects, rather than general churchyard maintenance.
- (c) The PCC resolved to transfer £9 from the Bibles Fund to the General Fund on the basis that the Fund balance is immaterial and cannot reasonably be used.
- (d) The staging was funded by a variety of local organisations in 2015 and is intended to be used by all of these groups. The balance on the fund is intended to be used for maintenance of the staging.
- (e) A Chancel Fund, administered by the Chelmsford Diocesan Board of Finance as Custodian Trustees, exists for the benefit of St Mary & St Lawrence, Great Waltham. The Chancel Fund comprises (i) an investment of 3,908.29 CBF Income Shares (ISIN GB0001830420) valued at £80,070 as at 31 December 2020 (£74,918 as at 31 December 2019) and (ii) £23,630 held in a CBF deposit account (£23,542 as at 31 December 2019), which represents the accumulated income on the investment. Although the PCC are 'Managing Trustees', the law requires all funds to be included in the PCC accounts. The PCC is able to claim against the accumulated income for one third of the insurance premium relating to the Great Waltham Church and certain maintenance and repairs to the Great Waltham Chancel, Church and Churchyard.

Please refer to the Appendix where a further description and the history of the Chancel Fund is given.

Appendix

Chancel Fund

The Chancel Fund is an Endowment Fund held by the Chelmsford Diocesan Board of Finance as Custodian Trustees. It was established for the upkeep and repair of the Chancel of the Church of St Mary & St Lawrence, Great Waltham and the accumulated income arising from the investment can be used for repairs and maintenance of the Chancel, the Church and the Churchyard. To understand why it exists, and where the money came from, it is necessary to look at the historical development of the Church of England.

Chancel repair liability has its roots in medieval times when every Church had its own priest or Rector. By virtue of his status, the Rector was entitled to income, known as Tithes, from land in the Parish, known as Glebe land. From this income, the Rector traditionally maintained the Chancel, whilst the Parishioners were responsible for the Nave. In those days, most of the land was owned by the local Squire, who often also had the right of patronage, whereby he could nominate the Rector, although sometimes the right of patronage was separately held.

In the case of Great Waltham the Chancel repair liability lay with the Patron and the Patron was not a local landowner but Trinity College, Oxford. In 1979 the College, as Patron, decided that it would 'redeem' its liability by payment of a capital sum of money and this was the source of the present Chancel Fund.