

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT EDMUND, CHINGFORD

England & Wales - Charity number 1178139

## Details

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**Other names** ST EDMUND CHINGFORD PCC

**Status** Registered

**Legal form** Other

**Registered** 2018-04-27

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** <https://stedmund.org.uk/>

## Activities

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**Objects:** PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

**Activities:** Regular public worship open to all  
Provision of sacred space for prayer and contemplation  
Pastoral work, including visiting the sick and housebound  
Teaching of Christianity through sermons, and small groups  
Promoting the whole mission of the Church through bereavement support and provision of activities for parents and toddlers and other special need groups

## Classification

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

## Geography

- Enfield
- Waltham Forest

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£139,011	£119,190	-	-
2023-12-31	£242,714	£207,515	-	-
2022-12-31	£109,093	£77,512	-	-
2021-12-31	£174,634	£92,380	-	-
2020-12-31	£87,000	£93,041	-	-

## Trustees

Name	Role	Appointed
<b>Rev Deborah Ruth Holmes</b>	Chair	2024-07-01
ANDREW JOHN EDWARD SETCHFIELD		2002-04-24
CHRISTINE ELIZABETH SETCHFIELD		2003-04-27
Catherine Cecilia Greenidge		2021-03-28
DEBORAH RUTH WATSON B.ED.		2002-04-24
Elizabeth Charlotte N Skinner		2019-04-14
GEORGE ALFRED DUBERRY		2014-04-13
JOHN GEORGE GLOVER		2013-03-24
John Sidney White		2019-04-14
Julie Frances Field LLB, MEd		2025-01-08
Laura Russell		2024-04-28
Nogie Irabor		2025-01-08

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# Accounts

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# Annual Report and Financial Statements

## of the Parochial Church Council of Saint Edmund, Chingford

for the year ended 31 December 2024

### *Aim and purposes*

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The Parochial Church Council [PCC] of St Edmund's Church, Chingford has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has management and maintenance responsibilities for St Edmund's Halls complex at Chingford Mount Road, South Chingford. The Chelmsford Diocesan Board of Finance owns the freehold house at 95 Normanshire Drive, which is let temporarily by the PCC.

### *Objectives and Activities*

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Our aim is to worship God together; and to be a centre for spiritual support; to carry on the work of Christ; and to spread the Christian message [*Mission Statement*, 1999].

Our objectives are to be a welcoming and inclusive church, where human diversity is affirmed and celebrated; unafraid to speak out against those who exclude people from the life of the community or the love of God; providing opportunities for services, activities and events that bring people together; open to working collaboratively with people and groups of all faiths and of none; maintaining our buildings to provide space for the community to explore its spirituality and place to celebrate together [*Vision Statement*, 2013].

### *Achievements and Performance*

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The parish remained in a Clergy Vacancy (interregnum) until 1 July 2024, when The Reverend Ruth Holmes was inducted and collated as Vicar. Prior to that date, the Churchwardens, together with the Area Dean of Waltham Forest, acted as Sequestrators.

#### MEMBERSHIP

Church membership continued to hold up during the vacancy. At the Annual Parochial Church Meeting (APCM) in April, the Church Electoral Roll totalled 99 (compared to 101 in 2023); by the end of the year, this had fallen to 100.

There was an increase in size of the worshipping community (as reported in the annual Statistics for Mission return) from 85 to 87.

St Edmund's runs Little Edmundos (started in 2011): a weekly session for under 5s and their parents/carers. 15 children enrolled in 2024 (compared to 5 in 2023), with an average child attendance of 11. Additionally, a Children's Activity Week was run in the Summer with an average child attendance across the five days of 18 (compared to 24 in 2023).

St Edmund's runs a Bereavement Support Group two times a month (started in 2009), during 2024 the average attendance was 14. 31 people attended across the year (including 5 who enrolled during the year); by the end of December, there were 22 current members.

In terms of Occasional Offices, there were 4 baptisms during 2024, 1 wedding, and 1 funeral. No candidates was presented for confirmation during this year.

Five members of the congregation have completed the Certificate in Christian Studies (CCS): two are in authorised lay ministry – one as a pastoral assistant and one as an authorised lay preacher. Additionally, one

member has completed the Bishop's Certificate in Children's Ministry. In terms of lay participation within services, by the end of 2024, we have 8 welcomers, 2 servers, 7 who lead intercessions, and 10 eucharistic assistants; and throughout the year 46 church members have read lessons at our main Sunday communion service.

## ATTENDANCE AT SERVICES

Attendance at services continued to hold up across the year, despite the Clergy Vacancy in the first half. Other services also saw comparable attendance figures as in previous years, excluding inflated attendance figures when the Animal Blessing Service and All Souls Service were incorporated into the main Sunday service in 2023. Christmas Services saw a noticeable increase in attendance (Carol Service by 223%, Christingle by 18%, Midnight Mass by 41%, and Christmas Morning by 82%).

During the Vacancy, the PCC continued to work to minimise the demand on Deanery Clergy, by incorporating the Ash Wednesday and Easter Vigil ceremonies into the main Sunday service. Additionally, no services were held on the Monday, Tuesday and Wednesday in Holy Week, and the usual Agape meal element of our Maundy Thursday service was rested in 2024.

REGULAR SERVICES: AVERAGE ATTENDANCE		2024	2023	2022
<b>Sunday: 8am Communion</b>		6	6	5
<b>Sunday: 10 am Communion</b>	<b>Total</b>	44	46	44
<b>Sunday: 10 am Communion</b>	<b>Children</b>	6	6	5
<b>Thursday: Midday Prayer (Jan-Jul)</b>		5	5	---
<b>Thursday: Lunchtime Eucharist (Jul-Dec)</b>		7	6	6

SPECIAL SERVICES		2024	2023	2022
<b>Ash Wednesday</b>		41 <sup>1</sup>	15	13
<b>Maundy Thursday</b>		15	14	15
<b>Good Friday: Way of the Cross</b>		27	28	20
<b>Good Friday: Liturgy of the Day</b>		13	11	14
<b>Animal Blessing Service</b>		33	48 <sup>2</sup>	35
<b>All Souls</b>		11	40 <sup>2</sup>	13
<b>Bereavement Group All Souls</b>		22	17	18
<b>Nine Lessons &amp; Carols</b>		97	30	45
<b>Christmas Eve Christingle/Crib Service</b>		100	85	84
<b>Christmas Midnight Mass</b>		45	32	33
<b>Christmas Day</b>		40	22	22

## PROPERTY

As a consequence of the Vacancy, the remaining two phases of the church electrics upgrade (Phase 2 – Vestries; Phase 3 – external lighting) were paused, until a new Vicar is appointed. Nevertheless, a project to undertake major works in halls (agreed before the Vacancy) were completed during the Summer. This project installed an internal platform lift to improve accessibility between the different levels between the Ryan and Blake Halls. It also built a new stage in the Ryan Hall, upgrading and improving electrics, and creating new storage space. The PCC also commissioned a quinquennial inspection of the halls in November.

During 2023, the PCC petitioned for faculties in order to commission a new stained-glass window in memory of the late Pat Fry, and also for two acolyte candlesticks in memory of the late George Fletcher and the late Ken Smith. The acolytes have been purchased; work continues with the making of the window. A faculty application from Sedgwick claims administrator was also approved, requiring the PCC to allow an investigation on our site (consisting of a trail pit) relating to issues with a neighbouring property.

<sup>1</sup> Held during regular 10am Sunday Communion service during 2024 Clergy Vacancy

<sup>2</sup> Held during regular 10am Sunday Communion service during 2023 Clergy Vacancy

## FINANCIAL REVIEW

The principle of the PCC's reserves policy is that money (after commitments have been met and planned expenditure covered) should only be kept in reserve for specific reasons. We also aim to have two months' running costs (£20K) in cash reserves.

Our Parish Share contribution to the diocese for 2024 had been set at £42,399, however following a 37% increase in 2023 the PCC felt that this would be unsustainable and consequently pledged to pay at the same level as for 2023 – £40,858. Similarly to last year, even at this level we are still heavily subsidised as a parish.

We met this parish share contribution by the end of the year but was required to draw on additional income to money received by members. The amount received through planned giving and collections in 2024 was slightly higher than in 2023. However, giving by members (both regular and ad hoc), including tax reclaim through gift aid, only covered 86% of our parish share. Consequently, all other running costs of the parish also need to be covered by other streams of income. At the end of 2024, 36 members gave regularly online, with 8 members giving by Free-Will Offering envelopes; the average weekly giving per person in 2024 was £9.59 (slightly down on 2023). A giving initiative was run on the last Sunday in April, where members were encouraged to reflect on their priorities and how their giving reflects what the church means to them. During 2024, 4 members reviewed and increased their giving.

Halls hire income increased from 2023 levels by 10% to £47,698. There was a 35% increase in receipts from ad hoc bookings, with a more modest increase of 5% in receipts from regular bookings in 2023.

A number of fundraising events were run during the year, particularly with the aim of community engagement. These were successful in bringing people together, as well as raising funds for the church: Christian Aid event and envelopes in May (£487), Family Fun Day in September (£201), organ recital by Jan Liebermann in October (£480), Black History Month celebration in October (£280), and 2-day Christmas Market in November (£1,490). Additionally, these sums were supplemented by some members donating back their expenses for the events and by a member's work's donation matching scheme. The PCC particularly thanks those who led on these events, and supported them, resulting in their successful outcomes.

In addition to the monies raised during Christian Aid week, church members contributed £257.50 towards Christian Aid's Gaza Appeal in September/October.

In 2024, St Edmund's was bequeathed £5,000 under the will of the late Gerald Goddard. (Such legacy gifts are not used for everyday expenditure but rather on special or capital projects.)

## *Working with others*

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St Edmund's is one of ten local churches that established a food bank in South Chingford in 2013 and continues to provide volunteers to assist in its running. We also established an Animal Food Bank in 2019, run from our church with 14 clients at the end of December. Both continued to run throughout the year.

St Edmund's has a relationship with its neighbouring parishes of St Anne's Chingford and St Andrew's Walthamstow, and was in an informal Mission and Ministry Unit (MMU), for the fostering of relationships, supporting spirituality and resourcing mission. In 2024, the three parishes ran a joint Lent Groups online.

## *Safeguarding*

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The PCC continues to work in line with Church of England Safeguarding Policy and Practice Guidance, and safeguarding is included as a standing agenda item at all PCC meetings. The PCC has complied with the duty under section 5 of the Safeguarding and clergy discipline measure 2016 (duty to have due regard to House of Bishops guidance on safeguarding children and vulnerable adults).

An annual Safeguarding Report, Parish Activity Plans and Risk Assessments, were prepared during 2024.

Safeguarding roles within the church are...

- Parish Safeguarding Officer: Debbie Watson
- Lead Recruiter and verifier: Laura Russell

All PCC members have undertaken formal Safeguarding Training courses and received a DBS Check. In 2024, no safeguarding concerns were shared with Parish Safeguarding Officer, no referrals were made to the Diocesan Safeguarding Team, and similarly no advice was needed to be sought on the necessity of external referrals.

## *Structure, governance and management*

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PCC members are appointed in accordance with the Church Representation Rules. The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC met on 9 occasions during 2024, with an average attendance of 9 members (82%). Additionally, the Standing Committee meets between PCC meetings to keep day-to-day business under review and to deal with urgent or emergency items. The Standing Committee met on 2 occasions.

## *Administrative information*

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St Edmund's Church is located in Larkwood Road E4 9DS within the London Borough of Waltham Forest, and is the parish church serving South Chingford and the Chingford Mount town centre. It is part of the Diocese of Chelmsford, within the Church of England. The correspondence address is The Vicarage, Larkwood Road, London E4 9DS.

St Edmund's Church banked with Barclays Bank for its current account and with Skipton Building Society for its savings account.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered as a charity with the Charity Commission for England and Wales: registration number 1178139.

Those who have served as members of the PCC at any time in 2024 are as follows.

#### Ex officio members

- The Reverend Deborah Ruth HOLMES, Incumbent (Vicar), PCC Chair (*from July 2024*)
- Ms Catherine Cecilia GREENIDGE, Churchwarden
- Mr Andrew John Edward SETCHFIELD, Churchwarden; Deanery Synod representative
- Mr Colin Frederick James SETCHFIELD, Deanery Synod representative; PCC Secretary
- Mr John Sidney WHITE, Deanery Synod representative

#### Elected members

- Mr George Alfred DUBERRY
- Mr John George GLOVER
- Mrs Mol Patricia MATHESON (*to April 2024*)
- Mrs Laura RUSSELL (*from April 2024*)
- Mrs Christine Elizabeth SETCHFIELD
- Mrs Pauline Esther SETCHFIELD
- Mrs Elizabeth Charlotte SKINNER
- Miss Deborah Ruth WATSON

No Coopted members

### *Acknowledgements*

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We thank those who have covered our services during the Clergy Vacancy (January to June 2024): Jude BULLOCK, Kieran BUSH, Maria HOLMDEN, Cindy KENT, Sarah MOSS, Mick SCOTCHMER, Richard WYBER, and Lynne CULLENS (Bishop of Barking).

The following church members and former church members died in 2024: John CHAMBERS, and Flora BRYANT.

We remember them for their friendship and service.

***This report was approved by the PCC at its meeting on 19 March 2025.***

***Signed***

A handwritten signature in black ink, appearing to be 'J. B. B.', written in a cursive style.

***For and on behalf of the Parochial Church Council***

## Independent Examiner's Report

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### **Independent Examiner's Report to the members/trustees of St Edmund's Church, Chingford, Parochial Church Council.**

I report on the accounts for the year ended 31st December 2024 which are set out on the pages following.

#### **Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.


#### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

<Signature> 

<Name> GIULIA BALZAN  
<Address> 15 ORCHARD ROAD  
BISHOPS STORTFORD  
CM23 2AS

# Financial Statements for the Year Ended 31 December 2024

## Receipts and Payments Account

	Note	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2024	Total 2023
<b>RECEIPTS</b>						
<b>Voluntary receipts:</b>						
Planned Giving	a	£ 27,058.73	£ -	£ -	£ 27,058.73	£ 26,599.00
Collections at Services	b	£ 2,788.40	£ -	£ -	£ 2,788.40	£ 2,298.89
All other giving	c	£ 5,746.29	£ -	£ 15,039.39	£ 20,785.68	£ 133,038.05
Gift Aid Recovered		£ 6,886.24	£ -	£ -	£ 6,886.24	£ 5,976.55
		£ 42,479.66	£ -	£ 15,039.39	£ 57,519.05	£ 167,912.49
<b>Activities from generating funds</b>	d	£ 2,534.65	£ -	£ -	£ 2,534.65	£ 2,877.31
<b>Investment Income</b>	e	£ 27,919.23	£ -	£ -	£ 27,919.23	£ 23,751.05
<b>Church Activities</b>	f	£ 49,028.76	£ -	£ 825.00	£ 49,853.76	£ 47,358.06
<b>Other receipts</b>	g	£ 274.46	£ -	£ 910.00	£ 1,184.46	£ 815.00
<b>TOTAL INCOME</b>		<b>£ 122,236.76</b>	<b>£ -</b>	<b>£ 16,774.39</b>	<b>£ 139,011.15</b>	<b>£ 242,713.91</b>
<b>PAYMENTS</b>						
<b>Church Activities:</b>						
Parish Share		£ 40,449.48	£ -	£ -	£ 40,449.48	£ 40,449.48
Clergy & Staffing Costs	h	£ 620.03	£ -	£ -	£ 620.03	£ 1,510.98
Church Running Costs	i	£ 28,520.20	£ -	£ -	£ 28,520.20	£ 18,693.56
Hall running costs	j	£ 33,756.18	£ -	£ -	£ 33,756.18	£ 33,396.52
Church Repairs & Maintenance		£ -	£ -	£ -	£ -	£ 6,904.80
Halls Repairs & Maintenance		£ -	£ -	£ -	£ -	£ 1,620.00
Vicarage & Church House		£ 6,483.87	£ -	£ -	£ 6,483.87	£ 574.74
Mission giving/donations		£ 2,382.64	£ -	£ -	£ 2,382.64	£ 1,677.70
		£ 112,212.40	£ -	£ -	£ 112,212.40	£ 104,827.77
<b>Cost of generating funds</b>		£ 777.58	£ -	£ -	£ 777.58	£ 986.41
<b>Governance costs</b>		£ 300.00	£ -	£ -	£ 300.00	£ 250.00
<b>Other payments</b>	k	£ 5,900.32	£ -	£ -	£ 5,900.32	£ 306,750.35
<b>TOTAL PAYMENTS</b>		<b>£ 119,190.30</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 119,190.30</b>	<b>£ 412,814.53</b>
<b>Excess of receipts/payments</b>		£ 3,046.46	£ -	£ 16,774.39	£ 19,820.85	£ (170,100.62)
<b>Transfers between funds</b>	l	£ 395.00	£ 5,982.00	£ 5,329.36	£ (0.02)	£ (205,300.00)
		£ 2,651.46	£ (5,982.00)	£ 11,445.03	£ 19,820.87	£ 35,199.38
<b>Cash at bank/in hand at 1 Jan</b>		£ 67,782.99	£ 183,643.86	£ 31,462.80	£ 282,889.65	£ 247,690.27
<b>Cash at bank/in hand at 31 Dec</b>		£ 70,434.45	£ 177,661.86	£ 42,907.83	£ 302,710.52	£ 282,889.65

## Further Analysis of Receipts and Payments Account

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2024	Total 2023
<b>RECEIPTS</b>					
<b>A Planned Giving:</b>					
By Bank Standing Order	£ 22,701.73	£ -	£ -	£ 22,701.73	£ 21,504.00
By Free Will Offering Envelopes	£ 4,357.00	£ -	£ -	£ 4,357.00	£ 5,095.00
	<u>£ 27,058.73</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 27,058.73</u>	<u>£ 26,599.00</u>
<b>B Collections at Services:</b>					
Loose plate	£ 1,050.74	£ -	£ -	£ 1,050.74	£ 1,109.77
Gift Aid - Envelopes (Non-FWO)	£ 60.00	£ -	£ -	£ 60.00	£ 135.00
Special collections	£ -	£ -	£ 1,677.66	£ 1,677.66	£ 1,054.12
	<u>£ 1,110.74</u>	<u>£ -</u>	<u>£ 1,677.66</u>	<u>£ 2,788.40</u>	<u>£ 2,298.89</u>
<b>C All other giving:</b>					
Church Boxes (Candles/Sheets)	£ 272.29	£ -	£ -	£ 272.29	£ 194.96
Donations, appeals etc	£ 15,039.39	£ -	£ -	£ 15,039.39	£ 1,825.81
Cash from Legacies	£ 5,000.00	£ -	£ -	£ 5,000.00	£ 128,451.80
Grants	£ 474.00	£ -	£ -	£ 474.00	£ 1,463.00
Sundry	£ -	£ -	£ -	£ -	£ 1,102.48
	<u>£ 20,785.68</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 20,785.68</u>	<u>£ 2,363.93</u>
<b>D Activities from generating funds:</b>					
General fundraising	£ 1,972.65	£ -	£ -	£ 1,972.65	£ 2,336.31
Magazine fundraising	£ -	£ 562.00	£ -	£ 562.00	£ 541.00
	<u>£ 1,972.65</u>	<u>£ 562.00</u>	<u>£ -</u>	<u>£ 2,534.65</u>	<u>£ 2,877.31</u>
<b>E Investment Income:</b>					
Bank interest	£ 8,868.23	£ -	£ -	£ 8,868.23	£ 5,450.55
Rent (95 Normanshire Drive)	£ 19,051.00	£ -	£ -	£ 19,051.00	£ 18,300.50
	<u>£ 27,919.23</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 27,919.23</u>	<u>£ 23,751.05</u>
<b>F Church activities:</b>					
Fees for weddings/funerals	£ 1,258.15	£ -	£ -	£ 1,258.15	£ 1,328.00
Bookstall/magazine sales	£ 20.00	£ -	£ -	£ 20.00	£ 62.54
Church Hall lettings	£ 46,697.60	£ -	£ -	£ 46,697.60	£ 44,673.85
Social Events	£ 950.00	£ -	£ -	£ 950.00	£ -
Sunday Refreshments	£ 103.01	£ -	£ -	£ 103.01	£ 65.05
Food bank (Human)	£ -	£ -	£ 250.00	£ 250.00	£ 483.72
Animal Food Bank	£ -	£ -	£ 575.00	£ 575.00	£ 744.90
	<u>£ 49,028.76</u>	<u>£ -</u>	<u>£ 825.00</u>	<u>£ 49,853.76</u>	<u>£ 47,358.06</u>
<b>G Other receipts:</b>					
Flowers	£ -	£ -	£ 910.00	£ 910.00	£ 815.00
	<u>£ 195.71</u>	<u>£ -</u>	<u>£ 910.00</u>	<u>£ 1,105.71</u>	<u>£ 815.00</u>

## PAYMENTS

### H Clergy & Staffing costs:

Vicar's Working expenses	£	80.97	£	-	£	-	£	80.97	£	352.29
Visiting Clergy expenses	£	405.50	£	-	£	-	£	405.50	£	772.98
Clergy telephone	£	133.56	£	-	£	-	£	133.56	£	385.71
Parsonage House (Vicarage)	£	5,992.06	£	-	£	-	£	5,992.06	£	89.69
	£	6,612.09	£	-	£	-	£	6,612.09	£	1,600.67

### I Church Running costs:

Organist	£	3,406.61	£	-	£	-	£	3,406.61	£	2,413.46
Education (Junior Church)	£	112.06	£	-	£	-	£	112.06	£	101.94
Parish training/mission	£	-	£	-	£	-	£	-	£	-
Insurance (Church)	£	2,400.59	£	-	£	-	£	2,400.59	£	2,251.40
Organ/piano tuning	£	922.58	£	-	£	-	£	922.58	£	262.58
Church maintenance	£	2,119.40	£	-	£	-	£	2,119.40	£	2,524.25
Cleaning (Church)	£	-	£	-	£	-	£	-	£	-
Upkeep of services (Sanctuary)	£	1,097.40	£	-	£	-	£	1,097.40	£	968.70
Refreshments (Members)	£	319.74	£	-	£	-	£	319.74	£	203.72
Hospitality (Hosting)	£	40.79	£	-	£	-	£	40.79	£	-
Upkeep of churchyard	£	1,137.00	£	-	£	-	£	1,137.00	£	710.00
Printing, postage, stationery	£	256.00	£	-	£	-	£	256.00	£	457.96
Electricity, gas, oil (Church)	£	2,006.30	£	-	£	-	£	2,006.30	£	3,080.13
Water (Church)	£	237.14	£	-	£	-	£	237.14	£	126.91
Magazine expenses	£	820.81	£	-	£	-	£	820.81	£	1,529.41
Other Church Running Expenses	£	11,909.77	£	-	£	-	£	11,909.77	£	1,236.00
Flowers	£	1,010.00	£	-	£	-	£	1,010.00	£	805.00
Subscriptions/Membership/Licence	£	410.01	£	-	£	-	£	410.01	£	478.24
DBF/Clergy Fees (Weddings/Funer)	£	150.00	£	-	£	-	£	150.00	£	1,956.00
Social events	£	149.00	£	-	£	-	£	149.00	£	115.00
	£	28,520.20	£	-	£	-	£	28,520.20	£	19,220.70

### J Halls Running costs:

Electricity, gas, oil (Halls)	£	7,941.10	£	-	£	-	£	7,941.10	£	6,065.17
Insurance (Halls)	£	2,400.59	£	-	£	-	£	2,400.59	£	2,251.40
Caretaker Salary (Halls)	£	7,666.45	£	-	£	-	£	7,666.45	£	7,129.30
Maintenance/Decoration (Halls)	£	10,359.31	£	-	£	-	£	10,359.31	£	6,179.70
Telephone/Running Costs (Halls)	£	1,911.95	£	-	£	-	£	1,911.95	£	1,277.23
Water (Halls)	£	242.78	£	-	£	-	£	242.78	£	189.52
Grounds (Halls)	£	3,234.00	£	-	£	-	£	3,234.00	£	1,155.00
	£	33,756.18	£	-	£	-	£	33,756.18	£	24,247.32

### K Other payments:

Purchase of fixed asset	£	-	£	-	£	-	£	-	£	-
Transfer to term deposit	£	-	£	-	£	-	£	-	£	205,300.00
New building work (Church)	£	5,890.32	£	-	£	-	£	5,890.32	£	100,360.35
Sundries	£	5,890.32	£	-	£	-	£	5,890.32	£	1,090.00
	£	11,780.64	£	-	£	-	£	11,780.64	£	306,750.35

### L Movement between accounts

Transferred to Current A/C	£	(385.02)	£	-	£	-	£	(385.02)	£	35,000.00
Transferred to Deposit A/C			£	385.00			£	385.00	£	(35,000.00)
	£	(385.02)	£	385.00	£	-	£	(0.02)	£	-

**Monies held by PCC**

General Fund	£ 71,768.11	£ -	£ -	£ 71,768.11	£ 57,587.21
Ken Smith Bequest	£ -	£ -	£ 132,494.57	£ 132,494.57	£ 127,921.05
Halls (Reserves)	£ -	£ 3,543.50	£ -	£ 3,543.50	£ 3,421.18
Food Bank	£ -	£ -	£ 549.38	£ 549.38	£ 543.67
Animal Food Bank	£ -	£ -	£ 767.00	£ 767.00	£ 770.75
Flowers	£ -	£ 418.44	£ 719.17	£ 1,137.61	£ 1,033.17
	<u>£ 71,768.11</u>	<u>£ 3,961.94</u>	<u>£ 134,530.12</u>	<u>£ 210,260.17</u>	<u>£ 191,277.03</u>

**Monies held by CCLA (CBF Deposit)**

J Thompson Bequest	£ -	£ 3,528.19	£ -	£ 3,528.19	£ 3,436.37
Musgrave Bequest	£ -	£ 17,314.80	£ -	£ 17,314.80	£ 22,054.82
Choir Robes	£ -	£ 1,360.98	£ -	£ 1,360.98	£ 1,325.56
G Bennett Bequest	£ -	£ 1,891.25	£ -	£ 1,891.25	£ 1,842.03
Halls (Projects)	£ -	£ 59,130.71	£ -	£ 59,130.71	£ 57,591.77
Vicarage Maintenance	£ -	£ 8,111.12	£ -	£ 8,111.12	£ 2,709.37
Church Fabric/Ornaments	£ -	£ 1,113.30	£ -	£ 1,113.30	£ 1,084.33
	<u>£ -</u>	<u>£ 92,450.35</u>	<u>£ -</u>	<u>£ 92,450.35</u>	<u>£ 90,044.25</u>

## Purposes of Designated Funds

Thompson Bequest  
For maintenance of the Church

Musgrave Bequest  
For maintenance of the Organ

G Bennett Bequest  
For accessibility projects

## Statement of Assets and Liabilities

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2024	Total 2023
<b>Cash Funds</b>					
Bank Current Account	£ 21,016.97	£ -	£ 2,035.55	£ 23,052.52	£ 9,983.26
Bank Savings Account	£ 50,751.14	£ 3,543.50	£ 132,913.01	£ 187,207.65	£ 181,293.77
CBF CofE Deposit Account	£ -	£ 92,450.35	£ -	£ 92,450.35	£ 90,044.25
	<u>£ 71,768.11</u>	<u>£ 95,993.85</u>	<u>£ 134,948.56</u>	<u>£ 302,710.52</u>	<u>£ 281,321.28</u>
<b>Other Monetary Assets</b>					
Income Tax Recoverable	£ 1,506.97	£ -	£ -	£ 1,506.97	£ 286.58
2024 Halls Rent paid in 2025	£ -	£ -	£ -	£ -	£ -
	<u>£ 1,506.97</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 1,506.97</u>	<u>£ 286.58</u>
<b>Investment Assets</b>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>

### Assets retained for Church use

The PCC of the Parish Church of Saint Edmund, Chingford is the beneficiary of an account at Chelmsford, the fund can be used subject to strict conditions, as at 31/12/2024 the fund stood at £216,548.53

### Liabilities

2024 Expenditure paid in 2025	£ 2,477.28	£ -	£ -	£ 2,477.28	£ 250.00
	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
	<u>£ 2,477.28</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 2,477.28</u>	<u>£ 250.00</u>

# Notes to Financial Statements for the Year Ended 31 December 2024

## 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

## 2. Fund accounting

All funds are available for application on the general purposes of the PCC there are no endowment funds. Certain funds have been restricted by the PCC for particular use and the balances on these are identified separately.

## 3. Incoming resources

Incoming resources from donors planned giving, grants, and income from the use of church premises are recognised when received in the bank account.

Income tax recoverable on gift aid donations is recognised when the claim has been agreed by H M Revenue & Customs.

## 4. Resources expended

All resources expended are recognised when paid from the bank account, and significant items of expenditure due but not paid are accrued at the Statement of Assets and Liabilities date.

## 5. Tangible fixed assets

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011.

Movable church furnishings are accounted as inalienable property and stated at nil amount. All expenditure incurred on such property is treated as resources expended and so written off.

Equipment used within the church premises is written off when acquired, unless of a material gains and losses are included when the investment assets are revalued at the Statement of Assets and Liabilities date.

## 6. Current assets

Amounts received but not paid at the Statement of Assets and Liabilities date are included in current assets as debtors less any provision applicable.

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# Accounts

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# Annual Report and Financial Statements

## of the Parochial Church Council of Saint Edmund, Chingford

*for the year ended 31 December 2023*

### *Aim and purposes*

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The Parochial Church Council [PCC] of St Edmund's Church, Chingford has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has management and maintenance responsibilities for St Edmund's Halls complex at Chingford Mount Road, South Chingford. The Chelmsford Diocesan Board of Finance owns the freehold house at 95 Normanshire Drive, which is let temporarily by the PCC.

### *Objectives and Activities*

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Our aim is to worship God together; and to be a centre for spiritual support; to carry on the work of Christ; and to spread the Christian message [*Mission Statement*, 1999].

Our objectives are to be a welcoming and inclusive church, where human diversity is affirmed and celebrated; unafraid to speak out against those who exclude people from the life of the community or the love of God; providing opportunities for services, activities and events that bring people together; open to working collaboratively with people and groups of all faiths and of none; maintaining our buildings to provide space for the community to explore its spirituality and place to celebrate together [*Vision Statement*, 2013].

### *Achievements and Performance*

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The parish entered a Clergy Vacancy (interregnum) with effect from 1 May 2023, on the retirement of our Vicar, The Reverend Lesley Goldsmith. Since that date, the Churchwardens, together with the Area Dean of Waltham Forest, have acted as Sequestrators.

#### MEMBERSHIP

Church membership has held up during the vacancy. At the Annual Parochial Church Meeting (APCM) in April, the Church Electoral Roll number 101 (compared to 100 in 2022, 110 in 2021); by the end of the year, this had fallen to 100.

The size of the worshipping community (as reported in the annual Statistics for Mission return) was also slightly down on the previous year: 85 (compared to 88 in 2022, 81 in 2021).

St Edmund's runs Little Edmundos (started in 2011): a weekly session for under 5s and their parents/carers. 5 children enrolled in 2023 (compared to 13 in 2022, 9 in 2021), with an average child attendance of 6. Additionally, a well-attended Children's Activity Week was run in the Summer with an average child attendance across the five days of 24 (compared to 14 in 2022, 5 in 2021).

St Edmund's runs a Bereavement Support Group 2-3 times a month (started in 2009). 19 people attended across the year (including 5 who enrolled during the year); by the end of December, there were 12 current members. Across the year, average attendance was 13.

In terms of Occasional Offices, there were 5 baptisms during 2023, 1 wedding, and 2 funerals (1 in church, 1 conducted at a crematorium). Additionally, one of our young people was presented for confirmation.

Five members of the congregation have completed the Certificate in Christian Studies (CCS): two are in authorised lay ministry – one as a pastoral assistant and one as an authorised lay preacher. Additionally, one

member has completed the Bishop's Certificate in Children's Ministry. In terms of lay participation within services, by the end of 2023, we have 9 welcomers, 2 servers, and 7 intercessors; and throughout the year 43 church members have read lessons at our main Sunday communion service.

## ATTENDANCE AT SERVICES

Attendance at services held up well across the year, despite the Clergy Vacancy, with slight increases in averages at both Sunday communion services (for both adults and children). Other services also saw comparable attendance figures as in previous years, with significantly higher attendance on Good Friday at the devotional Way of the Cross (40%) and noticeably reduced attendance at the Easter Vigil (36%) and the Carol Service (50%).

During the Vacancy, the PCC worked to minimise the demand on Deanery Clergy, by incorporating the Animal Blessing and All Souls provision into the main Sunday service. Despite the change in service time, the Animal Blessing Service attracted 18 persons in addition to our regular congregation (with 9 animals), though All Souls only saw an additional 2 persons.

REGULAR SERVICES: AVERAGE ATTENDANCE		2023	2022	2021
<b>Sunday: 8am Communion</b>		6	5	5
<b>Sunday: 10 am Communion</b>	<b>Total</b>	46	44	42
<b>Sunday: 10 am Communion</b>	<b>Children</b>	6	5	3
<b>Wednesday: Little Edmundos</b>	<b>Children</b>	6	7	4
	<b>Adults</b>	6	9	8
<b>Thursday: Lunchtime Eucharist (Jan-Apr)</b>		6	6	5
<b>Thursday: Midday Prayer (May-Dec)</b>		5	---	---

SPECIAL SERVICES	2023	2022	2019
<b>Ash Wednesday</b>	15	13	19 online
<b>Monday in Holy Week</b>	8	8	8 online
<b>Tuesday in Holy Week</b>	9	10	9 online
<b>Wednesday in Holy Week</b>	13	9	12 online
<b>Maundy Thursday</b>	14	15	17 online
<b>Good Friday: Way of the Cross</b>	28	20	---
<b>Good Friday: Liturgy of the Day</b>	11	14	26 online
<b>Easter Eve Vigil</b>	9	14	10 views
<b>Animal Blessing Service</b>	48 <sup>1</sup>	35	20
<b>All Souls</b>	40 <sup>1</sup>	13	24
<b>Bereavement Group All Souls</b>	17	18	17
<b>Nine Lessons &amp; Carols</b>	30	45	45
<b>Christmas Eve Christingle/Crib Service</b>	85	84	73
<b>Christmas Midnight Mass</b>	32	33	34
<b>Christmas Day</b>	22	22	22

## PROPERTY

As a consequence of the Vacancy, the remaining two phases of the church electrics upgrade (Phase 2 – Vestries; Phase 3 – external lighting) were paused, until a new Vicar is appointed. Nevertheless, a project to undertake major works in halls (agreed before the Vacancy) were completed during the Summer. This project installed an internal platform lift to improve accessibility between the different levels between the Ryan and Blake Halls. It also built a new stage in the Ryan Hall, upgrading and improving electrics, and creating new storage space. The PCC also commissioned a quinquennial inspection of the halls in November.

<sup>1</sup> Held during regular 10am Sunday Communion service during 2023 Clergy Vacancy

During 2023, the PCC petitioned for faculties in order to commission a new stained-glass window in memory of the late Pat Fry, and also for two acolyte candlesticks in memory of the late George Fletcher and the late Ken Smith. The acolytes have been purchased; work continues with the making of the window. A faculty application from Sedgwick claims administrator was also approved, requiring the PCC to allow an investigation on our site (consisting of a trail pit) relating to issues with a neighbouring property.

Additionally, there were works to the organ, including the installation of a manufacturer's plaque on the console, and the re-leathering of soundboards.

## FINANCIAL REVIEW

Financially, 2023 has been difficult for the parish. This year saw a 37% increase (over £11,000) in our Parish Share contribution to the diocese to £40,858. Though our parish received one of the highest increases in Waltham Forest, even at this level we are still heavily subsidised as a parish. A proposed further increase in our Parish Share to £42,399 in 2024 was felt unsustainable by the PCC, and consequently has pledged to aim to pay at the same level as for 2023.

We met the parish share contribution in full by the end of the year, though only met this commitment by also drawing on additional income to money received by members. The amount received through planned giving and collections in 2023 was at the same level as in 2022. Giving by members (both regular and ad hoc), including tax reclaim through gift aid, only covers 83% of our parish share. Consequently, all other running costs of the parish also need to be covered by other streams of income. At the end of 2023, 34 members gave regularly online, with 9 members giving by Free-Will Offering envelopes; the average weekly giving per person in 2023 was £9.63. During 2023, 6 members reviewed and increased their giving.

Halls hire income was slightly increased from 2022 levels to £43,408. There was a 8% increase in receipts from ad hoc bookings. In 2022, regular bookings were inflated by payments for the Ryan Hall being used as a Vaccination Centre in the first two months, however receipts from regular bookings in 2023 were only down by less than 0.5%.

The PCC considered different options for favouring ethical banking while still looking for preferential interest terms. During the year, all PCC monies were withdrawn from our Deposit Account held with Barclays Bank and transferred to a Community Saver (Charity) Account with Skipton Building Society. The monies previously held in the Barclays Deposit account were mostly designated funds serving as reserves set aside to meet essential future spending. With the current financial difficulties, towards the end of the year, the PCC reviewed its designated funds, and undesignated the majority of these returning them back to the general fund.

Our current account remains with Barclays, as there is no other local banking option providing suitable charity accounts.

A number of fundraising events were run during the year, particularly with the aim of community engagement. These were successful in bringing people together, as well as raising funds for the church: Family Fun Day in April (£315), Christians Aid event and envelopes in May (£390), a recital by organist Jan Liebermann in July (£330), Black History Month celebration in October (£682), and 2-day Christmas Market in November (£1,308). The PCC particularly thank those who led on these events, and supported them, resulting in their successful outcomes.

The PCC received a £1,045 Energy Costs Grant from the diocese in February, to cover the increased cost of heating and lighting our buildings in winter 2022-23.

In addition to the monies raised during Christian Aid week, church members contributed £216 towards the Disaster Emergency Committee's Turkey-Syria Earthquake Appeal in February/March, and £118 towards Christian Aid's Middle East Crisis Appeal in November.

## *Working with others*

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St Edmund's is one of ten local churches that established a food bank in South Chingford in 2013 and continues to provide volunteers to assist in its running. We also established an Animal Food Bank in 2019, run from our church. Both continued to run throughout the year.

St Edmund's is a partner with its neighbouring parishes of St Anne's Chingford and St Andrew's Walthamstow, in a Mission and Ministry Unit (MMU), for the fostering of relationships, supporting spirituality and resourcing mission. In 2023, the three parishes ran joint Lent and Advent Groups online.

## *Safeguarding*

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The PCC continues to work in line with Church of England Safeguarding Policy and Practice Guidance, and safeguarding is included as a standing agenda item at all PCC meetings. The PCC has complied with the duty under section 5 of the Safeguarding and clergy discipline measure 2016 (duty to have due regard to House of Bishops guidance on safeguarding children and vulnerable adults).

An annual Safeguarding Report, Parish Activity Plans and Risk Assessments, were prepared during 2023.

Safeguarding roles within the church are...

- Parish Safeguarding Officer: Debbie Watson
- Lead Recruiter and verifier: Lyn Gallacher

All PCC members have undertaken formal Safeguarding Training courses. In 2023, no safeguarding concerns were shared with Parish Safeguarding Officer, no referrals were made to the Diocesan Safeguarding Team, and similarly no advice was needed to be sought on the necessity of external referrals.

## *Structure, governance and management*

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PCC members are appointed in accordance with the Church Representation Rules. The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC met on 11 occasions during 2023, with an average attendance of 10 members (78%). Additionally, the Standing Committee meets between PCC meetings to keep day-to-day business under review and to deal with urgent or emergency items. The Standing Committee met on 2 occasions.

## *Administrative information*

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St Edmund's Church is located in Larkwood Road E4 9DS within the London Borough of Waltham Forest, and is the parish church serving South Chingford and the Chingford Mount town centre. It is part of the Diocese of Chelmsford, within the Church of England. The correspondence address is The Vicarage, Larkwood Road, London E4 9DS.

St Edmund's Church banked with Barclays Bank for its current account and with Skipton Building Society for its savings account.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered as a charity with the Charity Commission for England and Wales: registration number 1178139.

Those who have served as members of the PCC at any time in 2023 are as follows.

#### Ex officio members

- The Reverend Lesley Anne GOLDSMITH, Incumbent (Vicar), PCC Chair (*to April 2023*)
- Mrs Pauline Esther SETCHFIELD, Churchwarden (*to June 2023*)
- Miss Deborah Ruth WATSON, Churchwarden (*to June 2023*)
- Ms Catherine Cecilia GREENIDGE, Churchwarden (*from June 2023*)
- Mr Andrew John Edward SETCHFIELD, Churchwarden (*from July 2023*); Deanery Synod representative
- Mr Colin Frederick James SETCHFIELD, Deanery Synod representative; PCC Secretary
- Mr John Sidney WHITE, Deanery Synod representative

#### Elected members

- Mr Patrick ARCHER (*to April 2023*)
- Mr Michael William BLISS (*to April 2023*)
- Mr Terence Leonard Robert BROWN (*to April 2023*)
- Mr George Alfred DUBERRY
- Mr John George GLOVER
- Ms Catherine Cecilia GREENIDGE (*to June 2023*)
- Ms Mol Patricia MATHESON (*to April 2023*)
- Mrs Christine Elizabeth SETCHFIELD
- Mrs Pauline Esther SETCHFIELD (*from April 2023*)
- Mrs Elizabeth Charlotte SKINNER
- Miss Deborah Ruth WATSON (*from April 2023*)

#### Coopted members

- Mrs Doris Afua ALBRECHT (*to April 2023*)

### ***Acknowledgements***

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We thank those who have covered our services during the Clergy Vacancy (since May 2023): David BRITTON, Jude BULLOCK, Kieran BUSH, Bill DONOGHUE, Hilda GILBERT, Maria HOLMDEN, Larua JØRGENSEN, Diana KENNEDY, Cindy KENT, David LAPPANO, Alan MOSS, Hilary MUSKER, Stella OLUKANMI, Eileen ROSE, Jarel ROBINSON-BROWN, Mick SCOTCHMER, Tim SCOTT, Katherine WARD, and Lynne CULLENS (Bishop of Barking).

The following church members and former church members died in 2023: Beth CARTER, Gerald GODDARD, Sylvia ELLIS, Alexis ELBA, Gladys MAY, Roy NASH, Brian ELPHICK, Patrick ARCHER.

We remember them for their friendship and service.

***This report was approved by the PCC at its meeting on 19 March 2024.***

#### ***Signed***

Andrew Setchfield  
Catherine Greenidge  
Joint Vice Chairs of the PCC / Sequestrators during the Clergy Vacancy

***For and on behalf of the Parochial Church Council***

## Independent Examiner's Report

### **Independent Examiner's Report to the members/trustees of St Edmund's Church, Chingford, Parochial Church Council.**

I report on the accounts for the year ended 31st December 2023 which are set out on the pages following.

#### **Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

#### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

<Signature> *Lucie Belton*

<Name> *GIULIA BALZAN*

<Address> *24/02/24  
15 ORCHARD ROAD  
BISHOP'S STORTFORD  
HERTFORSHIRE  
CM23 2AS*

**Financial Statements for the Year Ended 31 December 2023**  
**Receipts and Payments Account**

	Note	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2023	Total 2022
<b>RECEIPTS</b>						
<b>Voluntary receipts:</b>						
Planned Giving	a	£ 26,599.00	£ -	£ -	£ 26,599.00	£ 25,809.25
Collections at Services	b	£ 2,298.89	£ -	£ -	£ 2,298.89	£ 3,039.98
All other giving	c	£ 130,109.76	£ -	£ 2,928.29	£ 133,038.05	£ 2,363.93
Gift Aid Recovered		£ 5,976.55	£ -	£ -	£ 5,976.55	£ 6,205.38
		£ 164,984.20	£ -	£ 2,928.29	£ 167,912.49	£ 37,418.54
<b>Activities from generating funds</b>	d	£ 2,877.31	£ -	£ -	£ 2,877.31	£ 4,023.10
<b>Investment Income</b>	e	£ 23,751.05	£ -	£ -	£ 23,751.05	£ 18,480.22
<b>Church Activities</b>	f	£ 46,129.44	£ -	£ 1,228.62	£ 47,358.06	£ 47,760.36
<b>Other receipts</b>	g	£ -	£ -	£ 815.00	£ 815.00	£ 844.60
<b>TOTAL INCOME</b>		<b>£ 237,742.00</b>	<b>£ -</b>	<b>£ 4,971.91</b>	<b>£ 242,713.91</b>	<b>£ 108,526.82</b>
<b>PAYMENTS</b>						
<b>Church Activities:</b>						
Parish Share		£ 40,449.48	£ -	£ -	£ 40,449.48	£ 29,772.24
Clergy & Staffing Costs	h	£ 1,510.98	£ -	£ -	£ 1,510.98	£ 866.57
Church Running Costs	i	£ 18,693.56	£ -	£ -	£ 18,693.56	£ 19,220.70
Hall running costs	j	£ 33,396.52	£ -	£ -	£ 33,396.52	£ 24,247.32
Church Repairs & Maintenance		£ 6,904.80	£ -	£ -	£ 6,904.80	£ 291.38
Halls Repairs & Maintenance		£ 1,620.00	£ -	£ -	£ 1,620.00	£ -
Vicarage & Church House		£ 574.74	£ -	£ -	£ 574.74	£ 505.25
Mission giving/donations		£ 1,677.70	£ -	£ -	£ 1,677.70	£ 1,584.72
		£ 104,827.77	£ -	£ -	£ 104,827.77	£ 76,488.18
<b>Cost of generating funds</b>		£ 986.41	£ -	£ -	£ 986.41	£ 823.51
<b>Governance costs</b>		£ 250.00	£ -	£ -	£ 250.00	£ 200.00
<b>Other payments</b>	k	£ 101,450.35	£ -	£ -	£ 101,450.35	£ -
<b>TOTAL PAYMENTS</b>		<b>£ 207,514.53</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 207,514.53</b>	<b>£ 77,511.69</b>
<b>Excess of receipts/payments</b>		£ 30,227.47	£ -	£ 4,971.91	£ 35,199.38	£ 31,581.41
<b>Transfers between funds</b>	l	£ -	£ -	£ -	£ -	£ -
		£ 30,227.47	£ -	£ 4,971.91	£ 35,199.38	£ 31,581.41
<b>Cash at bank/in hand at 1 Jan</b>		£ 37,555.52	£ 183,643.86	£ 26,490.89	£ 247,690.27	£ 216,108.86
<b>Cash at bank/in hand at 31 Dec</b>		£ 67,782.99	£ 183,643.86	£ 31,462.80	£ 282,889.65	£ 247,690.27

## Further Analysis of Receipts and Payments Account

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2023	Total 2022
<b>RECEIPTS</b>					
<b>A Planned Giving:</b>					
By Bank Standing Order	£ 21,504.00	£ -	£ -	£ 21,504.00	£ 15,295.00
By Free Will Offering Envelopes	£ 5,095.00	£ -	£ -	£ 5,095.00	£ 10,154.25
	<u>£ 26,599.00</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 26,599.00</u>	<u>£ 25,809.25</u>
<b>B Collections at Services:</b>					
Loose plate	£ 1,109.77	£ -	£ -	£ 1,109.77	£ 1,594.32
Gift Aid - Envelopes (Non-FWO)	£ 135.00	£ -	£ -	£ 135.00	£ 65.00
Special collections	£ -	£ -	£ 1,054.12	£ 1,054.12	£ 1,380.66
	<u>£ 1,244.77</u>	<u>£ -</u>	<u>£ 1,054.12</u>	<u>£ 2,298.89</u>	<u>£ 3,039.98</u>
<b>C All other giving:</b>					
Church Boxes (Candles/Sheets)	£ 194.96	£ -	£ -	£ 194.96	£ 251.99
Donations, appeals etc	£ 1,825.81	£ -	£ -	£ 1,825.81	£ 2,111.94
Cash from Legacies	£ 128,451.80	£ -	£ -	£ 128,451.80	£ -
Grants	£ 1,463.00	£ -	£ -	£ 1,463.00	£ -
Leaving collection	£ 1,102.48	£ -	£ -	£ 1,102.48	£ -
	<u>£ 133,038.05</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 133,038.05</u>	<u>£ 2,363.93</u>
<b>D Activities from generating funds:</b>					
General fundraising	£ 2,336.31	£ -	£ -	£ 2,336.31	£ 1,700.10
Magazine fundraising	£ -	£ 541.00	£ -	£ 541.00	£ 2,323.00
	<u>£ 2,336.31</u>	<u>£ 541.00</u>	<u>£ -</u>	<u>£ 2,877.31</u>	<u>£ 4,023.10</u>
<b>E Investment Income:</b>					
Bank interest	£ 5,450.55	£ -	£ -	£ 5,450.55	£ 704.22
Rent (95 Normanshire Drive)	£ 18,300.50	£ -	£ -	£ 18,300.50	£ 17,776.00
	<u>£ 23,751.05</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 23,751.05</u>	<u>£ 18,480.22</u>
<b>F Church activities:</b>					
Fees for weddings/funerals	£ 1,328.00	£ -	£ -	£ 1,328.00	£ 3,056.00
Bookstall/magazine sales	£ 62.54	£ -	£ -	£ 62.54	£ 87.70
Church Hall lettings	£ 44,673.85	£ -	£ -	£ 44,673.85	£ 43,703.20
Social Events	£ -	£ -	£ -	£ -	£ 114.00
Sunday Refreshments	£ 65.05	£ -	£ -	£ 65.05	£ 15.10
Food bank	£ -	£ -	£ 483.72	£ 483.72	£ 458.36
Animal Food Bank	£ -	£ -	£ 744.90	£ 744.90	£ 326.00
	<u>£ 46,129.44</u>	<u>£ -</u>	<u>£ 1,228.62</u>	<u>£ 47,358.06</u>	<u>£ 47,760.36</u>
<b>G Other receipts:</b>					
Flowers	£ -	£ -	£ 815.00	£ 815.00	£ 844.60
	<u>£ -</u>	<u>£ -</u>	<u>£ 815.00</u>	<u>£ 815.00</u>	<u>£ 844.60</u>

## PAYMENTS

### H Clergy & Staffing costs:

Vicar's Working expenses	£	352.29	£	-	£	-	£	352.29	£	291.75
Visiting Clergy expenses	£	772.98	£	-	£	-	£	772.98	£	74.49
Clergy telephone	£	385.71	£	-	£	-	£	385.71	£	500.33
Parsonage House (Vicarage)	£	89.69	£	-	£	-	£	89.69	£	-
	£	1,600.67	£	-	£	-	£	1,600.67	£	866.57

### I Church Running costs:

Organist	£	2,460.00	£	-	£	-	£	2,460.00	£	2,413.46
Education (Junior Church)	£	110.27	£	-	£	-	£	110.27	£	101.94
Parish training/mission	£	-	£	-	£	-	£	-	£	-
Insurance (Church)	£	2,287.28	£	-	£	-	£	2,287.28	£	2,251.40
Organ/piano tuning	£	1,183.58	£	-	£	-	£	1,183.58	£	262.58
Church maintenance	£	1,223.28	£	-	£	-	£	1,223.28	£	2,524.25
Cleaning (Church)	£	447.23	£	-	£	-	£	447.23	£	-
Upkeep of services (Sanctuary)	£	966.31	£	-	£	-	£	966.31	£	968.70
Refreshments (Members)	£	140.37	£	-	£	-	£	140.37	£	203.72
Hospitality (Hosting)	£	46.00	£	-	£	-	£	46.00	£	-
Upkeep of churchyard	£	628.00	£	-	£	-	£	628.00	£	710.00
Printing, postage, stationery	£	346.66	£	-	£	-	£	346.66	£	457.96
Electricity, gas, oil (Church)	£	3,351.38	£	-	£	-	£	3,351.38	£	3,080.13
Water (Church)	£	208.42	£	-	£	-	£	208.42	£	126.91
Magazine expenses	£	1,678.62	£	-	£	-	£	1,678.62	£	1,529.41
Other Church Running Expenses	£	1,928.32	£	-	£	-	£	1,928.32	£	1,236.00
Flowers	£	722.93	£	-	£	-	£	722.93	£	805.00
Subscriptions/Membership/Licence	£	493.91	£	-	£	-	£	493.91	£	478.24
DBF/Clergy Fees (Weddings/Funerals)	£	456.00	£	-	£	-	£	456.00	£	1,956.00
Social events	£	-	£	-	£	-	£	-	£	115.00
	£	18,693.56	£	-	£	-	£	18,693.56	£	19,220.70

### J Halls Running costs:

Electricity, gas, oil (Halls)	£	13,915.81	£	-	£	-	£	13,915.81	£	6,065.17
Insurance (Halls)	£	2,287.28	£	-	£	-	£	2,287.28	£	2,251.40
Caretaker Salary (Halls)	£	7,967.97	£	-	£	-	£	7,967.97	£	7,129.30
Maintenance/Decoration (Halls)	£	5,501.60	£	-	£	-	£	5,501.60	£	6,179.70
Telephone/Running Costs (Halls)	£	1,850.52	£	-	£	-	£	1,850.52	£	1,277.23
Water (Halls)	£	212.34	£	-	£	-	£	212.34	£	189.52
Grounds (Halls)	£	1,661.00	£	-	£	-	£	1,661.00	£	1,155.00
	£	33,396.52	£	-	£	-	£	33,396.52	£	24,247.32

### K Other payments:

Purchase of fixed asset	£	-	£	-	£	-	£	-	£	-
Transfer to term deposit	£	-	£	-	£	-	£	-	£	-
New building work (Halls)	£	100,360.35	£	-	£	-	£	100,360.35	£	-
Sundries	£	1,090.00	£	-	£	-	£	1,090.00	£	-
	£	101,450.35	£	-	£	-	£	101,450.35	£	-

### L Movement between accounts

Transferred to Current A/C	£	458,623.32	£	-	£	-	£	458,623.32	£	35,000.00
Transferred to Deposit A/C							£	(458,623.32)	£	(35,000.00)
Transferred from CCLA A/Cs	£	-	£	-	£	-	£	-	£	-
	£	458,623.32	£	-	£	-	£	-	£	-

**Monies held by PCC**

General Fund	£ 59,155.58		£ -	£ 59,155.58	£ 18,329.08
Ken Smith Bequest	£ -	£ -	£ 127,921.05	£ 127,921.05	£ 127,921.05
Halls (Reserves)	£ -	£ 3,421.18	£ -	£ 3,421.18	£ 12,233.60
Food Bank	£ -	£ -	£ 543.67	£ 543.67	£ 437.80
Animal Food Bank	£ -	£ -	£ 770.75	£ 770.75	£ 492.20
Flowers	£ -	£ -	£ 1,033.17	£ 1,033.17	£ 916.10
	<u>£ 59,155.58</u>	<u>£ 3,421.18</u>	<u>£ 130,268.64</u>	<u>£ 192,845.40</u>	<u>£ 160,329.83</u>

**Monies held by CCLA (CBF Deposit)**

J Thompson Bequest	£ -	£ 3,436.37	£ -	£ 3,436.37	£ 3,308.05
Musgrave Bequest	£ -	£ -	£ 22,054.82	£ 22,054.82	£ 21,231.23
Choir Robes	£ -	£ 1,325.56	£ -	£ 1,325.56	£ 1,276.06
G Bennett Bequest	£ -	£ 1,842.03	£ -	£ 1,842.03	£ 1,773.25
Halls (Projects)	£ -	£ 57,591.77	£ -	£ 57,591.77	£ 55,441.14
Vicarage Maintenance	£ -	£ 2,709.37	£ -	£ 2,709.37	£ 2,608.19
Church Fabric/Ornaments	£ -	£ 1,084.33	£ -	£ 1,084.33	£ 1,043.84
	<u>£ -</u>	<u>£ 67,989.43</u>	<u>£ 22,054.82</u>	<u>£ 90,044.25</u>	<u>£ 86,681.76</u>

## Purposes of Designated Funds

Thompson Bequest  
For maintenance of the Church

Musgrave Bequest  
For maintenance of the Organ

G Bennett Bequest  
For accessibility projects

## Statement of Assets and Liabilities

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2023	Total 2022
<b>Cash Funds</b>					
Bank Current Account	£ 12,099.88	£ -	£ -	£ 12,099.88	£ 5,370.33
Bank Savings Account	£ 47,055.70	£ 3,421.18	£ 130,268.64	£ 180,745.52	£ 155,071.90
CBF CofE Deposit Account	£ -	£ 90,044.25	£ -	£ 90,044.25	£ 86,681.76
	<u>£ 59,155.58</u>	<u>£ 93,465.43</u>	<u>£ 130,268.64</u>	<u>£ 282,889.65</u>	<u>£ 247,123.99</u>
<b>Other Monetary Assets</b>					
Income Tax Recoverable	£ 286.58	£ -	£ -	£ 286.58	£ 810.53
	<u>£ 286.58</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 286.58</u>	<u>£ 810.53</u>
<b>Investment Assets</b>					
	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
<b>Assets retained for Church use</b>					
The PCC of the Parish Church of Saint Edmund, Chingford is the beneficiary of an account at Chelmsford, the fund can be used subject to strict conditions, as at 31/12/2023 the fund stood at £206,070.04					
<b>Liabilities</b>					
2023 Expenditure paid 2024	£ -	£ -	£ -	£ -	£ 250.00
	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 250.00</u>

## Notes to Financial Statements for the Year Ended 31 December 2023

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

### 2. Fund accounting

All funds are available for application on the general purposes of the PCC there are no endowment funds. Certain funds have been restricted by the PCC for particular use and the balances on these are identified separately.

### 3. Incoming resources

Incoming resources from donors planned giving, grants, and income from the use of church premises are recognised when received in the bank account.

Income tax recoverable on gift aid donations is recognised when the claim has been agreed by H M Revenue & Customs.

### 4. Resources expended

All resources expended are recognised when paid from the bank account, and significant items of expenditure due but not paid are accrued at the Statement of Assets and Liabilities date.

### 5. Tangible fixed assets

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011.

Movable church furnishings are accounted as inalienable property and stated at nil amount. All expenditure incurred on such property is treated as resources expended and so written off.

Equipment used within the church premises is written off when acquired, unless of a material gains and losses are included when the investment assets are revalued at the Statement of Assets and Liabilities date.

### 6. Current assets

Amounts received but not paid at the Statement of Assets and Liabilities date are included in current assets as debtors less any provision applicable.

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# Accounts

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# Annual Report and Financial Statements

## of the Parochial Church Council of Saint Edmund, Chingford

for the year ended 31 December 2022

### *Aim and purposes*

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The Parochial Church Council [PCC] of St Edmund's Church, Chingford has the responsibility of cooperating with the incumbent, the Reverend Lesley Goldsmith, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has management and maintenance responsibilities for St Edmund's Halls complex at Chingford Mount Road, South Chingford. The church owns the freehold house at 95 Normanshire Drive, which is let temporarily.

### *Objectives and Activities*

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Our aim is to worship God together; and to be a centre for spiritual support; to carry on the work of Christ; and to spread the Christian message [*Mission Statement*, 1999].

Our objectives are to be a welcoming and inclusive church, where human diversity is affirmed and celebrated; unafraid to speak out against those who exclude people from the life of the community or the love of God; providing opportunities for services, activities and events that bring people together; open to working collaboratively with people and groups of all faiths and of none; maintaining our buildings to provide space for the community to explore its spirituality and place to celebrate together [*Vision Statement*, 2013].

The Diocese of Chelmsford has also called on all its churches to become a 'Transforming Presence' in every community, it and has set four priorities – (1) Inhabiting the world distinctively, (2) Evangelising effectively, (3) Serving with accountability, and (4) Re-imagining ministry.

### *Inhabiting the world distinctively*

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#### **Living a distinctive Christian life**

##### **Worship and Prayer**

The Eucharist lies at the heart of our life as a Church. In it, we encounter the life-changing presence of Christ among us as we gather together, exploring the meaning of Scripture for our lives, and leaving with a renewed commitment to share the love of God with others in our lives during the week.

##### REGULAR SERVICES: AVERAGE ATTENDANCE RATES

SERVICES IN CHURCH		2022	2021	2020
Sunday: 8am Communion		5	5	5
Sunday: 10 am Communion	Total	44	42	44
Sunday: 10 am Communion	Children	5	3	5
Wednesday: Little Edmundos	Children	7	4	10
	Adults	9	8	9
Thursday: Lunchtime Eucharist		6	5	7
Services at Parkview House Care Home		13	23	17
Morning Prayer (Thursdays)		3	3	3

## SPECIAL SERVICES: ATTENDANCE RATE

SERVICE	2022	2021	2020
Candlemas	---	---	13
Ash Wednesday	13	19 online	20
Monday in Holy Week	8	8 online	---
Tuesday in Holy Week	10	9 online	---
Wednesday in Holy Week	9	12 online	---
Maundy Thursday	15	17 online	8 views
Good Friday: Way of the Cross	20	---	23 views
Good Friday: Liturgy of the Day	14	26 online	21 online
Easter Eve Vigil	14	10 views	---
Animal Blessing Service	35	20	13
All Souls	13	24	15
Bereavement Group All Souls	18	17	16
Nine Lessons & Carols	45	45	---
Christmas Eve Christingle/Crib Service	84	73	29 online
Christmas Midnight Mass	33	34	---
Christmas Day	22	22	37 online

With the relaxation of COVID restrictions at the end of January, certain provisions introduced during lockdown were rested, including weekly emails and the online social 'More Tea, Vicar?' Similarly, certain items were reintroduced – the common cup from Easter, and Sunday Refreshments. Communion however continued to be administered from a standing station at the communion rail, and the Extended Peace remained suspended.

### Being distinctive in the world

St Edmund's is one of ten local churches that established a food bank in South Chingford in 2013, and continues to provide volunteers to assist in its running. We also established an Animal Food Bank in 2019, run from our church. Both continued to run throughout the year.

The PCC continues to work towards becoming an Animal Friendly Church, and has committed to only purchasing free-range eggs and chicken, organic milk, and products not tested on animals. St Edmund's is already an accredited Fairtrade Church, recycles ink cartridges through Recycle4Charity, and was awarded a Bronze Eco Church Certificate by the charity A Rocha UK in 2021.

St Edmund's runs a Bereavement Support Group twice a month, with an average attendance of 14.

### *Evangelising Effectively*

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### Being the best we can be about sharing the good news of Christ

MEMBERSHIP	2022	2021	2020
Church Electoral Roll (at APCM)	100	110	111
Worshipping Community (Statistics for Mission figure)	88	81	81
Little Edmundos (enrolled)	13	9	0
Children's 5-day Activity Week (average child attendance)	14	5	---

The Church Electoral Roll prepared in 2019 was revised in 2022, resulting in 100 people being included (compared to 108 in 2019).

Little Edmundos – a parent/carer and toddler group – is a 'Fresh Expression' of Church, which met weekly during term-time and in half-term holidays, but has been suspended since the start of the first lockdown in March. At the same time, Junior Church – which met each Sunday – was also suspended (though resumed for one Sunday in December). In July, we ran our annual Children's Activity Week, with an increased significantly improved attendance from the previous year.

There were no candidates presented for confirmation in 2022.

## *Serving with Accountability*

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### **Holding each other to account over the basics**

OCCASIONAL OFFICES	2022	2021	2020
Baptisms	4	3	1
Weddings	2	---	1
Funerals (in church)	2	4	---
Funerals (elsewhere)	8	16	16
Thanksgiving Service for the Gift of a Child	---	---	---
Thanksgiving Service for Marriage	---	---	---
Confirmations	---	3	---

St Edmund's is a partner with its neighbouring parishes of St Anne's Chingford and St Andrew's Walthamstow, in a Mission and Ministry Unit (MMU), for the fostering of relationships, supporting spirituality and resourcing mission. In 2022, the three parishes ran joint Lent and Advent Groups online.

We continue to have a working relationship with South Chingford Methodist Church, joining with them for their Covenant Service in January, and they joined us for our Pentecost service. However, in January discussions began concerning the future of the Methodist Church in New Road, with a recommendation from the Methodist circuit for the closure of its buildings. We also work with South Chingford Congregational Church and other churches in the E4 postcode, through the local food bank.

### **Safeguarding**

The PCC continues to work in line with Church of England Safeguarding Policy and Practice Guidance, and safeguarding is included as a standing agenda item at all PCC meetings. The PCC has complied with the duty under section 5 of the Safeguarding and clergy discipline measure 2016 (duty to have due regard to House of Bishops guidance on safeguarding children and vulnerable adults).

Safeguarding roles within the church are...

- Parish Safeguarding Officer: Debbie Watson
- Lead Recruiter and verifier: <Vacant>

Excluding clergy, 12 PCC members and 3 non-PCC church members have undertaken formal Safeguarding Training courses, and 3 PCC members have received in-house Safeguarding Training. In 2022, no safeguarding concerns were shared with Parish Safeguarding Officer, no referrals were made to the Diocesan Safeguarding Team, and similarly no advice was needed to be sought on the necessity of external referrals.

## *Reimagining Ministry*

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### **Sustainable ministry of all kinds for a growing church**

James Gilder, our Assistant Curate, was seconded to Wanstead parish at the end of January, and was appointed Priest-in-Charge there in October.

Four members of the congregation have completed the Certificate in Christian Studies (CCS): two are in authorised lay ministry – one as a pastoral assistant and one as an authorised lay preacher. Additionally, one member was undertaking the course in 2022. One member has completed the Bishop's Certificate in Children's Ministry.

Following the reinstatement of the Common Cup at Easter, 12 people were appointed as Eucharistic Assistants in May (though three have yet to take up duties as this was dependent on the each Eucharistic Assistant receiving from the Common Cup themselves).

By the end of 2022, we have three servers, six intercessors, and throughout the year 42 members of the congregation read lessons in services on a rota.

### *Fabric, goods and ornaments*

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Our buildings are an important part of our mission, and our church halls complex is the largest public space available to the community (be they individuals, groups, or organisations) for its celebrations.

Works undertaken this year include the following.

#### CHURCH

- The church electrics were inspected with elements re-wired
- Various minor items were disposed of following a tidying up of the choir vestry and church boiler room
- Work continued in the design of the proposed Pat Fry memorial stained-glass window
- The mosaic made by church members during lockdown was completed, framed, and has displayed on a easel since it was blessed by the Bishop of Chelmsford in December
- Two external wooden gates were rehung
- Minor repair of parquet floor in sanctuary and one of the church's wooden chairs
- A vintage window-pull obtained for opening the casement window in the church's WC

#### HALLS

- We were unable to proceed with plans for a platform lift in the halls for wheelchair access between the levels of the two halls; this item is still under review
- Installation of an air vent in the men's WC and repair of concrete sill outside women's WC
- Sewage pipe from wheelchair-accessible WC to external manhole renewed

The PCC considered whether to apply for the halls to be listed by Historic England, however it was felt that the halls were not eligible under the current criteria.

### *Financial review*

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CATEGORY	2022	2021	2020
Total Collections (Planned Giving and Loose)	£26,752.61	£27,268.02	£26,003.43
No of persons giving using numbered envelopes	28 / 15 <sup>1</sup>	33	55 / 31 <sup>1</sup>
No of persons gift aiding their regular giving	27	31	29

The combined amount received through regular online giving and giving in the plate (envelopes and loose collections) was £28,849.23, which represents 97% of the amount we paid as our Parish Share (which helps pay for our clergy resources). This is an increase in comparison to the previous year, though it is still the situation that, despite subsidies our parish receives, the collections given by members do not cover most of the running costs of the church. In 2023, the parish's allocated Parish Share will be £40,858, an increase of more than £10K. Though this will create significant financial pressures, the PCC agreed to accept the proposed allocation.

There was a slight decrease (0.8%) in planned giving compared with 2021, and a slight increase (2.8%) in loose cash giving in the plate. There was also a decrease (10.4%) in tax reclaimed through the Gift Aid scheme.

<sup>1</sup> Totals at beginning and end of the year

With the closure of the local branch of Barclays Bank in December, church members were encouraged to move across to giving using online banking or by standing order.

The halls ceased to be used for COVID vaccinations at the end of February, and from March halls hiring groups began to resume their sessions. However, with the NHS ceasing to hire the halls as a COVID vaccination centre, halls rent significantly dropped (56%), though compared with 2019 (pre-lockdown) the decrease (5.9%) was not as great. The financial struggles of hire groups and of the local community with less available resources may have been a factor in this decrease. Though weekend hiring rates were uprated in July 2022, in the light of the cost-of-living crisis, those for weekday hirers remained unchanged. Nevertheless, we saw increases in rent from our property in Normanshire Drive (17.3%).

With the fuel crisis in the autumn, utility bills for both church and halls have significantly risen, with church bills coming in 270% higher than in 2021 (though only 28.7% compared with 2019 pre-lockdown), and halls bills coming in 26.3% higher than 2021 (though a reduction of 15.1% compared with 2019).

During 2022, the parish raised £1,051.76 for relief/development agency work, supporting DEC Appeals for the crises in Afghanistan, Ukraine, and Pakistan, as well as supporting Christian Aid and Traidcraft.

In October, St Edmund's was named as a beneficiary under the Will of the late Ken Smith.

The church ran six fundraising events during 2022: three wine-tasting events (raising funds for the parish magazine), a Christian Aid event, a Platinum Jubilee Craft Coffee Morning, and a two-day Christmas Market.

## *Structure, governance and management*

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PCC members are appointed in accordance with the Church Representation Rules. The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC met on 7 occasions during 2022, with an average attendance of 12 members (74%). Additionally, the Standing Committee meets between PCC meetings to keep day-to-day business under review and to deal with urgent or emergency items. The Standing Committee met on 3 occasions.

During 2022, the PCC considered succession planning, by looking at the skills and experiences of current members and at a special working-breakfast meeting

## *Administrative information*

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St Edmund's Church is located in Larkwood Road E4 9DS within the London Borough of Waltham Forest, and is the parish church serving South Chingford and the Chingford Mount town centre. It is part of the Diocese of Chelmsford, within the Church of England. The correspondence address is The Vicarage, Larkwood Road, London E4 9DS.

St Edmund's Church banked with Barclays Bank (South Chingford Branch), 258-260 Chingford Mount Road, London E4 8JN. The local branch closed on 2 December 2022.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered as a charity with the Charity Commission for England and Wales: registration number 1178139.

Those who have served as members of the PCC at any time in 2022 are as follows.

Ex officio members

- The Reverend Lesley Anne GOLDSMITH, Incumbent (Vicar), PCC Chair
- The Reverend James Bernard GILDER, Assistant Curate (*to October 2022 – seconded to Wanstead parish February to October*)
- Mrs Pauline Esther SETCHFIELD, Churchwarden
- Miss Deborah Ruth WATSON, Churchwarden

- Mr Colin Frederick James SETCHFIELD, Deanery Synod representative; PCC Secretary
- Mr Andrew John Edward SETCHFIELD, Deanery Synod representative
- Mr John Sidney WHITE, Deanery Synod representative

Elected members

- Mrs Doris Afua ALBRECHT (*to April 2022*)
- Mr Patrick ARCHER
- Mr Michael William BLISS
- Mr Terence Leonard Robert BROWN (*from April 2022*)
- Ms Cheryl Catherine DAVID (*to April 2022*)
- Mr George Alfred DUBERRY
- Mr John George GLOVER
- Mrs Catherine Cecilia GREENIDGE
- Miss Amanda Elisé Margaret HARRISON (*to January 2022*)
- Ms Mol Patricia MATHESON (*from April 2022*)
- Mrs Christine Elizabeth SETCHFIELD
- Mrs Elizabeth Charlotte SKINNER

Coopted members

- Mrs Doris Afua ALBRECHT (*from April 2022*)
- Mr Terence Leonard Robert BROWN (*to April 2022*)
- Ms Mol Patricia MATHESON (*to April 2022*)

## *Acknowledgements*

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The following church members and former church members died in 2022: Doreen Wallace, Andi Colledge, Peter Elphick, Bernard Richmond, Kathy Evans, Margaret Russ, Joyce Major\*, Colin Adams, Delia Moulder.

We remember them for their friendship and service.

\* = Member of Bereavement Support Group

***This report was approved by the PCC at its meeting on 20 March 2023.***

***Signed***



***For and on behalf of the Parochial Church Council***

## *Independent Examiner's Report*

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### **Independent Examiner's Report to the members/trustees of St Edmund's Church, Chingford, Parochial Church Council.**

I report on the accounts for the year ended 31st December 2022 which are set out on the pages following.

#### **Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

#### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

<Signature>

*Giulia Balzan*

<Name>

GIULIA BALZAN

<Address>

100 RAGAN AVENUE, WALTHAM CROSS, HERTFORDSHIRE, EN8 8DJ.

# Financial Statements for the Year Ended 31 December 2022

## Receipts and Payments Account

	Note	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2022	Total 2021
<b>RECEIPTS</b>						
<b>Voluntary receipts:</b>						
Planned Giving	a	£ 25,809.25	£ -	£ -	£ 25,809.25	£ 26,014.25
Collections at Services	b	£ 3,039.98	£ -	£ -	£ 3,039.98	£ 2,098.06
All other giving	c	£ 251.99	£ -	£ 2,111.94	£ 2,363.93	£ 15,341.23
Gift Aid Recovered		£ 6,205.38	£ -	£ -	£ 6,205.38	£ 6,921.79
		£ 35,306.60	£ -	£ 2,111.94	£ 37,418.54	£ 50,375.33
<b>Activities from generating funds</b>	d	£ 4,023.10	£ -	£ -	£ 4,023.10	£ 1,534.02
<b>Investment Income</b>	e	£ 19,046.50	£ -	£ -	£ 19,046.50	£ 15,209.59
<b>Church Activities</b>	f	£ 47,760.36	£ -	£ -	£ 47,760.36	£ 101,505.65
<b>Other receipts</b>	g	£ 844.60	£ -	£ -	£ 844.60	£ 6,009.73
<b>TOTAL INCOME</b>		<b>£ 106,981.16</b>	<b>£ -</b>	<b>£ 2,111.94</b>	<b>£ 109,093.10</b>	<b>£ 174,634.32</b>
<b>PAYMENTS</b>						
<b>Church Activities:</b>						
Parish Share		£ 29,772.24	£ -	£ -	£ 29,772.24	£ 30,257.88
Clergy & Staffing Costs	h	£ 866.57	£ -	£ -	£ 866.57	£ 1,475.39
Church Running Costs	i	£ 19,220.70	£ -	£ -	£ 19,220.70	£ 17,684.04
Hall running costs	j	£ 24,247.32	£ -	£ -	£ 24,247.32	£ 22,836.26
Church Repairs & Maintenance		£ 291.38	£ -	£ -	£ 291.38	£ -
Halls Repairs & Maintenance		£ -	£ -	£ -	£ -	£ 2,483.36
Vicarage & Church House		£ 505.25	£ -	£ -	£ 505.25	£ 2,780.72
Mission giving/donations		£ 1,584.72	£ -	£ -	£ 1,584.72	£ 485.74
		£ 76,488.18	£ -	£ -	£ 76,488.18	£ 78,003.39
<b>Cost of generating funds</b>		£ 823.51	£ -	£ -	£ 823.51	£ 121.55
<b>Governance costs</b>		£ 200.00	£ -	£ -	£ 200.00	£ 200.00
<b>Other payments</b>	k	£ -	£ -	£ -	£ -	£ 14,055.86
<b>TOTAL PAYMENTS</b>		<b>£ 77,511.69</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 77,511.69</b>	<b>£ 92,380.80</b>
<b>Excess of receipts/payments</b>		£ 29,469.47	£ -	£ 2,111.94	£ 31,581.41	£ 82,253.52
<b>Transfers between funds</b>	l	£ -			£ -	£ (14,055.86)
		£ 29,469.47	£ -	£ 2,111.94	£ 31,581.41	£ 96,309.38
<b>Cash at bank/in hand at 1 Jan</b>		£ 8,086.05	£ 183,643.86	£ 24,378.95	£ 216,108.86	£ 119,799.48
<b>Cash at bank/in hand at 31 Dec</b>		£ 37,555.52	£ 183,643.86	£ 26,490.89	£ 247,690.27	£ 216,108.86

## Further Analysis of Receipts and Payments Account

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2022	Total 2021
<b>RECEIPTS</b>					
<b>A Planned Giving:</b>					
Gift Aid - Bank	£ 15,295.00	£ -	£ -	£ 15,295.00	£ 15,361.00
Gift Aid - Envelopes (FWO)	£ 4,340.00	£ -	£ -	£ 4,340.00	£ 6,788.00
Other Planned Giving (FWO)	£ 6,174.25	£ -	£ -	£ 6,174.25	£ 3,865.25
	<u>£ 25,809.25</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 25,809.25</u>	<u>£ 26,014.25</u>
<b>B Collections at Services:</b>					
Loose plate	£ 1,594.32	£ -	£ -	£ 1,594.32	£ 1,551.32
Gift Aid - Envelopes (Non-FWO)	£ 65.00	£ -	£ -	£ 65.00	£ 70.00
Special collections	£ -	£ -	£ 1,380.66	£ 1,380.66	£ 476.74
	<u>£ 1,659.32</u>	<u>£ -</u>	<u>£ 1,380.66</u>	<u>£ 3,039.98</u>	<u>£ 2,098.06</u>
<b>C All other giving:</b>					
Church Boxes (Candles/Sheets)	£ 251.99	£ -	£ -	£ 251.99	£ 124.97
Donations, appeals etc	£ 2,111.94	£ -	£ -	£ 2,111.94	£ 5,910.40
	<u>£ 2,363.93</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 2,363.93</u>	<u>£ 15,341.23</u>
<b>D Activities from generating funds:</b>					
General fundraising	£ 1,700.10	£ -	£ -	£ 1,700.10	£ 1,064.47
Magazine fundraising	£ -	£ 2,323.00	£ -	£ 2,323.00	£ 469.55
	<u>£ 1,700.10</u>	<u>£ 2,323.00</u>	<u>£ -</u>	<u>£ 4,023.10</u>	<u>£ 1,534.02</u>
<b>E Investment Income:</b>					
Bank interest	£ 1,270.50	£ -	£ -	£ 1,270.50	£ 51.64
Rent (95 Normanshire Drive)	£ 17,776.00	£ -	£ -	£ 17,776.00	£ 15,157.95
	<u>£ 19,046.50</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 19,046.50</u>	<u>£ 15,209.59</u>
<b>F Church activities:</b>					
Fees for weddings/funerals	£ 3,056.00	£ -	£ -	£ 3,056.00	£ 3,993.00
Bookstall/magazine sales	£ 87.70	£ -	£ -	£ 87.70	£ 13.00
Church Hall lettings	£ 43,703.20	£ -	£ -	£ 43,703.20	£ 96,389.30
Social Events	£ 114.00	£ -	£ -	£ 114.00	£ 325.35
Sunday Refreshments	£ 15.10	£ -	£ -	£ 15.10	£ -
Food bank	£ 458.36	£ -	£ -	£ 458.36	£ 400.00
Animal Food Bank	£ -	£ 326.00	£ -	£ 326.00	£ 385.00
	<u>£ 47,434.36</u>	<u>£ 326.00</u>	<u>£ -</u>	<u>£ 47,760.36</u>	<u>£ 101,505.65</u>
<b>G Other receipts:</b>					
Insurance claim	£ 844.60	£ -	£ -	£ 844.60	£ 1,110.00
	<u>£ 844.60</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 844.60</u>	<u>£ 6,009.73</u>

## PAYMENTS

### H Clergy & Staffing costs:

Vicar's Working expenses	£	291.75	£	-	£	-	£	291.75	£	297.80
Curate's Working expenses	£	74.49	£	-	£	-	£	74.49	£	60.56
Clergy telephone	£	500.33	£	-	£	-	£	500.33	£	553.03
Parsonage House (Vicarage)	£	-	£	-	£	-	£	-	£	564.00
	£	866.57	£	-	£	-	£	866.57	£	1,475.39

### I Church Running costs:

Organist	£	2,413.46	£	-	£	-	£	2,413.46	£	1,490.00
Education (Junior Church)	£	101.94	£	-	£	-	£	101.94	£	35.91
Parish training/mission	£	-	£	-	£	-	£	-	£	-
Insurance (Church)	£	2,251.40	£	-	£	-	£	2,251.40	£	2,544.14
Organ/piano tuning	£	262.58	£	-	£	-	£	262.58	£	1,531.20
Church maintenance	£	2,524.25	£	-	£	-	£	2,524.25	£	430.98
Cleaning (Church)	£	-	£	-	£	-	£	-	£	48.37
Upkeep of services (Sanctuary)	£	968.70	£	-	£	-	£	968.70	£	952.95
Refreshments (Members)	£	203.72	£	-	£	-	£	203.72	£	106.34
Hospitality (Hosting)	£	-	£	-	£	-	£	-	£	-
Upkeep of churchyard	£	710.00	£	-	£	-	£	710.00	£	550.00
Printing, postage, stationery	£	457.96	£	-	£	-	£	457.96	£	536.90
Electricity, gas, oil (Church)	£	3,080.13	£	-	£	-	£	3,080.13	£	832.56
Water (Church)	£	126.91	£	-	£	-	£	126.91	£	184.38
Magazine expenses	£	1,529.41	£	-	£	-	£	1,529.41	£	1,410.00
Other Church Running Expenses	£	1,236.00	£	-	£	-	£	1,236.00	£	380.99
Flowers	£	805.00	£	-	£	-	£	805.00	£	637.50
Subscriptions/Membership/Licence	£	478.24	£	-	£	-	£	478.24	£	2,372.12
DBF/Clergy Fees (Weddings/Funeral)	£	1,956.00	£	-	£	-	£	1,956.00	£	3,432.00
Social events	£	115.00	£	-	£	-	£	115.00	£	207.70
	£	19,220.70	£	-	£	-	£	19,220.70	£	17,684.04

### J Halls Running costs:

Electricity, gas, oil (Halls)	£	6,065.17	£	-	£	-	£	6,065.17	£	4,801.37
Insurance (Halls)	£	2,251.40	£	-	£	-	£	2,251.40	£	1,919.26
Caretaker Salary (Halls)	£	7,129.30	£	-	£	-	£	7,129.30	£	6,325.55
Maintenance/Decoration (Halls)	£	6,179.70	£	-	£	-	£	6,179.70	£	7,458.50
Telephone/Running Costs (Halls)	£	1,277.23	£	-	£	-	£	1,277.23	£	1,014.86
Water (Halls)	£	189.52	£	-	£	-	£	189.52	£	71.72
Grounds (Halls)	£	1,155.00	£	-	£	-	£	1,155.00	£	1,245.00
	£	24,247.32	£	-	£	-	£	24,247.32	£	22,836.26

### K Other payments:

Purchase of fixed asset	£	-	£	-	£	-	£	-	£	-
Transfer to term deposit	£	-	£	-	£	-	£	-	£	14,055.86
New building work (Halls)	£	-	£	-	£	-	£	-	£	-
	£	-	£	-	£	-	£	-	£	14,055.86

### L Movement between accounts

Transferred to Current A/C	£	35,000.00	£	-	£	-	£	35,000.00	£	85,396.00
Transferred to Deposit A/C							£	(35,000.00)	£	(99,451.86)
Transferred from CCLA A/Cs	£	-	£	-	£	-	£	-	£	-
	£	35,000.00	£	-	£	-	£	-	£	(14,055.86)

**Monies held by PCC**

Centenary	£	-	£	277.37	£	-	£	277.37	£	277.37
Church roof	£	635.74	£	3,024.39	£	-	£	3,660.13	£	3,660.13
Children's Ministry	£	-	£	2,612.21	£	-	£	2,612.21	£	2,612.21
Halls (Reserves)	£	2,082.87	£	125,966.99	£	-	£	128,049.86	£	98,137.33
Flower Fund	£	-	£	404.00	£	-	£	404.00	£	404.00
Pastoral Care	£	-	£	250.00	£	-	£	250.00	£	250.00
Ornaments	£	-	£	6,873.26	£	-	£	6,873.26	£	6,873.26
Repairs	£	-	£	1,924.18	£	-	£	1,924.18	£	1,924.18
Soft Furnishings	£	-	£	600.50	£	-	£	600.50	£	600.50
Social Committee	£	1,369.63	£	1,116.85	£	-	£	2,486.48	£	2,765.33
Refreshments	£	-	£	760.22	£	-	£	760.22	£	760.22
Vicarage Maintenance	£	-	£	-	£	-	£	-	£	-
Mission/Outreach	£	-	£	755.86	£	-	£	755.86	£	755.86
Accessibility/Russell Bequest	£	-	£	10,506.07	£	-	£	10,506.07	£	10,506.07
Magazine	£	836.29	£	-	£	-	£	836.29	£	-
Food Banks	£	333.40	£	-	£	-	£	333.40	£	467.00
	£	5,257.93	£	155,071.90	£	-	£	160,329.83	£	129,993.46

**Monies held by CCLA (CBF Deposit)**

J Thompson Bequest	£	-	£	3,329.66	£	-	£	3,329.66	£	3,286.44
Musgrave Bequest	£	-	£	21,369.93	£	-	£	21,369.93	£	21,092.51
Choir Robes	£	-	£	1,284.40	£	-	£	1,284.40	£	1,267.72
G Bennett Bequest	£	-	£	1,784.83	£	-	£	1,784.83	£	1,761.67
Halls (Projects)	£	-	£	55,803.33	£	-	£	55,803.33	£	55,078.90
Vicarage Maintenance	£	-	£	2,625.23	£	-	£	2,625.23	£	2,195.14
Church Fabric/Ornaments	£	-	£	1,050.66	£	-	£	1,050.66	£	1,037.02
	£	-	£	87,248.04	£	-	£	87,248.04	£	85,719.40

## Purposes of Designated Funds

Thompson Bequest

For maintenance of the Church

Musgrave Bequest

For maintenance of the Organ

G Bennett Bequest

For accessibility projects

## Statement of Assets and Liabilities

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2022	Total 2021
<b>Cash Funds</b>					
Bank Current Account	£ 0.00	£ 4,534.04	£ 836.29	£ 5,370.33	£ 10,059.42
Bank Deposit Account	£ -	£ 155,071.90	£ -	£ 155,071.90	£ 119,934.04
CBF CofE Deposit Account	£ -	£ 87,248.04	£ -	£ 87,248.04	£ 86,115.40
	£ 0.00	£ 246,853.98	£ 836.29	£ 247,690.27	£ 216,108.86
<b>Other Monetary Assets</b>					
Income Tax Recoverable	£ 286.58	£ -	£ -	£ 286.58	£ 810.53
VAT Recoverable	£ -	£ -	£ -	£ -	£ -
2022 Halls Rent paid in 2023	£ -	£ -	£ -	£ -	£ -
	£ 286.58	£ -	£ -	£ 286.58	£ 810.53
<b>Investment Assets</b>	£ -	£ -	£ -	£ -	£ -

### Assets retained for Church use

The PCC of the Parish Church of Saint Edmund, Chingford is the beneficiary of an account at Chelmsford, the fund can be used subject to strict conditions, as at 31/12/2022 the fund stood at £183,064.55.

### Liabilities

2022 Expenditure paid in 2023:	£ 250.00	£ -	£ -	£ 250.00	£ -
	£ -	£ -	£ -	£ -	£ -
	£ 250.00	£ -	£ -	£ 250.00	£ -

## Notes to Financial Statements for the Year Ended 31 December 2022

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

### 2. Fund accounting

All funds are available for application on the general purposes of the PCC there are no endowment funds. Certain funds have been restricted by the PCC for particular use and the balances on these are identified separately.

### 3. Incoming resources

Incoming resources from donors planned giving, grants, and income from the use of church premises are recognised when received in the bank account.

Income tax recoverable on gift aid donations is recognised when the claim has been agreed by H M Revenue & Customs.

### 4. Resources expended

All resources expended are recognised when paid from the bank account, and significant items of expenditure due but not paid are accrued at the Statement of Assets and Liabilities date.

### 5. Tangible fixed assets

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011.

Movable church furnishings are accounted as inalienable property and stated at nil amount. All expenditure incurred on such property is treated as resources expended and so written off.

Equipment used within the church premises is written off when acquired, unless of a material gains and losses are included when the investment assets are revalued at the Statement of Assets and Liabilities date.

### 6. Current assets

Amounts received but not paid at the Statement of Assets and Liabilities date are included in current assets as debtors less any provision applicable.

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# Accounts

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# Annual Report and Financial Statements

## of the Parochial Church Council of Saint Edmund, Chingford

for the year ended 31 December 2021

### *Aim and purposes*

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The Parochial Church Council [PCC] of St Edmund's Church, Chingford has the responsibility of cooperating with the incumbent, the Reverend Lesley Goldsmith, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has management and maintenance responsibilities for St Edmund's Halls complex at Chingford Mount Road, South Chingford. The church owns the freehold house at 95 Normanshire Drive, which is let temporarily.

### *Objectives and Activities*

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Our aim is to worship God together; and to be a centre for spiritual support; to carry on the work of Christ; and to spread the Christian message [*Mission Statement*, 1999].

Our objectives are to be a welcoming and inclusive church, where human diversity is affirmed and celebrated; unafraid to speak out against those who exclude people from the life of the community or the love of God; providing opportunities for services, activities and events that bring people together; open to working collaboratively with people and groups of all faiths and of none; maintaining our buildings to provide space for the community to explore its spirituality and place to celebrate together [*Vision Statement*, 2013].

The Diocese of Chelmsford has also called on all its churches to become a 'Transforming Presence' within their communities, and has set four priorities – (1) Inhabiting the world distinctively, (2) Evangelising effectively, (3) Serving with accountability, and (4) Re-imagining ministry.

### *Coronavirus (COVID-19) Pandemic*

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#### **Timeline**

- Prior to 1 JANUARY – London in TIER 4 ('Stay at Home' Level); public worship suspended – all services online
- 29 December 2020 to 4 June – NHS COVID Vaccination Centre runs from halls (first vaccinations administered 13 January, final vaccinations 28 May)
- 4 JANUARY – National LOCKDOWN
- 8 March – Step 1 (Part 1) of roadmap out of Lockdown – schools and colleges reopen
- 29 March – Step 1 (Part 2) of roadmap out of Lockdown – outdoor gatherings of 6 people or 2 households allowed
- 1 April – Shielding by the clinically extremely vulnerable no longer required
- 4 April (Easter Day) – Public worship resumes
- 12 April – Step 2 of roadmap out of Lockdown – non-essential retail, personal care premises, and public buildings reopen
- 17 May – Step 3 of roadmap out of Lockdown – most legal limits on meeting others outdoors lifted
- 28 May – NHS COVID Vaccination Centre in halls closed
- 7 June – Halls hirers begin to resume sessions
- 13 June – 8am Sunday Service resumes on a monthly basis
- 19 July – Step 4 of roadmap out of Lockdown – all legal limits on social contact removed (originally fixed for 21 June, deferred on 14 June)
- 1 September – Restrictions in church eased – Common cup and extended Peace continue to be suspended; full complement of hymns reintroduced at services, though masks continue to be required

for singing; refreshments after services reintroduced; 8am Sunday communion reverts to weekly celebration; 'More Tea, Vicar?' social reduced to fortnightly meetings online

- 1 September and ongoing – NHS Flu & COVID Vaccination Centre runs from Ryan Hall (first vaccinations administered 6 September); all hire groups move to Blake Hall; no ad hoc bookings taken
- 7 November – Sunday Refreshments rested owing to limited people staying for them since they were reintroduced
- 10 December – Face coverings became compulsory in places of worship, under Government's Plan B in response to the emergence of the Omicron variant

By 31 December 2021, there were 57,990 confirmed cases of coronavirus in Waltham Forest and 661 related deaths, since the start of the pandemic. Of these, 77% of cases and 48% of deaths were in 2021.

## *Inhabiting the world distinctively*

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### **Living a distinctive Christian life**

#### **Worship and Prayer**

The Eucharist lies at the heart of our life as a Church. In it, we encounter the life-changing presence of Christ among us as we gather together, exploring the meaning of Scripture for our lives, and leaving with a renewed commitment to share the love of God with others in our lives during the week.

#### REGULAR SERVICES: AVERAGE ATTENDANCE RATES

SERVICES IN CHURCH		2021	2020	2019
Sunday: 8am Communion		5 <sup>1</sup>	5	5
Sunday: 10 am Communion	Total	42 <sup>2</sup>	44	63
Sunday: 10 am Communion	Children	3 <sup>2</sup>	5	8
Wednesday: Little Edmundos	Children	4 <sup>3</sup>	10	10
	Adults	8 <sup>3</sup>	9	10
Thursday: Lunchtime Eucharist		5 <sup>4</sup>	7	6
Services at Parkview House Care Home		23 <sup>5</sup>	17	17
Morning Prayer (Thursdays)		3 <sup>4</sup>	3	3

ONLINE SERVICES	2021 (Jan-Mar)	2020 (Mar-Sep, Nov-Dec)
Sunday: 10 am Service of the Word	49	55

#### SPECIAL SERVICES: ATTENDANCE RATE

SERVICE	2021	2020	2019
Candlemas	---	13	10
Ash Wednesday	19 online	20	26
Monday in Holy Week	8 online	---	10
Tuesday in Holy Week	9 online	---	11
Wednesday in Holy Week	12 online	---	10
Maundy Thursday	17 online	8 views	28
Good Friday: Way of the Cross	---	23 views	28
Good Friday: Liturgy of the Day	26 online	21 online	12

<sup>1</sup> Monthly June-August, Weekly September-December 2021

<sup>2</sup> April to December 2021

<sup>3</sup> September to December 2021

<sup>4</sup> April to December 2021

<sup>5</sup> May to November 2021

Easter Eve Vigil	10 views	---	11
Animal Blessing Service	20	13	38
All Souls	24	15	30
Bereavement Group All Souls	17	16	24
Guides Carol Service	---	---	80
Nine Lessons & Carols	45	---	96
Christmas Eve Christingle/Crib Service	73	29 online	140
Christmas Midnight Mass	34	---	59
Christmas Day	22	37 online	29

Services continued to be held online using the Zoom platform from the start of 2021 until Easter Day when in-person services resumed. As in 2020, the average attendance at online services was greater than the average attendance at in-person services both immediately before and after. For a second year, the pandemic restrictions impacted on our Holy Week services, which were all provided online with some pre-recorded elements (stripping of the altar, veneration of the cross, and lighting of the Easter Candle/Exsultet) being used in online services and also available on the church's YouTube channel.

### **Being distinctive in the world**

St Edmund's is one of ten local churches that established a food bank in South Chingford in 2013, and continues to provide volunteers to assist in its running. We also established an Animal Food Bank in 2019, run from our church. Both continued to run throughout the year.

The PCC continues to work towards becoming an Animal Friendly Church, and has committed to only purchasing free-range eggs and chicken, organic milk, and products not tested on animals. St Edmund's is already an accredited Fairtrade Church, and recycles ink cartridges through Recycle4Charity. In July was awarded a Bronze Eco Church Certificate by the charity A Rocha UK, in recognition for our efforts to care for God's earth in the areas of worship and teaching, management of buildings and land, community and global engagement, and lifestyle. Subsequent to the award, we kept the Season of Creation during our services in September.

Having been rested during the lockdown, the Bereavement Group met in July 2021, before resuming regular meetings in September with an average attendance of 15.

The PCC actively engages in issues affecting the local community, and in May, it sent representatives to LBWF's public consultation on its developments for Chingford Leisure Centre, nursery and adjoining land. The PCC lifted its 2016 embargo on hiring to LBWF, allowing the Blake Hall to be used once again as a Polling Station for elections.

### *Evangelising Effectively*

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### **Being the best we can be about sharing the good news of Christ**

MEMBERSHIP	2021	2020	2019
Church Electoral Roll (at APCM)	110	111	108
Worshipping Community (Statistics for Mission figure)	81	81	144
Little Edmundos (enrolled)	9	0	3
Children's 5-day Activity Week (average child attendance)	5	---	26

The Church Electoral Roll prepared in 2019 was revised in 2021, resulting in 110 people being included (compared to 108 in 2019).

Little Edmundos – a parent/carer and toddler group – is a 'Fresh Expression' of Church, which met weekly during term-time and in half-term holidays, but has been suspended since the start of the first lockdown in March. At the same time, Junior Church – which met each Sunday – was also suspended (though resumed for one Sunday in December). In August, our annual Children's Activity Week returned, after it being paused in 2020.

Three candidates were presented for confirmation in 2021.

The art project to create a mosaic of the Annunciation continued to run throughout 2021 and is now nearing completion.

## *Serving with Accountability*

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### **Holding each other to account over the basics**

OCCASIONAL OFFICES	2021	2020	2019
Baptisms	3	1	11
Weddings	---	1	---
Funerals (in church)	4	---	8
Funerals (elsewhere)	16	16	6
Thanksgiving Service for the Gift of a Child	---	---	1
Thanksgiving Service for Marriage	---	---	1
Confirmations	3	---	5

St Edmund's is a partner with its neighbouring parishes of St Anne's Chingford and St Andrew's Walthamstow, in a Mission and Ministry Unit (MMU), for the fostering of relationships, supporting spirituality and resourcing mission. In 2021, no in-person joint events could be held, however all three parishes ran joint Lent and Advent Groups online.

We continue to have close working relationships with South Chingford Methodist Church, though this year we only shared in one joint service in October when our Methodist partners joined us for a united service together. We also work with South Chingford Congregational Church and other churches in the E4 postcode, through the local food bank.

During 2021, the PCC considered succession planning at two of its meetings.

## *Reimagining Ministry*

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### **Sustainable ministry of all kinds for a growing church**

In March, we were informed that St Edmund's incumbent post would only be retained 'resources permitting', when it next becomes vacant. Previously, we had been informed that the post would be retained. However, the new Bishop of Chelmsford (Guli Francis-Dehqani) has since committed to new ways of planning for ministerial deployment.

Four members of the congregation have completed the Certificate in Christian Studies (CCS): two are in authorised lay ministry – one as a pastoral assistant and one as an authorised lay preacher. Additionally, one member started study on the course in 2021. One member has completed the Bishop's Certificate in Children's Ministry.

Colin Setchfield was re-authorised for a further three years as a Lay Preacher.

The common cup has been suspended since the COVID pandemic, during which time the authorisation for our existing Eucharistic Assistants has expired. We are hoping to authorise new Eucharistic Assistants once the common cup has been reinstated.

By the end of 2021, we have four servers, six intercessors, and throughout the year 47 members of the congregation read lessons in services on a rota.

## *Fabric, goods and ornaments*

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Our buildings are an important part of our mission, and our church halls complex is the largest public space available to the community (be they individuals, groups, or organisations) for its celebrations.

Works undertaken this year include the following.

### CHURCH

- The family of Pat Fry offered to donate a stained-glass window to the church in her memory, with the theme of 'Resurrection'; Caroline Benyon accepted the commission, though following her unexpected death in August, the commission was taken up by Andrew Taylor.
- Repointing and repair of render on church tower and roof, including waterproofing
- Raising the organ blower in the church boiler room
- Organ humidifier cleaned and serviced
- Replacement bronze bolt heads donated for the Sacristy bell
- Clergy Board in porch was updated

### HALLS

- New external handrail installed at Ryan Hall fire exit on the Larkwood Road side
- WC pipework flushed through to clear build up of Uric acid scale
- Temporary electrical work for NHS fridges and reception area in Ryan Hall
- External handrail on west wall of Ryan Hall replaced
- Repairs to Blake Hall porch – repointing, new hopper and downpipe
- Investigations started on options for installing a platform lift in the halls to link the Ryan Hall with the Blake Hall/WC corridor level
- Permission given for NHS to erect a temporary shrink-wrapped scaffolding rain shelter at the main entrance to the Ryan Hall
- Timber gate on north side of halls between WCs and the paddock restored

## *Financial review*

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CATEGORY	2021	2020	2019
Total Collections (Planned Giving and Loose)	£27,268.02	£26,003.43	£26,135.39
No of persons giving using numbered envelopes	33	55 / 31 <sup>6</sup>	52
Average weekly giving per person (numbered envelopes)	£5.69	£5.42 <sup>7</sup>	£11.34
No of persons gift aiding their regular giving	31	29	31

The combined amount received through regular online giving and giving in the plate (envelopes and loose collections) was £28,112.31, which represents 93% of the amount we paid as our Parish Share (which helps pay for our clergy resources). This is a significant improvement in comparison to previous years, though it is still the situation that, despite subsidies our parish receives, the collections given by members do not cover most of the running costs of the church.

The halls were closed to hirers for the first 22 weeks of 2021 (until the beginning of June). During this time, the whole halls complex was hired by the NHS as a COVID Vaccination Centre, with £64,554.50 received for hire and cleaning. Halls hiring groups began to return from the beginning of June in a phased approach. From the beginning of September, the NHS hired the Ryan Hall and Richmond Room for delivering flu vaccines and COVID boosters, paying £6,000 per month. During 2021, we lost two of the halls hiring groups as a consequence of the pandemic and lockdown, by the end of the year eight other groups still were unable to resume their sessions.

<sup>6</sup> Totals at beginning and end of the year

<sup>7</sup> Average of 42 remaining in scheme at end of year

The PCC agreed a new investment policy in 2021, setting ethical criteria, and with a view to reinvesting the Musgrave Bequest. It also investigated ethical banking but was unable to consider alternative banks as none was available locally.

The PCC was a beneficiary under Bubbles Russell's Will and received £9,055.86.

During the year, the following charitable donations were made: £405.74 to Christian Aid, £30 to the Bishop's Annual Appeal (Five Talents UK), and £50 to the Christian conservation charity A Rocha UK. The church could only run two fundraising events during 2021: a Wine Tasting evening (raising funds for the parish magazine), and a pared-down Christmas fair held in the Church (this Father Christmas's Fayre however raised £1,044.47 (inclusive of donations as well as takings during the event)).

Rent received from 95 Normanshire Drive was down on the previous year for a second time; this time it was down by 1.9%. New tenants moved in in December.

## *Structure, governance and management*

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PCC members are appointed in accordance with the Church Representation Rules. The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC met on 6 occasions during 2021, with an average attendance of 15 members (78%). Additionally, the Standing Committee meets between PCC meetings to keep day-to-day business under review and to deal with urgent or emergency items. The Standing Committee met on 4 occasions.

## *Administrative information*

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St Edmund's Church is located in Larkwood Road E4 9DS within the London Borough of Waltham Forest, and is the parish church serving South Chingford and the Chingford Mount town centre. It is part of the Diocese of Chelmsford, within the Church of England. The correspondence address is The Vicarage, Larkwood Road, London E4 9DS.

St Edmund's Church banks with Barclays Bank (South Chingford Branch), 258-260 Chingford Mount Road, London E4 8JN.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered as a charity with the Charity Commission for England and Wales: registration number 1178139.

Those who have served as members of the PCC at any time in 2021 are as follows.

### Ex officio members

- The Reverend Lesley Anne GOLDSMITH, Incumbent (Vicar), PCC Chair
- The Reverend James Bernard GILDER, Assistant Curate; Diocesan Synod representative (*to July 2021*)
- Mrs Pauline Esther SETCHFIELD, Churchwarden
- Miss Deborah Ruth WATSON, Churchwarden
- Mr Colin Frederick James SETCHFIELD, Diocesan Synod representative (*to July 2021*); Deanery Synod representative; PCC Secretary
- Mr Andrew John Edward SETCHFIELD, Deanery Synod representative
- Mr John Sidney WHITE, Deanery Synod representative

#### Elected members

- Mrs Doris Afua ALBRECHT
- Mr Patrick ARCHER
- Mr Michael William BLISS
- Ms Cheryl Catherine DAVID
- Mr George Alfred DUBERRY
- Mr John George GLOVER
- Miss Amanda Elisé Margaret HARRISON
- Ms Mol Patricia MATHESON (*to March 2021*)
- Ms Michelle Rosemarie RODGERS (*to March 2021*)
- Mrs Christine Elizabeth SETCHFIELD
- Mrs Elizabeth Charlotte SKINNER
- Ms Chantel UWERA (*to March 2021*)

#### Coopted members

- Mr Terence Leonard Robert BROWN (*from April 2021*)
- Ms Mol Patricia MATHESON (*from March 2021*)

### *Acknowledgements*

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The following church members and former church members died in 2021: Pat Fry, Gwen French\*, Margaret Christie, Frances Cocks\*, Pamela Bray, Ken Smith, George Fletcher, Jean Miller.

We remember them for their friendship and service.

\* = Member of the Bereavement Support Group

***This report was approved by the PCC at its meeting on 22 March 2022.***

***Signed***

  
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***For and on behalf of the Parochial Church Council***

## Independent Examiner's Report

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### **Independent Examiner's Report to the members/trustees of St Edmund's Church, Chingford, Parochial Church Council.**

I report on the accounts for the year ended 31st December 2021 which are set out on the pages following.

#### **Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

#### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Emine Kemal. 17.03.22.*

Emine Kemal  
231 Devonshire Hill Lane  
London N17 7NP

# Financial Statements for the Year Ended 31 December 2021

## Receipts and Payments Account

	Note	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2021	Total 2020
<b>RECEIPTS</b>						
<b>Voluntary receipts:</b>						
Planned Giving	a	£ 26,014.25	£ -	£ -	£ 26,014.25	£ 25,513.49
Collections at Services	b	£ 2,098.06	£ -	£ -	£ 2,098.06	£ 1,200.94
All other giving	c	£ 8,320.83	£ -	£ 7,020.40	£ 15,341.23	£ 4,703.04
Gift Aid Recovered		£ 6,921.79	£ -	£ -	£ 6,921.79	£ 7,442.35
		£ 43,354.93	£ -	£ 7,020.40	£ 50,375.33	£ 38,859.82
<b>Activities from generating funds</b>	d	£ 1,534.02	£ -	£ -	£ 1,534.02	£ 547.00
<b>Investment Income</b>	e	£ 15,209.59	£ -	£ -	£ 15,209.59	£ 15,845.77
<b>Church Activities</b>	f	£ 101,505.65	£ -	£ -	£ 101,505.65	£ 21,651.46
<b>Other receipts</b>	g	£ 6,009.73	£ -	£ -	£ 6,009.73	£ 10,096.44
<b>TOTAL INCOME</b>		<b>£ 167,613.92</b>	<b>£ -</b>	<b>£ 7,020.40</b>	<b>£ 174,634.32</b>	<b>£ 87,000.49</b>
<b>PAYMENTS</b>						
<b>Church Activities:</b>						
Parish Share		£ 30,257.88	£ -	£ -	£ 30,257.88	£ 29,440.68
Clergy & Staffing Costs	h	£ 1,475.39	£ -	£ -	£ 1,475.39	£ 1,431.88
Church Running Costs	i	£ 17,684.04	£ -	£ -	£ 17,684.04	£ 18,040.76
Hall running costs	j	£ 22,836.26	£ -	£ -	£ 22,836.26	£ 19,753.48
Church Repairs & Maintenance		£ -	£ -	£ -	£ -	£ 10,676.12
Halls Repairs & Maintenance		£ 2,483.36	£ -	£ -	£ 2,483.36	£ 12,744.21
Vicarage & Church House		£ 2,780.72	£ -	£ -	£ 2,780.72	£ 398.68
Mission giving/donations		£ 485.74	£ -	£ -	£ 485.74	£ 130.98
		£ 78,003.39	£ -	£ -	£ 78,003.39	£ 92,616.78
<b>Cost of generating funds</b>		£ 121.55	£ -	£ -	£ 121.55	£ 225.00
<b>Governance costs</b>		£ 200.00	£ -	£ -	£ 200.00	£ 200.00
<b>Other payments</b>	k	£ 14,055.86	£ -	£ -	£ 14,055.86	£ -
<b>TOTAL PAYMENTS</b>		<b>£ 92,380.80</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 92,380.80</b>	<b>£ 93,041.78</b>
<b>Excess of receipts/payments</b>		£ 75,233.12	£ -	£ 7,020.40	£ 82,253.52	£ (6,041.29)
<b>Transfers between funds</b>	l	£ -			£ (14,055.86)	£ 9,500.00
		£ 75,233.12	£ -	£ 7,020.40	£ 96,309.38	£ (15,541.29)
<b>Cash at bank/in hand at 1 Jan</b>		£ 488.17	£ 94,945.04	£ 24,366.27	£ 119,799.48	£ 135,340.77
<b>Cash at bank/in hand at 31 Dec</b>		£ 75,721.29	£ 94,945.04	£ 31,386.67	£ 216,108.86	£ 119,799.48

## Further Analysis of Receipts and Payments Account

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2021	Total 2020
<b>RECEIPTS</b>					
<b>A Planned Giving:</b>					
Gift Aid - Bank	£ 15,361.00	£ -	£ -	£ 15,361.00	£ 15,081.51
Gift Aid - Envelopes (FWO)	£ 6,788.00	£ -	£ -	£ 6,788.00	£ 5,965.25
Other Planned Giving (FWO)	£ 3,865.25	£ -	£ -	£ 3,865.25	£ 4,466.73
	<u>£ 26,014.25</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 26,014.25</u>	<u>£ 25,513.49</u>
<b>B Collections at Services:</b>					
Loose plate	£ 1,551.32	£ -	£ -	£ 1,551.32	£ 489.94
Gift Aid - Envelopes (Non-FWO)	£ 70.00	£ -	£ -	£ 70.00	£ 160.00
Special collections	£ -	£ -	£ 476.74	£ 476.74	£ 551.00
	<u>£ 1,621.32</u>	<u>£ -</u>	<u>£ 476.74</u>	<u>£ 2,098.06</u>	<u>£ 1,200.94</u>
<b>C All other giving:</b>					
Church Boxes (Candles/Sheets)	£ 124.97	£ -	£ -	£ 124.97	£ 53.27
Donations, appeals etc	£ 5,910.40	£ -	£ -	£ 5,910.40	£ 4,649.77
	<u>£ 15,341.23</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 15,341.23</u>	<u>£ 4,703.04</u>
<b>D Activities from generating funds:</b>					
General fundraising	£ 1,064.47	£ -	£ -	£ 1,064.47	£ -
Magazine fundraising	£ -	£ 469.55	£ -	£ 469.55	£ 547.00
	<u>£ 1,064.47</u>	<u>£ 469.55</u>	<u>£ -</u>	<u>£ 1,534.02</u>	<u>£ 547.00</u>
<b>E Investment Income:</b>					
Bank interest	£ 51.64	£ -	£ -	£ 51.64	£ 397.77
Rent (95 Normanshire Drive)	£ 15,157.95	£ -	£ -	£ 15,157.95	£ 15,448.00
	<u>£ 15,209.59</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 15,209.59</u>	<u>£ 15,845.77</u>
<b>F Church activities:</b>					
Fees for weddings/funerals	£ 3,993.00	£ -	£ -	£ 3,993.00	£ 4,240.00
Bookstall/magazine sales	£ 13.00	£ -	£ -	£ 13.00	£ 135.43
Church Hall lettings	£ 96,389.30	£ -	£ -	£ 96,389.30	£ 16,684.50
Social Events	£ 325.35	£ -	£ -	£ 325.35	£ 516.13
Sunday Refreshments	£ -	£ -	£ -	£ -	£ 50.40
Food bank	£ 400.00	£ -	£ -	£ 400.00	£ -
Animal Food Bank	£ -	£ 385.00	£ -	£ 385.00	£ 25.00
	<u>£ 101,120.65</u>	<u>£ 385.00</u>	<u>£ -</u>	<u>£ 101,505.65</u>	<u>£ 21,651.46</u>
<b>G Other receipts:</b>					
Insurance claim	£ 1,110.00	£ -	£ -	£ 1,110.00	£ -
Transfer from Account	£ 1,415.00	£ -	£ -	£ 1,415.00	£ 9,500.00
Utility Refund	£ 463.51	£ -	£ -	£ 3,484.73	£ 596.44
VAT repayment	£ 463.51	£ -	£ -	£ -	£ -
	<u>£ 6,009.73</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 6,009.73</u>	<u>£ 10,096.44</u>

## PAYMENTS

### H Clergy & Staffing costs:

Vicar's Working expenses	£	297.80	£	-	£	-	£	297.80	£	433.89
Curate's Working expenses	£	60.56	£	-	£	-	£	60.56	£	283.85
	0	£	-	£	-	£	-	£	£	176.74
Clergy telephone	£	553.03	£	-	£	-	£	553.03	£	537.40
Parsonage House (Vicarage)	£	564.00	£	-	£	-	£	564.00	£	-
	£	1,475.39	£	-	£	-	£	1,475.39	£	1,431.88

### I Church Running costs:

Organist	£	1,490.00	£	-	£	-	£	1,490.00	£	1,152.00
Education (Junior Church)	£	35.91	£	-	£	-	£	35.91	£	10.00
Parish training/mission	£	-	£	-	£	-	£	-	£	102.74
Insurance (Church)	£	2,544.14	£	-	£	-	£	2,544.14	£	2,498.42
Organ/piano tuning	£	1,531.20	£	-	£	-	£	1,531.20	£	15.39
Church maintenance	£	430.98	£	-	£	-	£	430.98	£	4,625.03
Cleaning (Church)	£	48.37	£	-	£	-	£	48.37	£	58.20
Upkeep of services (Sanctuary)	£	952.95	£	-	£	-	£	952.95	£	790.62
Refreshments (Members)	£	106.34	£	-	£	-	£	106.34	£	77.36
Hospitality (Hosting)	£	-	£	-	£	-	£	-	£	-
Upkeep of churchyard	£	550.00	£	-	£	-	£	550.00	£	650.00
Printing, postage, stationery	£	536.90	£	-	£	-	£	536.90	£	698.33
Electricity, gas, oil (Church)	£	832.56	£	-	£	-	£	832.56	£	2,381.66
Water (Church)	£	184.38	£	-	£	-	£	184.38	£	-
Magazine expenses	£	1,410.00	£	-	£	-	£	1,410.00	£	1,500.50
Other Church Running Expenses	£	380.99	£	-	£	-	£	380.99	£	783.32
Flowers	£	637.50	£	-	£	-	£	637.50	£	-
Subscriptions/Membership/Licence	£	2,372.12	£	-	£	-	£	2,372.12	£	231.40
DBF/Clergy Fees (Weddings/Funer)	£	3,432.00	£	-	£	-	£	3,432.00	£	2,370.00
Social events	£	207.70	£	-	£	-	£	207.70	£	95.79
	£	17,684.04	£	-	£	-	£	17,684.04	£	18,040.76

### J Halls Running costs:

Electricity, gas, oil (Halls)	£	4,801.37	£	-	£	-	£	4,801.37	£	3,307.00
Insurance (Halls)	£	1,919.26	£	-	£	-	£	1,919.26	£	1,898.00
Caretaker Salary (Halls)	£	6,325.55	£	-	£	-	£	6,325.55	£	4,138.75
Maintenance/Decoration (Halls)	£	7,458.50	£	-	£	-	£	7,458.50	£	7,075.65
Telephone/Running Costs (Halls)	£	1,014.86	£	-	£	-	£	1,014.86	£	1,812.78
Water (Halls)	£	71.72	£	-	£	-	£	71.72	£	158.35
Grounds (Halls)	£	1,245.00	£	-	£	-	£	1,245.00	£	1,362.95
	£	22,836.26	£	-	£	-	£	22,836.26	£	19,753.48

### K Other payments:

Purchase of fixed asset	£	-	£	-	£	-	£	-	£	-
Transfer to term deposit	£	14,055.86	£	-	£	-	£	14,055.86	£	-
New building work (Halls)	£	-	£	-	£	-	£	-	£	-
	£	14,055.86	£	-	£	-	£	14,055.86	£	-

### L Movement between accounts

Transferred to Current A/C	£	85,396.00	£	-	£	-	£	85,396.00	£	9,500.00
Transferred to Deposit A/C							£	(99,451.86)		
Transferred from CCLA A/Cs	£	-	£	-	£	-	£	-	£	-
	£	85,396.00	£	-	£	-	£	(14,055.86)	£	9,500.00

**Monies held by PCC**

Centenary	£	-	£ 277.37	£	-	£ 277.37	£ 277.37
Church roof	£	-	£ 3,024.39	£	-	£ 3,024.39	£ 3,024.39
Children's Ministry	£	-	£ 2,612.21	£	-	£ 2,612.21	£ 2,612.21
Halls (Reserves)	£	-	£ 90,829.13	£	-	£ 90,829.13	£ 10,822.29
Flower Fund	£	-	£ 404.00	£	-	£ 404.00	£ 404.00
Pastoral Care	£	-	£ 250.00	£	-	£ 250.00	£ 250.00
Ornaments	£	-	£ 6,873.26	£	-	£ 6,873.26	£ 6,873.26
Repairs	£	-	£ 1,924.18	£	-	£ 1,924.18	£ 1,924.18
Soft Furnishings	£	-	£ 600.50	£	-	£ 600.50	£ 600.50
Social Committee	£	-	£ 1,116.85	£	-	£ 1,116.85	£ 1,116.85
Refreshments	£	-	£ 760.22	£	-	£ 760.22	£ 760.22
Vicarage Maintenance	£	-	£ -	£	-	£ -	£ 396.00
Mission/Outreach	£	-	£ 755.86	£	-	£ 755.86	£ 755.86
Accessibility/Russell Bequest	£	-	£ 10,506.07	£	-	£ 10,506.07	£ 1,450.21
	£	-	£ 119,934.04	£	-	£ 119,934.04	£ 31,267.34

**Monies held by CCLA (CBF Deposit)**

J Thompson Bequest	£	-	£ 3,286.44	£	-	£ 3,286.44	£ 3,284.74
Musgrave Bequest	£	-	£ 21,092.51	£	-	£ 21,092.51	£ 21,081.53
Choir Robes	£	-	£ 1,267.72	£	-	£ 1,267.72	£ 1,267.07
G Bennett Bequest	£	-	£ 1,761.67	£	-	£ 1,761.67	£ 1,760.76
Halls (Projects)	£	-	£ 55,078.90	£	-	£ 55,078.90	£ 55,050.23
Vicarage Maintenance	£	-	£ 2,195.14	£	-	£ 2,195.14	£ 2,589.79
Church Fabric/Ornaments	£	-	£ 1,037.02	£	-	£ 1,037.02	£ 1,036.48
	£	-	£ 85,719.40	£	-	£ 85,719.40	£ 86,070.60

## Purposes of Designated Funds

Thompson Bequest  
For maintenance of the Church

Musgrave Bequest  
For maintenance of the Organ

G Bennett Bequest  
For accessibility projects

## Statement of Assets and Liabilities

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2021	Total 2020
<b>Cash Funds</b>					
Bank Current Account	£ 0.00	£ 10,029.42	£ 30.00	£ 10,059.42	£ 2,461.54
Bank Deposit Account	£ -	£ 119,934.04	£ -	£ 119,934.04	£ 31,267.34
CBF CofE Deposit Account	£ -	£ 86,115.40	£ -	£ 86,115.40	£ 86,070.60
	£ 0.00	£ 216,078.86	£ 30.00	£ 216,108.86	£ 119,799.48
<b>Other Monetary Assets</b>					
Income Tax Recoverable	£ 810.53	£ -	£ -	£ 810.53	£ 268.26
VAT Recoverable	£ -	£ -	£ -	£ -	£ -
2021 Halls Rent paid in 2022	£ -	£ -	£ -	£ -	£ -
	£ 810.53	£ -	£ -	£ 810.53	£ 268.26
<b>Investment Assets</b>	£ -	£ -	£ -	£ -	£ -

### Assets retained for Church use

The PCC of the Parish Church of Saint Edmund, Chingford is the beneficiary of an account at Chelmsford, the fund can be used subject to strict conditions, as at 31/12/2021 the fund stood at £201,674.80.

### Liabilities

£ -	£ -	£ -	£ -	£ -
£ -	£ -	£ -	£ -	£ -
£ -	£ -	£ -	£ -	£ -

## Notes to Financial Statements for the Year Ended 31 December 2021

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

### 2. Fund accounting

All funds are available for application on the general purposes of the PCC there are no endowment funds. Certain funds have been restricted by the PCC for particular use and the balances on these are identified separately.

### 3. Incoming resources

Incoming resources from donors planned giving, grants, and income from the use of church premises are recognised when received in the bank account.

Income tax recoverable on gift aid donations is recognised when the claim has been agreed by H M Revenue & Customs.

### 4. Resources expended

All resources expended are recognised when paid from the bank account, and significant items of expenditure due but not paid are accrued at the Statement of Assets and Liabilities date.

### 5. Tangible fixed assets

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011.

Movable church furnishings are accounted as inalienable property and stated at nil amount. All expenditure incurred on such property is treated as resources expended and so written off.

Equipment used within the church premises is written off when acquired, unless of a material gains and losses are included when the investment assets are revalued at the Statement of Assets and Liabilities date.

### 6. Current assets

Amounts received but not paid at the Statement of Assets and Liabilities date are included in current assets as debtors less any provision applicable.

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# Accounts

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# Annual Report and Financial Statements

## of the Parochial Church Council of Saint Edmund, Chingford

for the year ended 31 December 2020

### *Aim and purposes*

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The Parochial Church Council [PCC] of St Edmund's Church, Chingford has the responsibility of cooperating with the incumbent, the Reverend Lesley Goldsmith, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has management and maintenance responsibilities for St Edmund's Halls complex at Chingford Mount Road, South Chingford. The church owns the freehold house at 95 Normanshire Drive, which is let temporarily.

### *Objectives and Activities*

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Our aim is to worship God together; and to be a centre for spiritual support; to carry on the work of Christ; and to spread the Christian message [*Mission Statement*, 1999].

Our objectives are to be a welcoming and inclusive church, where human diversity is affirmed and celebrated; unafraid to speak out against those who exclude people from the life of the community or the love of God; providing opportunities for services, activities and events that bring people together; open to working collaboratively with people and groups of all faiths and of none; maintaining our buildings to provide space for the community to explore its spirituality and place to celebrate together [*Vision Statement*, 2013].

The Diocese of Chelmsford has also called on all its churches to become a 'Transforming Presence' within their communities, and has set four priorities – (1) Inhabiting the world distinctively, (2) Evangelising effectively, (3) Serving with accountability, and (4) Re-imagining ministry.

### *Coronavirus (COVID-19) Pandemic*

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#### **Timeline**

- 16 MARCH TO 4 JULY – First LOCKDOWN
- 17 March – Public Worship suspended; Halls closed to hirers
- 9 July – Morning Prayer and Midday Prayer resumes in Church on Thursdays at 8.30am and 12.30pm (Midday Prayer only for those aged 70+ or people with conditions listed by the government as being at increased risk of severe disease from COVID-19)
- 12 July – Evening Prayer (Book of Common Prayer) commences in Church on Sundays at 4pm
- 6 August – Phase 1 of Halls Reopening starts (Pilates & Chair-based Pilates, Slimming World, and Yoga resumes)
- 23 August – Service of the Word introduced on Sundays at 10am; Evening Prayer moves online on Sundays at 6pm
- 27 August – Midday Prayer on Thursdays opened up to all
- 7 September – Phase 2 of Halls Reopening starts (additional groups recommencing – ChEWS Dog Training, Karate, ShowKids Theatre School)
- 27 September – Communion resumes on Sundays at 10am; online Evening Prayer finishes
- 1 October – Communion resumes on Thursdays at 12.30pm; Phase 3 of Halls Reopening starts (Silverthorn Dog Training and 3<sup>rd</sup> Chingford Guides resume)
- 4 October – Communion resumes on Sundays at 8am
- 14 OCTOBER TO 4 NOVEMBER – London in TIER 2 (Coronavirus Local COVID-19 Alert Level 'High')
- 19 October – ChEWS Dog Training stops its sessions
- 5 NOVEMBER TO 1 DECEMBER – Second LOCKDOWN; Public Worship suspended; online Service of the Word reintroduced on Sundays at 10am; Halls closed to hirers

- 11 November – Approached by Waltham Forest GP Federation Network for Ryan Hall to be used as an NHS Vaccination Hub from December (subsequently deferred to the beginning of January 2021)
- 12 November – Church opens for individual private prayer on Thursdays at 12.30pm
- 18 November – Online Social ‘More Tea, Vicar?’ introduced on Wednesdays at 3pm
- 2 DECEMBER TO 15 DECEMBER – London returns to TIER 2 (Coronavirus Local COVID-19 Alert Level ‘High’)
- 3 December – Communion resumes on Thursdays at 1pm, church continues to open for individual private prayer on Thursdays from 12.30pm
- 6 December – Communion resumes on Sundays at 10am; online Service of the Word introduced on Sundays at 11am
- 16 DECEMBER TO 19 DECEMBER – London raised to TIER 3 (Coronavirus Local COVID-19 Alert Level ‘Very High’); Halls closed to hirers
- 17 December – Halls closed to groups, subsequently extended to at least the end of January 2021
- 20 DECEMBER ONWARDS – London placed in TIER 4 (‘Stay at Home’ Level); public worship suspended – all services online; midnight service on Christmas Eve cancelled

There were 14,553 confirmed cases of coronavirus in Waltham Forest and 344 related deaths.<sup>1</sup>

## *Inhabiting the world distinctively*

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### **Living a distinctive Christian life**

#### **Worship and Prayer**

The Eucharist lies at the heart of our life as a Church. In it, we encounter the life-changing presence of Christ among us as we gather together, exploring the meaning of Scripture for our lives, and leaving with a renewed commitment to share the love of God with others in our lives during the week.

#### REGULAR SERVICES: AVERAGE ATTENDANCE RATES

SERVICES IN CHURCH	2020	2019	2018
Sunday: 8am Communion	5 (5-3)	5	5
Sunday: 10 am Communion <sup>2</sup>	Total	44 (46-33-26)	63
Sunday: 10 am Communion <sup>2</sup>	Children	5 (6-2-2)	8
Sunday: 4 pm Evening Prayer (Jul-Aug)		15	---
Wednesday: Little Edmundos <sup>3</sup>	Children	10	10
	Adults	9	10
Thursday: Lunchtime Eucharist <sup>4</sup>	7 (7-6-8)	6	9
Services at Parkview House Care Home <sup>3</sup>	17	17	16
Morning Prayer (Wednesdays) <sup>5</sup>	2	2	1
Morning Prayer (Thursdays) <sup>4</sup>	3 (3-4-3)	3	2

ONLINE SERVICES	2020
Sunday: 10 am Service of the Word (Mar-Aug / Nov / Dec)	55 (58-48-42)
Sunday: 10 am Joined Church Service online (Aug-1 Nov)	14
Sunday: 11am Service of the Word (Dec)	18
Sunday: 6 pm Evening Prayer (Aug-Sep)	12

<sup>1</sup> Total number of cases to 30 December; coronavirus-related deaths registered to 1 January 2021

<sup>2</sup> 2020 January to March / October to 1 November / December

<sup>3</sup> 2020 till March only.

<sup>4</sup> 2020 January to March / July to October / December only

<sup>5</sup> 2020 till March only; 2019 from July; 2018 till February only

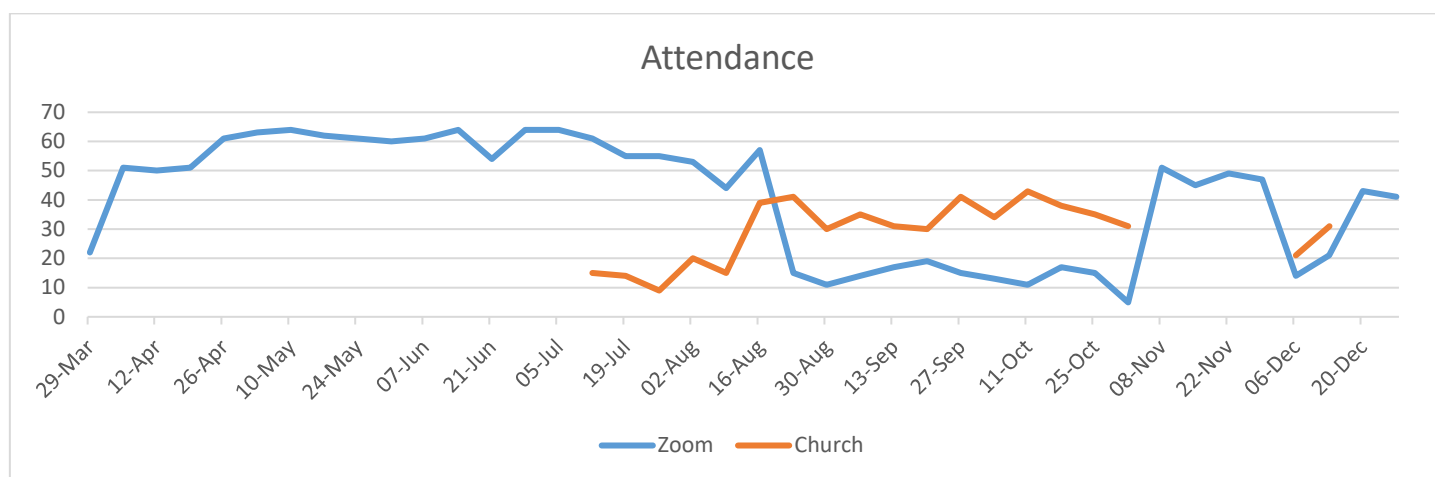
## SPECIAL SERVICES: ATTENDANCE RATE

SERVICE	2020	2019	2018
Candlemas	13	10	15
Ash Wednesday	20	26	20
Monday in Holy Week	---	10	11
Tuesday in Holy Week	---	11	12
Wednesday in Holy Week	---	10	11
Maundy Thursday	8 views	28	34
Good Friday: Way of the Cross	23 views	28	32
Good Friday: Liturgy of the Day	21 online	12	10
Easter Eve Vigil	---	11	9
Animal Blessing Service	13	38	28
All Souls	15	30	27
Bereavement Group All Souls	16	24	14
Guides Carol Service	---	80	140
Nine Lessons & Carols	---	96	72
Christmas Eve Christingle/Crib Service	29 online	140	108
Christmas Midnight Mass	---	59	69
Christmas Day	37 online	29	35

During the first lockdown, all services were livestreamed using the Zoom platform, which allowed people to connect by video or audio (telephone) conferencing. Attendance numbers held up well using this method, and allowed those who lived at a distance (former members and family members including those living abroad) or with competing commitments to attend worship more frequently. The pandemic however affected some people's self-confidence and self-motivation particularly those in vulnerable groups, and the use of Zoom was not felt conducive to an atmosphere of worship by others. As a consequence, there were approximately 20 members who felt unable to attend (or attended 5 or less services) between March and the end of the year.

Once worship in church resumed, the Sunday morning service continued to be streamed from the building to those not confident to return to the church building. However, this multi-mode approach produced technical issues, and after the second lockdown it was the zoom option was withdrawn and separate online services were held on the remaining Sundays in Advent at 11am following the format of Nine Lessons and Carols.

The restrictions impacted both on our keeping of Holy Week and Easter, and also Christmas. For Maundy Thursday an Order of Service was provide for use by people at home, and the devotion the Way of the Cross was provided online using the church's website. When public worship was suspended at Christmas, it had been intended to hold two open-air Christingle services in front of the halls, however this also had to transfer online. Cancelled services at Christmas had required booking using the ticketing website Eventbrite; 31 and 28 tickets had been booked respectively for the two Christingle services, and 19 for Midnight Mass.



Sunday Attendance rates since first lockdown

## Being distinctive in the world

St Edmund's is one of ten local churches that established a food bank in South Chingford in 2013, and continues to provide volunteers to assist in its running. We also established an Animal Food Bank in 2019, run from our church. Both continued to run throughout the year.

The PCC continues to work towards becoming an Animal Friendly Church, and has committed to only purchasing free-range eggs and chicken, organic milk, and products not tested on animals. St Edmund's is already an accredited Fairtrade Church. Together with our MMU partners, St Edmund's has committed to seek accreditation for an Eco Church award from A Rocha UK. Curate James Gilder was also appointed part-time Diocesan Environmental Officer in May. St Edmund's registered with Recycle4Charity in July, for recycling ink cartridges.

The Bereavement Group continued to meet on Tuesdays until the start of the first lockdown in 2020; since then it has been suspended while the coronavirus remains an issue for elderly and vulnerable people. Subsequently, the group came together for an All Souls commemoration in November (while London was still in Tier 2)<sup>1</sup>, with an attendance of 16. Throughout the year, the church has kept in touch with members of the group with regular telephone contact.

The PCC submitted formal responses to LBWF's Local Plan for 2020-2035 – LP1 Strategic Policies and LP2 Draft Site Allocations, focussing on infrastructure requirements and ecological issues. It also supported South Chingford Community Library's nomination for a Queen's Award for Voluntary Service.

A supplement to the history of the church ('100 Years Serving South Chingford') was published in October.

## *Evangelising Effectively*

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### Being the best we can be about sharing the good news of Christ

MEMBERSHIP	2020	2019	2018
Church Electoral Roll (at APCM)	111	108	143
Worshipping Community (Statistics for Mission figure)	81	144	141
Little Edmundos (enrolled)	0	3	10
Children's 5-day Activity Week (average child attendance)	---	26	20-25 (est)

The Church Electoral Roll prepared in 2019 was revised in 2020, resulting in 111 people being included (compared to 108 in 2019).

Little Edmundos – a parent/carer and toddler group – is a 'Fresh Expression' of Church, which met weekly during term-time and in half-term holidays, but has been suspended since the start of the first lockdown in March. At the same time, Junior Church – which met each Sunday – was also suspended (though resumed for one Sunday in December). From April to August, a weekly sheet for children aged 4-9 was provided with Gospel-focused activities and games for younger children. In previous years, a Children's Activity Week runs each Summer over five consecutive days, though in 2020 this was not possible.

With the lockdown, no candidates were presented for confirmation in 2020.

An art project was started to create a mosaic of the Annunciation, though it is currently unfinished owing to the pandemic.

A working group was set up to look at communications at St Edmund's web presence, social media and promotion of the church. This work culminated in a community art project 'Share the Hope' in December, which saw 70 art submissions, predominantly from local primary schools, which were display on the halls' railings, and church website and social media accounts.

### **Holding each other to account over the basics**

OCCASIONAL OFFICES	2020	2019	2018
Baptisms	1	11	8
Weddings	1	---	3
Funerals (in church)	---	8	2
Funerals (elsewhere)	16	6	14
Thanksgiving Service for the Gift of a Child	---	1	3
Thanksgiving Service for Marriage	---	1	---
Confirmations	---	5	3

St Edmund's is a partner with its neighbouring parishes of St Anne's Chingford and St Andrew's Walthamstow, in a Mission and Ministry Unit (MMU), for the fostering of relationships, supporting spirituality and resourcing mission. At the beginning of the year, St Edmund's and St Andrew's supported each other's social events – a successful Pancake Party held by St Edmund's (with the funds raised ring-fenced to subsidise a youth event in 2021), and a Beetle Drive held by St Andrew's. Additionally, all three parishes ran a joint Lent Group on 'The Environment' though this was cancelled after only two sessions as a result of the lockdown. St Anne's also supported an online Advent Group we ran on 'The Art of Advent'.

We continue to have close working relationships with South Chingford Methodist Church, though this year we only shared in one joint service in January for the Methodist's Annual Covenant Service. We also work with South Chingford Congregational Church, through the local food bank.

### *Reimagining Ministry*

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#### **Sustainable ministry of all kinds for a growing church**

Curate James Gilder was ordained priest in September.

Dee Gürfer stepped from her ministerial duties at the beginning of September, and resigned as an Authorised Local Preacher.

Four members of the congregation have completed the Certificate in Christian Studies (CCS): two are in authorised lay ministry – one as a pastoral assistant and one as an authorised lay preacher. One member has completed the Bishop's Certificate in Children's Ministry.

Nine members of the congregation are authorised as Eucharistic Assistants: seven are authorised for public worship, and two are authorised also to administer the sacrament to the sick and housebound.

By the end of 2020, we have three servers, seven intercessors, and throughout the year 48 members of the congregation read lessons in services on a rota.

### *Fabric, goods and ornaments*

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Our buildings are an important part of our mission, and our church halls complex is the largest public space available to the community (be they individuals, groups, or organisations) for its celebrations.

Works undertaken this year include the following.

## CHURCH

- Quinquennial Inspection by church's architect undertaken
- Rubbing down of external wooden doors and treating with tungsten oil
- Repair of Wright memorial oak seat in South aisle

## HALLS

- Splitting of halls heating with separate thermostats for each hall
- Two additional Victorian cast iron radiators fitted in Blake Hall, and a replacement radiator fitted in caretaker's office
- Wi-Fi installed in halls
- All guards and railings removed from external windows
- Termination of Biffa general waste contract
- Halls external lighting replaced and installation of photocell
- Defibrillator installed in secure box in Ryan Hall
- Blake Hall back door replaced
- Coloured festoon lights provided for trees in halls grounds for Christmas
- Wild flower bulbs planted in halls grounds

## *Financial review*

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CATEGORY	2020	2019	2018
Total Collections (Planned Giving and Loose)	£26,003.43	£26,135.39	£25,193.52
No of persons giving using numbered envelopes	55 / 31 <sup>6</sup>	52	52
Average weekly giving per person (numbered envelopes)	£5.42 <sup>7</sup>	£11.34	£11.12
No of persons gift aiding their regular giving	29	31	26

Overall, excluding transfers of monies from our deposits, expenditure exceeded our income by over £3.3K in 2020.

Prior to lockdown, 55 members used numbered envelopes for their regular giving. Following lockdown, 14 consequently moved to regular giving using online banking, whereas 10 ceased regular giving. 2020 impacted people differently, and understandably many members had difficulty giving to the same level that they had in the previous year. Though reduced giving was received from 25 members, 23 others managed to increase their annual giving. We acknowledge the financial burden of 2020, and thank everyone who continued to give what they could afford.

In addition to regular giving, we also benefited from church officers donating or not claiming expenses to a sum of £2,762; the organist and caretaker each generously waiving their fees for 4 months; and £123 received from giving online via the website.

There is a growing disparity between the combined amount received through regular online giving and giving in the plate (envelopes and loose collections) and the amount we pay as our Parish Share (which helps pay for our clergy resources). Last year, regular giving and collections was £2.8K less; in 2020, the gap increased to £3.3K. As in previous years, it means that, though our parish is subsidised, the collections given by members do not cover most of the running costs of the church.

The halls were only fully open for the first 11 weeks of 2020 (21% of the year) before the first lockdown. For the remainder of the year, the halls were either in full lockdown (43%) or only partially open (36%). Consequently, income from hires were significantly down from 2019 (£17.2K in 2020 compared to £45.2K in 2019 – a fall of 62%). This reduction meant that in 2020 the income from hires was less than the running costs of the centre to the tune of £2.5K.

<sup>6</sup> Totals at beginning and end of the year

<sup>7</sup> Average of 42 remaining in scheme at end of year

Rent received from 95 Normanshire Drive was slightly down from 2019 by 3%, as the tenants faced financial difficulties during the lockdown, though the shortfall is being made up by them. With the cancellation of the annual Christmas Market and the planned VE-Day Anniversary event in May, we did not manage to raise any funds through general fundraising. However, we managed to run two events in February - a wine-tasting evening raising £547 for the magazine, and a Pancake party raised £407 net for a youth project in 2021.

## *Structure, governance and management*

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PCC members are appointed in accordance with the Church Representation Rules. The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC met on 6 occasions during 2020, with an average attendance of 13 members (83%). Additionally, the Standing Committee meets between PCC meetings to keep day-to-day business under review and to deal with urgent or emergency items. The Standing Committee met on 4 occasions.

## *Administrative information*

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St Edmund's Church is located in Larkwood Road E4 9DS within the London Borough of Waltham Forest, and is the parish church serving South Chingford and the Chingford Mount town centre. It is part of the Diocese of Chelmsford, within the Church of England. The correspondence address is The Vicarage, Larkwood Road, London E4 9DS.

St Edmund's Church banks with Barclays Bank (South Chingford Branch), 258-260 Chingford Mount Road, London E4 8JN.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered as a charity with the Charity Commission for England and Wales: registration number 1178139.

Those who have served as members of the PCC at any time in 2020 are as follows.

### Ex officio members

- The Reverend Lesley Anne GOLDSMITH, Incumbent (Vicar), PCC Chair
- The Reverend James Bernard GILDER, Assistant Curate (*from* July 2019), Diocesan Synod representative (*from* November 2020)
- Mrs Pauline Esther SETCHFIELD, Churchwarden
- Miss Deborah Ruth WATSON, Churchwarden
- Mr Colin Frederick James SETCHFIELD, Diocesan Synod representative, Deanery Synod representative, PCC Secretary
- Mr Andrew John Edward SETCHFIELD, Deanery Synod representative
- Mr Geoffrey Arthur WALKER, Deanery Synod representative (*to* March 2019) *Rest in peace*
- Mr John Sidney WHITE, Deanery Synod representative (*from* October 2020)

### Elected members

- Mrs Doris Afua ALBRECHT
- Mr Patrick ARCHER
- Mr Michael William BLISS
- Ms Cheryl Catherine DAVID
- Mr George Alfred DUBERRY
- Mrs Henryka GIBBONS (*to* October 2020)
- Mr John George GLOVER
- Miss Amanda Elise Margaret HARRISON (*from* October 2020)
- Ms Dorothy Ionia JAMES (*to* October 2020)
- Ms Mol Patricia MATHESON (*from* October 2020)
- Ms Michelle Rosemarie RODGERS

- Mrs Christine Elizabeth SETCHFIELD
- Mrs Elizabeth Charlotte SKINNER (*from* October 2020)
- Ms Chantal UWERA
- Mr John Sidney WHITE (*to* October 2020)

Coopted members

- Mrs Elizabeth Charlotte SKINNER (*to* October 2020)

## *Acknowledgements*

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The following church members and former church members died in 2020: Elaine Humphrey, Geoff Walker, Roy Speed, Bubbles Russell, Alex Broadhurst<sup>8</sup>, Hazel Moss.

We remember them for their friendship and service.

***This report was approved by the PCC at its meeting on 16 March 2021.***



***Signed*** \_\_\_\_\_

***For and on behalf of the Parochial Church Council***

<sup>8</sup> *Member of the Bereavement Support Group*

## *Independent Examiner's Report*

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### **Independent Examiner's Report to the members/trustees of St Edmund's Church, Chingford, Parochial Church Council.**

I report on the accounts for the year ended 31st December 2020 which are set out on the pages following.

#### **Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

#### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Emine Kemal  
231 Devonshire Hill Lane  
London N17 7NP

# Financial Statements for the Year Ended 31 December 2020

## Receipts and Payments Account

	Note	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2020	Total 2019
<b>RECEIPTS</b>						
<b>Voluntary receipts:</b>						
Planned Giving	a	£ 25,513.49	£ -	£ -	£ 25,513.49	£ 23,194.97
Collections at Services	b	£ 1,200.94	£ -	£ -	£ 1,200.94	£ 4,944.72
All other giving	c	£ 53.27	£ -	£ 4,649.77	£ 4,703.04	£ 3,820.37
Gift Aid Recovered		£ 7,442.35	£ -	£ -	£ 7,442.35	£ 8,154.98
		£ 34,210.05	£ -	£ 4,649.77	£ 38,859.82	£ 40,115.04
<b>Activities from generating funds</b>	d	£ 547.00	£ -	£ -	£ 547.00	£ 5,359.68
<b>Investment Income</b>	e	£ 15,845.77	£ -	£ -	£ 15,845.77	£ 16,665.37
<b>Church Activities</b>	f	£ 21,651.46	£ -	£ -	£ 21,651.46	£ 49,741.35
<b>Other receipts</b>	g	£ 10,096.44	£ -	£ -	£ 10,096.44	£ 23,459.55
<b>TOTAL INCOME</b>		<b>£ 82,350.72</b>	<b>£ -</b>	<b>£ 4,649.77</b>	<b>£ 87,000.49</b>	<b>£ 135,340.99</b>
<b>PAYMENTS</b>						
<b>Church Activities:</b>						
Parish Share		£ 29,440.68	£ -	£ -	£ 29,440.68	£ 29,252.52
Clergy & Staffing Costs	h	£ 1,431.88	£ -	£ -	£ 1,431.88	£ 1,741.49
Church Running Costs	i	£ 18,040.76	£ -	£ -	£ 18,040.76	£ 23,702.66
Hall running costs	j	£ 19,753.48	£ -	£ -	£ 19,753.48	£ 23,631.77
Church Repairs & Maintenance		£ 10,676.12	£ -	£ -	£ 10,676.12	£ 15,033.11
Halls Repairs & Maintenance		£ 12,744.21	£ -	£ -	£ 12,744.21	£ 5,095.00
Vicarage & Church House		£ 398.68	£ -	£ -	£ 398.68	£ 385.57
Mission giving/donations		£ 130.98	£ -	£ -	£ 130.98	£ 848.04
		£ 92,616.78	£ -	£ -	£ 92,616.78	£ 99,690.16
<b>Cost of generating funds</b>		£ 225.00	£ -	£ -	£ 225.00	£ 1,751.27
<b>Governance costs</b>		£ 200.00	£ -	£ -	£ 200.00	£ 200.00
<b>Other payments</b>	k	£ -	£ -	£ -	£ -	£ 22,245.51
<b>TOTAL PAYMENTS</b>		<b>£ 93,041.78</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 93,041.78</b>	<b>£ 123,886.94</b>
<b>Excess of receipts/payments</b>		£ (10,691.06)	£ -	£ 4,649.77	£ (6,041.29)	£ 11,454.05
<b>Transfers between funds</b>		£ -			£ 9,500.00	£ 12,857.55
		£ (10,691.06)	£ -	£ 4,649.77	£ (15,541.29)	£ (1,403.50)
<b>Cash at bank/in hand at 1 Jan</b>		£ (635.74)	£ 111,713.26	£ 24,263.25	£ 135,340.77	£ 136,744.27
<b>Cash at bank/in hand at 31 Dec</b>		£ (11,326.80)	£ 111,713.26	£ 28,913.02	£ 119,799.48	£ 135,340.77
					£ -	£ -

## Further Analysis of Receipts and Payments Account

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2020	Total 2019
<b>RECEIPTS</b>					
<b>A Planned Giving:</b>					
Gift Aid - Bank	£ 15,081.51	£ -	£ -	£ 15,081.51	£ 5,916.00
Gift Aid - Envelopes (FWO)	£ 5,965.25	£ -	£ -	£ 5,965.25	£ 17,278.97
Other Planned Giving (FWO)	£ 4,466.73	£ -	£ -	£ 4,466.73	£ -
	<u>£ 25,513.49</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 25,513.49</u>	<u>£ 23,194.97</u>
<b>B Collections at Services:</b>					
Loose plate	£ 489.94	£ -	£ -	£ 489.94	£ 2,940.42
Gift Aid - Envelopes (Non-FWO)	£ 160.00	£ -	£ -	£ 160.00	£ 306.80
Special collections	£ -	£ -	£ 551.00	£ 551.00	£ 1,697.50
	<u>£ 649.94</u>	<u>£ -</u>	<u>£ 551.00</u>	<u>£ 1,200.94</u>	<u>£ 4,944.72</u>
<b>C All other giving:</b>					
Church Boxes (Candles/Sheets)	£ 53.27	£ -	£ -	£ 53.27	£ 302.32
Donations, appeals etc	£ 4,649.77	£ -	£ -	£ 4,649.77	£ 3,518.05
	<u>£ 4,703.04</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 4,703.04</u>	<u>£ 3,820.37</u>
<b>D Activities from generating funds:</b>					
General fundraising	£ -	£ -	£ -	£ -	£ 2,410.48
Magazine fundraising	£ -	£ 547.00	£ -	£ 547.00	£ 2,949.20
	<u>£ -</u>	<u>£ 547.00</u>	<u>£ -</u>	<u>£ 547.00</u>	<u>£ 5,359.68</u>
<b>E Investment Income:</b>					
Bank interest	£ 397.77	£ -	£ -	£ 397.77	£ 730.37
Rent (95 Normanshire Drive)	£ 15,448.00	£ -	£ -	£ 15,448.00	£ 15,935.00
	<u>£ 15,845.77</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 15,845.77</u>	<u>£ 16,665.37</u>
<b>F Church activities:</b>					
Fees for weddings/funerals	£ 4,240.00	£ -	£ -	£ 4,240.00	£ 3,531.25
Bookstall/magazine sales	£ 135.43	£ -	£ -	£ 135.43	£ 637.04
Church Hall lettings	£ 16,684.50	£ -	£ -	£ 16,684.50	£ 44,956.73
Social Events	£ 516.13	£ -	£ -	£ 516.13	£ 145.00
Sunday Refreshments	£ 50.40	£ -	£ -	£ 50.40	£ 431.33
Animal Food Bank	£ -	£ 25.00	£ -	£ 25.00	£ 40.00
	<u>£ 21,626.46</u>	<u>£ 25.00</u>	<u>£ -</u>	<u>£ 21,651.46</u>	<u>£ 49,741.35</u>
<b>G Other receipts:</b>					
Transfer from account	£ 9,500.00	£ -	£ -	£ 9,500.00	£ 22,857.55
Insurance claim	£ -	£ -	£ -	£ -	£ 130.00
Utility Refund	£ 463.51	£ -	£ -	£ 596.44	£ -
VAT repayment	£ 463.51	£ -	£ -	£ -	£ 472.00
	<u>£ 10,096.44</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 10,096.44</u>	<u>£ 23,459.55</u>

## PAYMENTS

### H Clergy & Staffing costs:

Vicar's Working expenses	£ 433.89	£ -	£ -	£ 433.89	£ 779.75
Curate's Working expenses	£ 283.85	£ -	£ -	£ 283.85	£ 107.70
Water rates - Vicarage	£ 176.74	£ -	£ -	£ 176.74	£ 170.76
Clergy telephone	£ 537.40	£ -	£ -	£ 537.40	£ 594.28
Visiting clergy/speakers	£ -	£ -	£ -	£ -	£ 89.00
	<u>£ 1,431.88</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 1,431.88</u>	<u>£ 1,530.85</u>

### I Church Running costs:

Organist	£ 1,152.00	£ -	£ -	£ 1,152.00	£ 2,280.00
Education (Junior Church)	£ 10.00	£ -	£ -	£ 10.00	£ 232.39
Parish training/mission	£ 102.74	£ -	£ -	£ 102.74	£ 2,525.12
Insurance (Church)	£ 2,498.42	£ -	£ -	£ 2,498.42	£ 2,832.00
Church maintenance	£ 4,625.03	£ -	£ -	£ 4,625.03	£ 1,259.54
Upkeep of services (Sanctuary)	£ 790.62	£ -	£ -	£ 790.62	£ 1,417.71
Refreshments (Members)	£ 77.36	£ -	£ -	£ 77.36	£ 549.22
Hospitality (Hosting)	£ -	£ -	£ -	£ -	£ 338.05
Upkeep of churchyard	£ 650.00	£ -	£ -	£ 650.00	£ 600.00
Printing, postage, stationery	£ 698.33	£ -	£ -	£ 698.33	£ 552.31
Electricity, gas, oil (Church)	£ 2,381.66	£ -	£ -	£ 2,381.66	£ 2,392.89
Water (Church)	£ -	£ -	£ -	£ -	£ 126.11
Magazine expenses	£ 1,500.50	£ -	£ -	£ 1,500.50	£ 3,263.32
Other Church Running Expenses	£ 783.32	£ -	£ -	£ 783.32	£ 2,147.28
Subscriptions/Membership/Licence	£ 231.40	£ -	£ -	£ 231.40	£ 1,144.72
DBF/Clergy Fees (Weddings/Funer)	£ 2,370.00	£ -	£ -	£ 2,370.00	£ 1,897.00
Social events	£ 95.79	£ -	£ -	£ 95.79	£ 145.00
	<u>£ 17,967.17</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 17,967.17</u>	<u>£ 23,702.66</u>

### J Halls Running costs:

Electricity, gas, oil (Halls)	£ 3,307.00	£ -	£ -	£ 3,307.00	£ 7,142.07
Insurance (Halls)	£ 1,898.00	£ -	£ -	£ 1,898.00	£ 2,475.34
Caretaker Salary (Halls)	£ 4,138.75	£ -	£ -	£ 4,138.75	£ 6,150.65
Maintenance/Decoration (Halls)	£ 7,075.65	£ -	£ -	£ 7,075.65	£ 5,961.08
Telephone/Running Costs (Halls)	£ 1,812.78	£ -	£ -	£ 1,812.78	£ 782.63
Water (Halls)	£ 158.35	£ -	£ -	£ 158.35	£ -
Grounds (Halls)	£ 1,362.95	£ -	£ -	£ 1,362.95	£ 1,120.00
	<u>£ 19,753.48</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 19,753.48</u>	<u>£ 23,631.77</u>

### K Other payments:

Purchase of fixed asset	£ -	£ -	£ -	£ -	£ 1,957.71
Transfer to term deposit	£ -	£ -	£ -	£ -	£ 10,000.00
New building work (Halls)	£ -	£ -	£ -	£ -	£ 10,287.80
	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 22,245.51</u>

### L Movement between accounts

Transferred from Deposit A/C	£ 9,500.00	£ -	£ -	£ 9,500.00	£ 10,901.55
Transferred from CCLA A/Cs	£ -	£ -	£ -	£ -	£ 1,956.00
	<u>£ 9,500.00</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 9,500.00</u>	<u>£ 12,857.55</u>

**Monies held by PCC**

Centenary	£	-	£ 277.37	£	-	£ 277.37	£ 277.37
Church roof	£	-	£ 3,024.39	£	-	£ 3,024.39	£ 3,024.39
Children's Ministry	£	-	£ 2,612.21	£	-	£ 2,612.21	£ 2,612.21
Halls (Reserves)	£	-	£ 10,822.29	£	-	£ 10,822.29	£ 20,288.44
Flower Fund	£	-	£ 404.00	£	-	£ 404.00	£ 404.00
Pastoral Care	£	-	£ 250.00	£	-	£ 250.00	£ 250.00
Ornaments	£	-	£ 6,873.26	£	-	£ 6,873.26	£ 6,873.26
Repairs	£	-	£ 1,924.18	£	-	£ 1,924.18	£ 1,924.18
Soft Furnishings	£	-	£ 600.50	£	-	£ 600.50	£ 600.50
Social Committee	£	-	£ 1,116.85	£	-	£ 1,116.85	£ 1,116.85
Refreshments	£	-	£ 760.22	£	-	£ 760.22	£ 760.22
Vicarage Maintenance	£	-	£ 396.00	£	-	£ 396.00	£ 396.00
Mission/Outreach	£	-	£ 755.86	£	-	£ 755.86	£ 755.86
Voice Enhancement / Ramp	£	-	£ 1,450.21	£	-	£ 1,450.21	£ 1,450.21
	£	-	£ 31,267.34	£	-	£ 31,267.34	£ 40,733.49

**Monies held by CCLA (CBF Deposit)**

J Thompson Bequest	£	-	£ 3,284.74	£	-	£ 3,284.74	£ 3,270.85
Musgrave Bequest	£	-	£ 21,081.53	£	-	£ 21,081.53	£ 20,992.40
Choir Robes	£	-	£ 1,267.07	£	-	£ 1,267.07	£ 1,261.71
G Bennett Bequest	£	-	£ 1,760.76	£	-	£ 1,760.76	£ 1,753.32
Halls (Projects)	£	-	£ 55,050.23	£	-	£ 55,050.23	£ 54,817.46
Vicarage Maintenance	£	-	£ 2,589.79	£	-	£ 2,589.79	£ 2,578.83
Church Fabric/Ornaments	£	-	£ 1,036.48	£	-	£ 1,036.48	£ 1,032.11
	£	-	£ 86,070.60	£	-	£ 86,070.60	£ 85,706.68

**Purposes of Designated Funds**

Thompson Bequest  
For maintenance of the Church

Musgrave Bequest  
For maintenance of the Organ

G Bennett Bequest  
For accessibility projects

## Statement of Assets and Liabilities

	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2020	Total 2019
<b>Cash Funds</b>					
Bank Current Account	£ 2,461.54	£ -	£ -	£ 2,461.54	£ 8,900.60
Bank Deposit Account	£ -	£ 31,267.34	£ -	£ 31,267.34	£ 40,733.49
CBF CofE Deposit Account	£ -	£ 86,070.60	£ -	£ 86,070.60	£ 85,706.68
	<u>£ 2,461.54</u>	<u>£ 117,337.94</u>	<u>£ -</u>	<u>£ 119,799.48</u>	<u>£ 135,340.77</u>
<b>Other Monetary Assets</b>					
Income Tax Recoverable	£ 268.26	£ -	£ -	£ 268.26	£ 1,242.34
VAT Recoverable	£ -	£ -	£ -	£ -	£ -
2020 Halls Rent paid in 2021	£ -	£ -	£ -	£ -	£ -
	<u>£ 268.26</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 268.26</u>	<u>£ 1,242.34</u>
<b>Investment Assets</b>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>

### Assets retained for Church use

The PCC of the Parish Church of Saint Edmund, Chingford is the beneficiary of an account at Chelmsford, the fund can be used subject to strict conditions, as at 31/12/2020 the fund stood at £173,101.50

### Liabilities

£ -	£ -	£ -	£ -	£ -
£ -	£ -	£ -	£ -	£ -
<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>

## Notes to Financial Statements for the Year Ended 31 December 2020

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

### 2. Fund accounting

All funds are available for application on the general purposes of the PCC there are no endowment funds. Certain funds have been restricted by the PCC for particular use and the balances on these are identified separately.

### 3. Incoming resources

Incoming resources from donors planned giving, grants, and income from the use of church premises are recognised when received in the bank account.

Income tax recoverable on gift aid donations is recognised when the claim has been agreed by H M Revenue & Customs.

### 4. Resources expended

All resources expended are recognised when paid from the bank account, and significant items of expenditure due but not paid are accrued at the Statement of Assets and Liabilities date.

### 5. Tangible fixed assets

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011.

Movable church furnishings are accounted as inalienable property and stated at nil amount. All expenditure incurred on such property is treated as resources expended and so written off.

Equipment used within the church premises is written off when acquired, unless of a material gains and losses are included when the investment assets are revalued at the Statement of Assets and Liabilities date.

### 6. Current assets

Amounts received but not paid at the Statement of Assets and Liabilities date are included in current assets as debtors less any provision applicable.