

ST MARY'S
LOUGHTON



**THE PARISH OF ST MARY THE VIRGIN
MEETING OF THE PARISHIONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON WEDNESDAY 4 MAY 2022 AT 8PM**



Easter 2022 Outdoor Service

THE PARISH OF ST MARY'S CHURCH, LOUGHTON

**WELCOME TO THE MEETING OF THE PARISHONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON WEDNESDAY 4 MAY 2022 AT 8PM**

AGENDA FOR THE MEETING OF THE PARISHIONERS

1. Welcome and Prayer
2. Apologies for absence
3. Minutes of the Meeting of the Parishioners on 19 May 2021 (attached)
4. Election of Churchwardens

AGENDA FOR THE ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of the Meeting of 19 May 2021 (attached)
2. Matters arising
3. Election of up to 4 Lay Representatives of the Parochial Church Council
4. Report on the Electoral Roll (attached)
5. Treasurers Report (report and accounts at back)
6. Election of Auditor
7. Churchwarden's Report (Fabrics etc) (attached)
8. Deanery Synod Report (attached)
9. PCC Report (attached)
10. Non-agenda reports - Ministries of St Mary's – Reports (attached)
11. Child Protection (statement upholding procedures)
12. Health & Safety (statement upholding procedures)
13. Clergy's comments
14. General Questions
15. Any other business (to be notified to the Chairman in writing beforehand)
16. Closing prayer

THE PARISH OF ST MARY'S CHURCH, LOUGHTON

MEETING OF THE PARISHIONERS AND ANNUAL PAROCHIAL CHURCH MEETING HELD ON WEDNESDAY 4 MAY AT 8PM

MINUTES OF THE MEETING OF THE PARISHIONERS

1. Welcome and Prayer
Luke 4 was shared. We want to see the Kingdom of God in our day and our time. As we emerge from the wilderness (from lockdown) that we return in the power of the Spirit as a Church.
2. Apologies for absence
Brenda and Peter Miller, Carol Hartley, James Lambden, Rosemary Wright, Philippe How and Sharon Milne.
3. Minutes of the Meeting of the Parishioners on 7 October 2020
The Minutes were adopted by the meeting.
4. Election of Churchwardens
Paul Curry and Julie Lee have been wardens for this last year – Julie stepped up as interim warden but will stand this year back as assistant warden. Paul has been warden for a number of years.

Paul – is honoured to stand again as churchwarden and thanked Julie. He is looking forward to serving with Sylvia Williams who is standing as Churchwarden as well.

Paul thanked all the clergy, Malcolm, Steve, Hugh and also Caroline who has been working in the background. We all owe a huge debt of gratitude to all they do a lot of it unseen.

Looking forward to the coming year with things re-opening. It will take patience, grace and thinking of people's individual situations and making people feel part of things.

Sylvia Williams – Isaiah 41:10 – when first approached Sylvia was unsure. During the pandemic Sylvia was asking God how she could be used in some way. She is honoured to be considered for this position. Everyone has a heart to see God's kingdom come and everyone saturated in God.

Paul Curry – proposed by Phil Lowrie seconded by Colin Chastell
Sylvia Williams – proposed by Julie Lee seconded by Amanda Hart

All in favour of Paul and Sylvia becoming wardens.

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of the Meeting of 7 October 2020
The Minutes were adopted by the meeting.
2. Matters arising
There were none.
3. Election of up to 4 Lay Representatives of the Parochial Church Council

Kate Matthews has been on PCC for 5 years. We really appreciate all Kate has done in PCC and Standing Committee.

Julie Lee – proposed by Martin Huff seconded by Phil Lowrie
Natasha Poraj proposed by Caroline Macdonald seconded by Marylyn Greengrass
Jonathan Brown proposed by Margaret Sideras seconded by Rachel Syrett
All Agreed.
4. Election of 1 Deanery Synod Representative
Sylvia Lambden proposed by Amanda Hart seconded Deborah Smith
All agreed.
5. Report on the Electoral Roll (attached page 11)
Report taken as read.
There are 211 on the Electoral Roll.
6. Treasurers Report (report and accounts page 12)
Richard Milne proposed the accounts and Paul Curry seconded them.
All agreed.
7. Election of Auditor
The services were reviewed last year and Richard proposed that we use Beevers & Struthers again. Seconded by Michael Smith. All agreed.
Malcolm thanked the whole finance team and Richard as Treasurer.
8. Churchwarden's Report (Fabrics etc) (attached page 37)
Taken as read. Many thanks to Michael Smith to all he gives to everything Buildings.
9. Deanery Synod Report (attached page 38)
Taken as read.
10. PCC Report (attached page 38)
Taken as read.
11. Child Protection (statement upholding procedures)

Malcolm read out the following statement:

I confirm that the PCC has complied with the duty to have due regard to the House of Bishop's Safeguarding Policy and practice guide.

We take safeguarding at St Mary's seriously and it is on the agenda for each PCC meeting. The Parish Safeguarding Officer and deputy meet to discuss updates to the Policy and to ensure that the procedure is followed.

Every new staff member and volunteer for regular roles are safely recruited. This includes them confirming they have read and understood St Mary's Safeguarding Policy. Every volunteer should complete the Chelmsford Diocese online Safeguarding training for adults and children (as appropriate) and repeat every three years. I do recommend that every member of St Mary's could complete this training as it will raise your awareness of all safeguarding concerns.

Many thanks to Michelle Stanesby – Safeguarding Officer and Amanda Hart – deputy Safeguarding Officer.

12. Clergy's comments

Hugh Taylor – Not always been able to take services and very thankful to Malcolm for picking things up for him. Hugh appreciates Malcolm's friendship so much.

Steve Opie – The whole Church is incredible – the faithfulness and compassion expressed by this community – consistently keeping their eyes fixed on The One. Thank you so much, keep going, it's an incredible witness. Keeping going!

Malcolm Macdonald – We've all discovered Zoom, online services, calls to congregation, Café Hope takeaways – there's been so much adaptations and change. We have sadly lost Church family friends, not seen our own families and lost members of our families. So much thanksgiving to be a part of a church like this. What we have seen is generosity and kindness.

Thank you so much to Steve Opie for being such a brilliant colleague. Outstanding Curate and appreciate everything that he does. Hugh is a real friend. His dedication and he gives everything he has got.

Caroline – Malcolm's rock in all of this – helps Malcolm to see things in better perspective. All she does for Living Hope – loving our local and global neighbour. It's not a job, it's who she is.

Thanks to Amanda for all she does. It's all kingdom work. Even when Martin and Amanda are sending emails in the office.

Michelle – is such an encourager. Michelle's heart is to serve. Ignite is hugely blessed – with the advocates as well. Michelle brings joy into the room.

Martin – a wonderful colleague – it's been painful not to be able to lead people in worship. Thank you for his passion for leading worship. For Admin work as well thank you.

Paola – thank you so much – again a year of such change in Café Hope – smiling behind the Perspex screen in the Café – we have been as open as we can be. Paola has a prophetic gift and is sensitive to the Spirit. Great is being gentle and generous and coming along side people. Pray that you will be blessed as you move out of Café Hope.

Mandy Chastell – stepped down from Café Hope management last year after 8 years of Café management.

Peter Blake – is the man to stand in the gap in Café Hope. We really thank you for the way you stood up and are so brilliant in Café Hope.

Phil Lowrie – is beginning to get back – Café Hope tables set up again inside! He quietly gets on with the job of caretaking.

Emma Wood – she is brilliant – she takes the work very seriously and cleans the Church very well. We appreciate all she does.

Carl Lee (teaching) and Ruth How (Life groups) on our staff team. Ruth has lead the lifegroups so well again in this difficult time.
Carl asks the questions that need to be asked! Iron sharpens iron and Malcolm really appreciated.

Thanks to PCC, Standing Committee, Lay Readers, Coronavirus Support Group – bringing lots of wisdom and bringing good solutions.

Martin Stanesby and Matt Ayers – thank you so much. We could not do what we do without people supporting in AV/PA and what Martin was does with editing videos and also Matt.

It's such a team effort. None of this could be done alone. We are so grateful to God for this.

Thank you to Arthur and Pauline McManus for all their work in Job Club. Arthur has been doing it for 10 years and Pauline joined him. They are now laying down this ministry and we thank them for all they have done for people in the community. A brilliant unsung example of how people are serving Jesus in such an unsung way.

Where there is pruning there is also new life – and new things rise up – like the Cook project in Living Hope.

We want to give people the opportunity to come back as they feel able. A number of teams are down in their capacity. We want to honour those who both are able to serve and those who are not but it means that we are not at that full capacity but appreciate that everyone is doing their best.

Listen – we want this to be a time of listening. We are asking for feedback from the church. Individually or through Lifegroups, ignite etc. This is available online and by paper. Let's make it a topic for conversation.

Connect – this is also a moment to make sure that we connect and build friendships – giving each other some time and conversation. It is the glue of this church family to be able to connect with each other. We'll be talking about how we can come back as church family together. So much of listening is about being curious. Whatever you do – bbq, having a coffee, games, picnics – invite others to what you are doing.

Resource – we've been praying about how the Lord might want us to emerge from this. We will have a gift day in July to help resource. There is no pressure at all to give. Many people have been squeezed during this time, if this is you, let it pass you by.

Planning – we have made plans to be able to come out of this pandemic and restore Church as we may recognize it – but also learning lessons from what we have done. More prophetic, more gifts of the spirits – but also looking forward to not wearing masks, having coffee after church etc.

Pastoral – encourage everyone to be courageous, to be vulnerable with one another. There has been lots of fear, and lots of different types of loss that people have experienced. There is a time coming when we want to call the Church out – not just doing shallow things – but leaning into friendships and going deeper. Many people may be feeling disconnected, but let's get connected. We can't just head back into busyness, let's take time. This year has been intensely painful in many ways. Praying that God is with us in this.

Paul Curry came and spoke – and thanked our wonderful Clergy team. He had gifts to give to Malcolm, Steve and Hugh from the Church.

13. General Questions

There were no questions.

14. Any other business (to be notified to the Chairman in writing beforehand)

15. Closing prayer

Report on the Electoral Roll for St Mary's Loughton 2022

Every sixth year we are required by the Chelmsford Diocese to prepare a completely new Electoral Roll, where no names are carried forward from the old roll, and everyone has to make a fresh application to be on the new roll. This was carried out in 2019.

In each of the intervening years, the Electoral Roll is revised. The names that have been removed from the Electoral Roll in the 2022 revision were; 6 members that have moved away from the area, 3 members who have passed away and 4 members for other reasons. 7 new members have been added, bringing the revised membership to a total of 205.

It is interesting to note :-

(1) Just 57 of the total membership (205) live within the Parish (28%).

(2) Female members (125=61%) continue to exceed male members (80=39%)

Trend changes can be seen from the following table.

Year	Members on Roll	St. Mary's Parish	Outside
2018	248 (96 men + 152 women)	63	185
2019	234 (89 men + 145 women)	62	172
2020	222(89 men + 133 women)	57	165
2021	211(85 men + 126 women)	57	154
2022	205(80 men + 125 women)	57	148

I would like to thank Amanda Hart for her assistance in helping me compile the electoral roll and to all new members for completing and returning their application forms.

A copy of the revised roll may be seen in the Church office.

Copies are also held by the Vicar, PCC Secretary (Amanda Hart) and myself.

Julie Lee, Electoral Roll Officer

Report on Fabric, Goods & Ornaments 2021

Church use

The Church is very busy during the week as well on Sundays. There are lots of people coming through the Church Monday – Friday with various groups meeting in the Smith Room and Hope Centre, Little Lambs nursery upstairs as well as Café Hope being busy in the Church and cloister. The play area in the church is very popular. The mid-week service continues to take place in the Smith Room, and Hope Hall is being used regularly for Tot's Time, Hope Supper, Foodbank and a couple of Lifegroups and various meetings as well as for other outside bookings.

Our thanks go to our caretaker, Phil Lowrie, for all the furniture moving and much more that is involved in this and to our cleaner, Emma Wood, for keeping the site in such a good state.

Many thanks also to Michael Smith who oversees our building maintenance and for all the extra work he puts in to keep the church well repaired.

General Maintenance

All annual services are carried out to the boiler, lift, fire/smoke alarms, fire extinguishers and automatic doors and shutters, air conditioning and extraction in Hope Centre. A programme of re-decoration is kept up to date by Michael and Amanda.

Little Lambs will be having a new wooden gazebo fitted in their forest garden, following the destruction of the party tent in the strong winds earlier this year.

The Parish Centre roof needs repair work on it and we are currently getting quotes for this work.

Deanery Synod Report – Revd Malcolm Macdonald

The Epping Forest and Ongar Deanery Synod met on Zoom over the past year. I am writing the report this year as Assistant Area Dean.

The Deanery provides a cross-parish forum for topics which are of interest or concern to churches across the local area, as well as giving an overview of ministry, financial and organisational issues. Deanery Synod continues to be a good way for St Marys to engage with other churches in Epping Forest and Ongar and this year there has been a good focus on outward facing mission.

This year the main focus has been on continuing to support churches through the Covid-19 response, the financial pressures on the Diocese and also the Deanery seeking to operate more as a mission agency. We are seeking to partner with church on issues of creation care and community ministry such as Epping Forest Foodbank.

St Mary's is part of the Epping South Mission and Ministry Partnership (MMP). This comprises of church in Loughton, Chigwell and Buckhurst Hill. Clergy from these churches meet monthly together (in addition to Church together in Loughton) for prayer, support and partnership.

Parochial Church Council (PCC) Report 2021/22 by Amanda Hart

Membership. Meetings and Committees

Ex-Officio members: Vicar:

Revd Malcolm Macdonald – Chair

Curate:

Revd Steve Opie (left August 2021)

Hon Curate:

Revd Hugh Taylor

Wardens:

Paul Curry and Sylvia Williams

Co-Opted:

PCC Secretary:

Amanda Hart

<i>Deanery Synod Reps:</i>	Peter Blake, Debbie Lake, Carol Hartley and Sylvia Lambden
<i>Elected members:</i>	Sam Clayfield, David Dronsfield, Cherilee Ford, Julie Huff, Pauline Manning, Richard Milne (Treasurer and Vice-Chair), Brenda Miller, Michael Smith (Asst Warden), Julie Lee (Asst Warden), Jon Brown and Natasha Poraj

The PCC works with the Vicar to promote the whole mission of the Church and also has maintenance responsibilities for the Church building and Centre. The PCC values are: representation, communion, policy, principles, priorities and prayer, financial management and vision.

The full PCC met 6 times through the year plus one social event.
Sub-committees that report to the PCC:

Standing Committee Clergy, wardens, treasurer, Operations Manager, and 1 representative of the PCC	Buildings Michael Smith, Amanda Hart
Health & Safety David Dronsfield, Amanda Hart	Living Hope Global Champion Susan Brown
HR Team Debbie Lake, Richard Milne, Kate Matthews & Amanda Hart	Finance Richard Milne, Martin Huff, Zach Cook Peter Blake and Nicola Leach

2. Review of the Year

Our PCC meetings are always covered in prayer and worship and this is a priority throughout our meetings. We have good, constructive meetings and this last year spent a lot of time on staffing, finances, gift day, vision and plans for 150 anniversary and Church weekend away.

3. Summary of key decisions made:

- St Mary's Church Safeguarding document agreed.
- St Mary's Health & Safety Policy agreed.
- Budget agreed for 2022.
- General oversight of Church finances, policies, procedures and administration.
- Emerging from lockdown – services re-starting
- Listening to the Church survey
- New Café Staff appointed
- Advertised for Children & Youth minister
- New afternoon congregation
- Appointment of Living Hope Assistant (funded through a grant)
- Staff long-term sick cover
- Living in Faith and Love course attended by PCC

- Flooring for downstairs toilets and Café Hope kitchen
- Debbie Lake – Ordinand
- Communion Assistants approved by PCC
- Parish Share
- Increase of hall hire charges
- LED lights to be fitted in offices and Smith Room etc.
- New Mission Partner – Every Life (Nicola Neale)

Wholeness – Malcolm Macdonald

Wholeness ministry is specifically those parts of our family life that seek to support the mental, emotional and relational health of our church and community.

During the pandemic, many of our traditional opportunities for offering pastoral care to one another, and to those within our wider community were restricted. We established a team of volunteers to keep in touch with members of our church family over the phone, particularly whilst physical church services were unable to take place in the Spring of 2021. We are grateful to the whole team for their compassion, care and perseverance.

There are many components of pastoral care at St Mary's including Life Groups, Café Hope, Living Hope, Hope Centre Counselling Loughton, prayer ministry on Sundays, pastoral visits, meals for those in need and much more.

I would like to offer our huge thanks to all those who have given of their time and energy this year to share God's love in various ways with people in need.

Please speak to me if you have identified a need within our local area that you think we are positioned to address as a church family.

In 2022, we are looking forward to renewing Wholeness ministry through the appointment of Pastoral Coordinators and also more interconnected ministry and improved oversight and support.

Worship and AV/PA Report by Martin Huff

Looking back on 2021, this has been another year of adjusting to various changes in government restrictions to cope with the ebb and flow of the pandemic as the roll out of vaccinations gradually took effect.

Our Revive Sunday Services continued until August when we were finally allowed to sing again and then we were able to transition back to 2 Services again.

After 18 months of the pandemic our worship team was less than half the size it was at the end of 2019 and when Nev Bluck and his family moved down to Dorset, I was the sole Worship Leader for our 10:30am Service. I was very grateful to Malcolm for standing in for a couple of Services which allowed me to take some holiday.

I want to acknowledge the wonderful, faithful service of all the volunteers who have kept going through all of the challenges and demands of this period: Matt, Phil, Pete, Zach, Fred, Jonathan (PA & AV) and Julie, James, Gavin, Elizabeth and Steve (Worship Band). Particular thanks to Matt for leading the technical team and stepping into the breach time and again.

In our Early Service, we are particularly grateful to Diana and Ken who play the organ for this Service week by week and are a wonderful blessing to our Church family through this.

It was a great joy to be able to have the Christmas choir in full once more this year for our Carols with candlelight Service. As always we had great fun rehearsing together and the Service itself was amazing!

I have been reflecting over this last year and a bit for clarity over what the Lord may be teaching us.

I really feel that, as I indicated in last year's report, He is calling us to be putting Him first in our lives. That we spend time daily in personal prayer and worship, listening out for his voice that speaks through scripture, circumstances and one another and being obedient to Him. Our prayer can become an ongoing conversation with the Lord throughout the day.

It is so important that we do not give up meeting together, serving one another and, I am convinced that at this particular time, the Lord calls us to gather to pray together at our Kingdom Come prayer meetings. I am not sure that we yet realise how important this is.

So let's press on to take hold of that for which Christ Jesus took hold of us!

Life Group Report APCM April 2022 Ruth How

Once again, I commence with the need to acknowledge and give thanks for the leaders who served their groups so beautifully over the last year, with the continuing challenges of changing regulations and with members who have different opinions on whether they should have met at all, at points over the past year.

It has also been another year of loss and challenge in some groups. I am deeply grateful for the ministry and friendship of Peter Miller. I know the group he led with Brenda miss him deeply. Other leaders too have been struggling with ill health but have demonstrated deep commitment to their groups, and it has been wonderful to see their members step up and support them both practically and through prayer.

I am delighted to report that Jeff and Karen Potter have recently started a new group, meeting in Debden on Wednesday evenings. It was a joy to commission them as leaders during a recent Sunday Service. During February we had a Life group ministry focus and several people have recently started attending groups as a result.

We currently have nine evening groups and two that meet in the day time. Praise God, our life groups have continued to be places where our values are upheld and all members are encouraged to live them out day by day.

Thank you to all leaders and life group members who have found ways to 'Encounter God, Love Deeply, Share Jesus and Live for the Kingdom.' The groups are still shaped around the people in them and each has its own flavour!

I have not had the time to advocate for Life groups as much as I would have wanted this year, but remain committed to serving you the best I can. Please contact me if you would like to either join a group or to start a new one, or if I can help in any other way.

Living Hope – Local – Caroline Macdonald April 2022

What a difference a year makes! As I've been reading last year's report I can see how much things have changed in a year, God is good! As we have emerged from the pandemic Living Hope has slowly enjoyed meeting people face to face again, adapting as we have gone along, as our community opened up again. Our focus remains loving our local and global neighbour, and prayerfully seeking how we can reach out to our community. It has been a joy to have Paola Rees start as Living Hope assistant last October, funded by a generous grant Charles French Charitable Trust. Paola has helped greatly with everything we do – thank you Paola! It is hoped that we'll be able to apply for this funding again to continue Paola's role.

We were delighted last April to start a partnership with COOK on Loughton High Road. We have been very blessed to receive 30 meals a week through their Kindness Fund and pass them on to lots of different people, some folk struggling financially, some who aren't well or bereaved, some older folk for whom a good nutritious meal that they don't have to cook is a really help. When we first started this, it provided our volunteer team with a great reason to visit people who perhaps weren't able to venture out yet because of covid, or who were housebound. Now we have quite a number who come in to pick up their meals, combining the trip with our weekly coffee morning. This wonderful provision from COOK felt like such a gift from God at just the right time, and we are very much hoping this will continue into the next financial year.

In October we were pleased to start our weekly Friday Coffee morning for those in retirement. This has become a lovely place to meet new people, and have a good natter over coffee and cake. We have a different activity each week and a simple faith thought. It has been so lovely to see friendships develop and fun being had. Coffee mornings have replaced the Lunch Club, being simpler to run with fewer volunteers.

Our monthly Hope Suppers are back after a two year break! It was so good in February to start again, and we have been delighted to welcome lots of new people. We've had a great mix of ages and people both from church and the community. Many thanks to Karen Potter who is kindly now cooking for us.

Our Saved! Surplus food project continues picking up food from M&S, Waitrose, Lidl and Sainsbury's. As the cost of living rises we are seeing more and more people come in to pick up a few groceries to help. Fridays are our busiest mornings and we enjoy a catch up with our regulars each week.

I'd like to give a special mention to New Wings and Heather and Melvin Harrison. After many years of faithful ministry through the written word, letters and magazines, and prayer for prisoners around the country, New Wings has made its final flight in the form of a mini mag. We want to honour Heather and Melvin for the way they have served so compassionately and joyfully over the years, giving hope to many and helping to transform lives. You inspire us so much with the way you love and serve Jesus.

Alongside our regular activities, we are frequently responding to other needs we come across or ways we can support organisations. Over the past year we have been able to support refugees and those experiencing homelessness and in considerable need with practical items at The Bell hotel, the Phoenix Hotel, and Norway House, and through CHES homeless project. At Christmas we provided over 90 'recipe bags' complete with ginger bread house kits, to families receiving parcels from Epping Forest Foodbank. We have also been able to be part of the Winter Warmth scheme via VAEF, and have helped people buy warm clothes, emergency food and a freezer, and also refer people to foodbank as needed.

There is more but I've run out of space!

We would love to hear from anyone who would like to come and volunteer with Living Hope, or come and pray with us on 2nd Thursday of each month at 11am.

Heart-felt thanks to all of our volunteers whose kindness and generosity of time make Living Hope happen and thanks and appreciation to those in the community that help us, COOK Loughton, Waitrose, M&S, Lidl, Sainsbury's, the Winter Warmth grant from VAEF and the Charles French Charitable Foundation.

Living Hope Global

Global Missions Report 2021-2022 - Susan Brown

It has been a privilege to be involved at St Mary's as Global Missions advocate. My time has been spent getting to know the various missions that St Mary's support – in some cases meeting the missionaries involved e.g. Adrian Bruce. As part of a review of our partners the decision was made to switch our support from the CMS to Every Life. This decision was made in light of the fact that Francesca Ellaway, the missionary we supported, had retired. In the past year we have made emergency donations to two mission partners:

1. Relating to the work of our Mission partner Wondimu £500 was sent to Mekane Yesus Seminary to support them in their need, after disastrous flooding had badly damaged the Seminary and killed a number of people.
2. TEAR fund also received a donation of £500 for their work in Ukraine.

In addition, as part of the Kingdom Come prayer meeting, we are now regularly praying for our mission partners. In future I plan to encourage the St Mary's Life Groups to be more involved in praying for and supporting missions.

ignite report – Michelle Stanesby

Sunday ignite groups

Due to the circumstances after the pandemic we could no longer run 6 ignite groups when returning to our Sunday 10:30 service. After much planning and discussion with our ignite Advocates and Malcolm we believed this was the way forward for ignite. We now currently run 4 ignite groups on a Sunday morning during our 10:30 celebration service.

Kindling is from 0 years up until they start school reception. Kindling has recently had a smart tv put into their room which the children have really enjoyed. The Leaders are now able to play worship videos and show Bible teaching videos to help them take in the theme they are learning about. The older children also enjoy doing a craft which is related to the same theme. Nicolle Ayres is our Kindling group leader.

Sparklers is for school year reception up to school year 2 (infants). Sparklers have also benefitted from a new smart tv which is a great help to them. Sparklers are a growing group and the children are becoming more confident in sharing. They were very shy to start but the leaders have been playing games which has helped the children interact more and get to know each other. Leaders have been encouraging the children to pray within group. Caroline Macdonald is our Sparklers group leader. Sam Clayfield is our Advocate for Kindling and Sparklers.

Blaze is for school years 3-6 (Junior) and currently our biggest group. They are a lively group and enjoy the space in Hope hall to do all their activities. The Leaders have been encouraging times of reflection and listening to God. Also encouraging group prayer and praying in pairs. Eleni Constantinou is our Blaze group leader and Advocate for this age range.

ignite Youth is for school years 7-13(Secondary). Our youth numbers do vary from each week and a number of them have now joined the new 5pm service. The Leaders have recently been looking at Bible characters and how they can relate to them. They have also been encouraging prayer and the Youth to invest in their own walk with Jesus. Michael Smith is our group leader and Advocate for ignite Youth.

Fusion

Again due to circumstance we could no longer run two mid week youth groups. We decided to combine what was Living room and Tuesday trinity into one mid week youth group called Fusion for school years 7-13. Fusion meet on Thursday evenings, every other week and is lead by Michael Smith. At Fusion the Youth enjoy a hot chocolate together, which is followed by a short video and time of discussion. Recently they have watched a series called Peace in the pandemic which helped the group explore three ways God brings more of his peace into our lives: people, prayer, and purpose.

Praying for the Youth of today

Katherine McAllen and others have a real heart for praying protection over our Youth and all the challenges they face in the world's culture. Katherine leads this time of prayer and they meet once a month.

Come Dine with me

This is new Youth event which is Lead by Paola Rees and supported by Brooke Smith and Sofia Rees. Come Dine with me runs once a month with the Youth preparing food, setting up the eating area, eating together and then clearing up. Paola's heart was to do something practical with our youth that would help them build relationships with each other as well as learning a skill.

Tots Time

Tots Time has returned and just as popular as ever. The Easter party coming up is already fully booked. Tots Time is lead by Sam Clayfield and since returning Sam has been intentional to add more of a Christian input such as songs and crafts which have been well received.

Many thanks to all the ignite team who serve so willingly and help our children and youth grow in their faith. You are all so appreciated.

Café Hope Report

Brooke and Jeff have jointly managed the Café Hope ministry under the line management of to begin with Steve Opie, and then when he left Malcolm, since 28 June 2021. They were both new to the ministry and Jeff new to the church.

Brooke works at the café all week from Monday to Thursday (9am – 3pm) and Friday 9am until 1:30pm. Jeff works 3 days (9am – 3pm). Brooke as café coordinator Jeff as café missionary.

Testimony is borne to the prayerful selection process by the way they have both felt working together is a blessing and they both feel very comfortable and enjoy a good working relationship.

As the months have passed the distinction between the roles has diminished as Brooke often finds herself ministering mission-wise to café guests and Jeff has greater knowledge of how the cafe runs and needs to be coordinated. We've generally divided duties between rotas and hygiene and technical issues between the two of us. We're greatly helped by Amanda and Phil.

To begin with as we came out of the pandemic restrictions the café closed at 12:45 but has been open until 2:45 it's normal hours since the beginning of the academic year 2021.

We have found the numbers increasing to we think pre-pandemic times as the months have passed, and now deploy the full extent of tables and chairs throughout the café and church area. Quite often during the week the café is filled with guests and the revenue from the café has picked up considerably.

Most days throughout the week an individual will need comfort and compassionate support as the café is seen by the local community as a place of refuge and peace where there are from the church and staff caring people with listening hearts. Chris Elwes is a great example of this.

Much of St Mary's other linked ministries such as Living Hope provides a way into the café and we hope the café is a stepping stone into the church.

Carl's Monday morning bible studies are a real blessing and well attended by those at present outside the faith as well as fellowship members and the Living Hope Friday coffee morning also is a great place to point people to for a deeper experience of the Lord who have come into the café, as is the midweek service.

We would like to thank all the amazing volunteers who serve in Café Hope, some have been serving there for many years now and are much appreciated. Special mention needs to be made of Phyllis, who comes in 4 long mornings a week, washing up, clearing tables and taking drinks/food to customers.

We also want to thank our brilliant bakers too – many people love coming and seeing what homemade cake is available – thank you so much!

If you would like to be part of this ministry either by serving in Café, being a listener in the café or baking a cake when you are able to or on a regular basis, please speak to Jeff or Brooke. It makes such a difference to have a team of volunteers and are always welcome new people on the team.

To finish we feel the café is serving a unique church which has become a hub of the community by its Christlike involvement. We have many that come to just sit and feel the peace often on their own to begin with and then attended by one of our amazing St Marys team. Individuals who you wouldn't expect tend to "open up" and share on a regular basis and are shown the compassion of Christ.

A recent example is of a regular outside of the faith who had just learned his friend had ended his life and had broken down in tears in the café came to the Monday bible study which was just beginning where he was lovingly comforted. Our hope is he will make the Monday morning study a regular feature to his week.

Little Lambs Report by Yvonne Merle and Delphine Kennedy March 2022

Since our last report 12 months ago, Little Lambs has continued to support our children and develop both our indoor and outdoor provision. The Lockdown and COVID-19 restrictions made us reflect on how and what and the way we proved, for our children, parents and staff. We have been presented with some interesting challenges, but as a staff team we work very closely together to find the solutions to some difficult issues.

Last summer we were able to have a scaled down leavers party and at Christmas we were once again allowed to invite family and friends into church for our annual nativity production, in which all the children participate. We also had a very enjoyable Christmas party, Santa visited, the children had a picnic snack, games and an entertainer.

Our staff team of 15, has slightly re arranged, one staff member has reduced her hours and the other has returned to her previous career as a beautician, both ladies have been replaced. Helen and Clare are both ex-parents of little lambs' children, but Clare was one of

my Girl Guides when I ran a group in Chigwell, so I have known her much longer! They have both started the necessary training and are doing really well.

Our waiting list is still very full, and we sadly won't be able to offer all the children places with us. We still have between 26 and 35 children attending each day 9:15 till 2:45, (52 on register) some attend for the morning, some all day but we no longer have just pm sessions for children.

When we opened Little Lambs, Delphine and I wanted to provide a good childcare setting with our Christian faith at the heart of the nursery. We wanted to reach out into the community to help families practically and through prayer. Every family is different, some have complicated needs, others are just happy to know we look after their children as if they were part of our own family. Whatever the children and families need, we continue to provide, support, prayer, allocate extra sessions and find time to listen to all our Little Lambs and their parents.

With Covid restrictions being lifted, Ofsted have now resumed their inspections and we have been informed that they are currently in our area. They only give us 'half a days' notice, so we are just waiting for the call.

Delphine and I would like to thank Malcolm, Amanda and all the St Mary's team for their ongoing encouragement, support and prayers.

Registered Charity Number: 1130673

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
LOUGHTON
TRUSTEES REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

**BEEVER AND STRUTHERS
CHARTERED ACCOUNTANTS**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
LOUGHTON

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
LOUGHTON

PAROCHIAL CHURCH COUNCIL MEMBERS AND ADVISORS
FOR THE YEAR ENDING 31 DECEMBER 2021

Incumbent and Chair of PCC	Revd Malcolm Macdonald
Curate	Revd Steve Opie (resigned August 2021)
Hon Curate	Revd Hugh Taylor
Churchwardens	Paul Curry Sylvia Williams (appointed May 2021, resigned as Assistant Churchwarden May 2021)
Assistant Churchwardens	Michael Smith Julie Lee (appointed May 2021, resigned as Churchwarden May 2021)
Elected Members	Kate Matthews (resigned May 2021) Richard Milne – Treasurer and Vice Chair David Dronsfield Samantha Clayfield Cherilee Ford Julie Huff Brenda Miller Pauline Manning Natasha Poraj (appointed May 2021) Jonathan Brown (appointed May 2021)
Co-opted Members	Amanda Hart – PCC Secretary
Representatives on the Deanery Synod	Deborah Lake Carol Hartley Peter Blake Angie Blanche (resigned January 2021) Sylvia Lambden (appointed May 2021)
Contact Address	201 High Road Loughton Essex IG10 1BB
Independent Examiners	Beever and Struthers 15 Bunhill Row London EC1Y 8LP

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
LOUGHTON

REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021

PCC Chairman's Report - 2021

Objectives

The objectives of the charity are promoting the mission of the church in the ecclesiastical parish.

Well done St Mary's family

We made it through 2021! Honestly, well done to the whole church family for persevering through what was at times a difficult year of ups and downs. I believe we have come through stronger in faith, hope and love. There is no doubt that the past two years have changed us in a good way. I believe we are more united, more hungry for God and because we know we are also at our weakest in some ways, we know how much we need God to move. When the darkness is darkest, the light of Jesus shines brightest!

2021 Reflections

This was a year that looked towards renewal and emerging from the pandemic, but we also needed perseverance as we felt things were not over yet and there was a sense of fatigue, grief and loss that was still clear. So it was a year of mixed emotions. At the beginning of the year, we were still in lockdown. This gradually eased leading up to much more freedom in July. However, new variants continued to impact life and navigating changes and restrictions has become part of people's lives over two years now.

It has also been clear that there has been an impact from Covid. Our Sunday's attendance has been 30% down from 2019. Our regular giving has declined, mainly due to the numbers who have passed away or moved away. Our volunteer teams have been down by up to a third and our staff capacity also reduced due to illness.

However, there have also been some real encouragements in 2021. We have seen new people join St Mary's. God has provided financially in various ways, not least a wonderful response to our Renew Gift Days. We have sensed a new freedom in Sunday services in worship and sharing. New people have stepped in to serve. There is a fresh sense of vision and anticipation for 2022.

Highlights to give thanks for:

- **Renew** – At the beginning of 2021, we focussed on Isaiah 40:3, "In the wilderness, prepare the way for the Lord." We encouraged people in spiritual renewal and also to connect with one another and rest. People have felt tired from 2020 and needed fresh hope in 2021.
- **Kingdom Come** – We have also called the church to prayer again in 2021. We now have a new prayer meeting every fortnight on a mid-week evening. Sometimes we have met on Zoom and mostly in person. This has been better attended than previous prayer gatherings and very encouraging.
- **Renew Gift Days** – In the summer we asked the church to give into 7 areas to help our recovery. We aimed at £40,000 and received approximately £45,000. This was such a sign of generosity and God's goodness. The seven areas were revitalising Café Hope, online mission, investing in ignite, resourcing prayer, remembering our story, improving the experience of church and also upgrading the buildings. The delivery of these areas was limited due to unexpectedly reduced staff capacity, but we are committed to delivering as soon as possible in every area as promised and have been grateful for the generosity in giving.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
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- **Helping people reflect and remember** – This has been a year of reflection and remembering. We held a special service in July on Freedom Day, helping people process and reflect on the past 18 months of pandemic. We also held a memorial service for HRH The Duke of Edinburgh and other memorial services for those who have died during these times. Some of these had been delayed due to the pandemic.
- **Church online** – In the first months of the year we relied again on online church for Sundays. We are very grateful to Martin Stanesby and Matt Ayers for their help with this. We made the decision in the Spring to move to teaching only content. This is because of our capacity in terms of volunteers and equipment needed. Plus, we know that there are a wide variety of worship resources available online and we don't really need to keep broadcasting entire services. We now have 215 YouTube subscribers (up 840% from February 2020) and have had around 13,000 hits on our YouTube content in 2021.
- **Revive Sundays** – We continued using this model of church at 9am, 11am and 5pm from March until August in 2021. This has been a helpful model of church, which allowed for us to meet the Covid requirements and also to be able to worship together. It was only in July that we were also able to reintroduce sung worship back into our services, which has been wonderful. We have also continued to seek to make space for the Holy Spirit and listen to one another. We even had a few open-air services, which were fantastic. In terms of Sundays, I also want to pay tribute to the amazing worship team we have. This team also reduced due to the pandemic. They have done so well in rebuilding through 2021.
- **Food distribution** – We have continued this year to have a real ministry through Saved surplus food, Epping Forest Foodbank and also regular food deliveries to Norway House in Epping, which is accommodation for homeless families.
- **Café Hope recovery** – Café Hope has adapted so well at every stage of the pandemic and has been vital to many people in terms of connecting. We have tried to keep it open as much as possible, but twice have sadly had to close completely due to legal restrictions. I especially want to pay tribute to Paola Rees, Phyllis Pritchard and Peter Blake, who have kept Café Hope going during these times. It is so important as a place of support, love, prayer and belonging. In July, we said goodbye to Paola in her role as Acting Café Manager and recruited Brooke Smith as Café Hope Coordinator and Jeff Potter as Café Hope Missioner. Both are part time and have been an amazing team to take Café Hope into its post-pandemic recovery phase. We really wanted to step up our offering to get back to where we had been in terms of our missional and community impact. Café Hope is now back to its normal opening hours and also regained a 5-star rating from the Food Standards Agency. We are excited to see what is next in 2022.
- **New Mission Partners & Global Missions Coordinator** – PCC approved Evangelical Alliance and International Justice Mission as two new mission partners in 2021. They will both receive financial support from St Mary's. Having said goodbye to Carolyn Bluck who moved to Dorset who was a fantastic advocate for missions in St Mary's, we were delighted to appoint Susan Brown to the role of Global Missions Coordinator (voluntary). Susan has a real heart for mission and also revival.
- **New website & ChurchSuite** – We were pleased to launch a new website this year, which is easier to use, simpler, less cluttered and focussed mainly on people outside church, rather than church members. We also launched ChurchSuite, which helps manage our database and rota management systems in a GDPR compliant way. This remains a work in progress, but has been helpful in our administration.
- **Pastoral calls** – We continued in the early part of 2021 with regular pastoral calls to those most affected by lockdown. We sought to identify people who would be most isolated and call them. This eased gradually and stopped following the easing of restrictions in July. Thank you to everyone who has helped with this important ministry throughout the pandemic.

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- **Ignite children & youth** – The pandemic has presented real challenges delivering children's and youth ministry, but Michelle Stanesby, the ignite Advocates and ignite team members have done an amazing job at re-engaging our children and youth in 2021 as we emerged from lockdown. We reorganised so we could deliver ignite on Sundays again on a weekly basis. We started by offering ignite fortnightly and building the team back again, which had reduced. During 2021, we renewed weekly ignite ministry using four, rather than six, groups on Sundays. Also, the mid-week youth ministry was combined from two groups into one group called Fusion. We also ran the Raising Faith Course for parents, and will do so again in 2022.
 - **Releasing new callings** – Each year we seem to be sending new people to train for ordained ministry. In 2021, Debbie Lake started on placement at St Mary's as an ordinand.
 - **New Wine** – We hosted United Breaks Out online this year and it was good to find ways to do this in a way that brought new people to experience New Wine.
 - **Life Groups and Connect events** – 2021 was another challenging year for Life Groups. Many have met as best they can either on zoom or in person. It has not been easy. I want to thank all the Life Group Leaders who have been very faithful in connecting people, pastoral care and loving people through the past few years. Life Groups are the heart-beat of St Mary's. We arranged a series of small-scale events in the summer to help people reconnect, build back friendships and have fun together. These were all small, but very good.
 - **Quieter Christmas** – Due to continued anxiety of the new Omicron covid variant, and also our staff capacity reductions, our Christmas plans were reduced, but in a way that meant we could still celebrate and engage in mission. Highlights included our first ever YouTube Christmas production that covered the whole of Christmas, 'The Best Christmas', which was viewed over 350 times. We also changed the larger Christmas Fayer into a smaller Christmas Café, which was well received. We still held all the events we did in previous years, but with a smaller feel. Our main services were ticketed online, which was helpful in terms of expectations. But, due to Covid, around 40% of those bookings did not come. We still felt every service was well attended and the gospel was shared and received.
 - **New mission opportunities** – Living Hope has adapted so much during the pandemic. One such adaption has been the new Cook Project. Working with the Cook shop on the High Road, Living Hope volunteers have been visiting and delivering over 20 meals a week to vulnerable people. Other opportunities have included working with ASDA and Epping Forest Foodbank to make up over 100 food parcels at Christmas for those in need. These are only two of a number of such new opportunities that have happened in 2021. Other Living Hope ministry has been adapted including a Coffee Morning in Café Hope, which seeks to minister to the elderly. This was adapted from the lunch club which met pre-pandemic.
- Our amazing staff team** – This has been another tough year for our team, who have adapted many times to new rules, restrictions, circumstances and have completed multiple risk assessments and procedures to keep us as open and compliant as possible. Much of our staff team has been furloughed to varied extents during this year. A number of the team have also faced ill health this year. Sometimes this has meant extended time off work and ministry. As a team we love one another and when one part suffers, we all suffer. I want to pay tribute to our wonderful staff team, who all do everything they can to serve others. It is a genuine privilege to lead and serve alongside them.

Staffing & Leadership

The PCC, which has the responsibility, together with the Vicar, to promote the mission of the Church within the Parish, met eight times during the year. The Standing Committee met five times during the year as the executive of the PCC.

Ignite ministry is also led by a team of dedicated Advocates: Michael Smith (secondary ages), Sam Clayfield (pre-school ages) and Eleni Constantinou (primary ages). Many thanks to Carl Lee, who stepped down as an Advocate this year.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
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In terms of staffing it has been yet another year of change and blessing:

- Paola Rees left the interim Café Hope Manager role she has held during the height of the pandemic. Paola showed great patience and grace in her flexibility as she led Café through various incarnations during the pandemic.
- Brooke Smith (Café Hope Coordinator) and Jeff Potter (Café Hope Missioner) were appointed at the same time to lead Café Hope. We have been thrilled by their impact and new leadership. Peter Blake and Phil Lowrie were both able to help in Café Hope on a casual basis, which was much appreciated.
- Paola Rees, later in 2021, was appointed Living Hope Assistant. This role is funded by the Charles French Trust and is for one year, to help with Living Hope ministry.
- Steve Opie was appointed Curate-in-charge of St Mary's Leyton in August 2021. This meant Steve moving on from St Mary's after only two years as Curate, most of which had been during the pandemic. We miss Steve and are very grateful to him for all the amazing work he did from 2019-2021 as our Curate.

There are also a few people to mention who are not technically on the staff team, but are really part of the team as far as I am concerned. They are doing phenomenal work on a daily basis.

- Heather Scholer has stepped down from her leadership of Epping Forest Foodbank. I want to thank Heather for the huge amount she did over the years as founder and leader of the Foodbank.
- Yvonne Merle and Delphine Kennedy have led Little Lambs nursery through the pandemic with such patience, care and love. Well done.
- Ken Bartells and Diana Dodds play the organ each Sunday at the 8:45am, which is very much appreciated.

Public Benefit

The trustees confirm that they have complied with their duty under section 17 of the Charities Acts 2011 in respect of public benefit guidance published by the charity commission.

Policies for the recruitment, appointment, induction and training of new staff.

The following applies to appointments made by St Mary's PCC.

- Clergy appointments are made by the diocese and separate arrangements apply to these.
- The filling of other posts is decided by the PCC. Vacancies are advertised internally and, if appropriate, externally as well. A job description is used for each post and selection is made using application forms, references and an interview panel.
- The appointment decision rests with the panel. Appointments are normally subject to a trial period and DBS checks are undertaken as appropriate before appointment. Each employee has a formal statement of their principal terms and conditions of employment.
- Line managers conduct appraisals for all our staff each year.
- Induction is tailored to individual roles and needs. We have a budget for training and formal training is provided as necessary.

Financial Report for 2021

Again in 2021, God has been good to us in our church finances. I want to underline my thanks to the church family for continuing to give. As I am sure you will appreciate, even when closed, we have significant monthly expenses, and your generosity helps us keep going. It costs a lot to run St Mary's.

Again, this year, we have had a number of factors that have drained our usual finances:

- Some reduction of regular Standing Order income.
- Decrease of Gift Aid, due to reduced Standing Orders.
- Loss of rental income
- Loss of ministry income, including Café Hope and Saved!
- Loss of Yellow Envelope income and resulting Gift Aid income.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
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- Loss of loose plate offering income
- Increased costs of utilities, as everyone has experienced.
- On the plus side, we were able to claim furlough for a number of staff as appropriate.
Many thanks to Nicola Leach, who has processed these claims for us. We were also blessed by the Renew Gift Day and a legacy from the estate of Elna Green.

We are aware that we are always called to be generous and sacrificial in giving. We are glad to report that we have been able to meet our essential spending requirements and be generous. It is important to remember that as a church family we depend on the giving of God's people to sustain mission and ministry.

Income received to St Mary's was more than budgeted mainly due to the Renew Gift Days and furlough income. We paid our Parish Share in full and during the year and were able to support St Michaels parish share with £10,000 which is included in our own parish share to the Diocese and allocated to them. We also supported a significant number of Mission Partners as well as helping people in need on a discretionary basis.

Once again, I would like to thank our finance team for 2021. Once again, they have all served with integrity and commitment and most are volunteers. Many thanks to Richard Milne (Treasurer), Martin Huff (Finance Administrator) and Nicola Leach (Payroll & Furlough Administrator) for their outstanding quality of work in fulfilling their role of keeping St Mary's finances in good order. Thank you also to Zac Cook for overseeing Gift Aid and also a big thank you to Peter Blake and Zac Cook who oversaw Sunday offerings, while we met on Sundays.

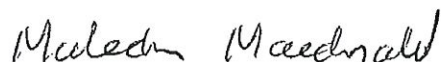
Regular checks are made (by finance team, PCC and Standing Committee) on the spending against the budget and we are always seeking to take measures to reduce wastage.

The total income received in 2021 was £359,488, with expenditure being £401,552. These figures take into account a £65,232 depreciation value, and income generated by ignite of approximately £567, and a pending Gift Aid recovery of nearly £2,419. Our cash reserves on 31 December 2021 stood at £175,508.

We do encourage every member of St Mary's to give generously. We are grateful for the generosity of the church family and know we can be confident that God will provide.

Once again, thank you St Mary's for everything in this year we will never forget. You are amazing. Praise the Lord!

On behalf of the PCC of St. Mary the Virgin, Loughton



Revd Malcolm Macdonald (PCC Chair)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
LOUGHTON

STATEMENT OF THE PAROCHIAL CHURCH COUNCIL'S RESPONSIBILITIES
FOR PREPARATION OF THE FINANCIAL STATEMENTS

The Parochial Church Council is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Council to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the church and of the incoming resources and application of resources of the church for that period. In preparing these financial statements, the Council is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue in operation.

The Council is responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
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INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN LOUGHTON

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 9 to 23.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



15 Bunhill Row
London
EC1Y 8LP

Adam Thom FCA
Beever and Struthers
Chartered Accountants

Date: 23/3/22

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
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**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2021**

		2021				2020	
	Note	Unrestricted funds £	Restricted Hope Centre £	Restricted Living Hope £	Restricted Church Hall £	Total £	Total £
Income and endowments from:							
Donations and legacies	2	300,654	-	-	-	300,654	267,333
Charitable activities	3	18,552	-	-	-	18,552	13,736
Investments	4	64	-	-	-	64	468
Other	5	40,218	-	-	-	40,218	52,739
Total income and endowments		359,488	-	-	-	359,488	334,276
Expenditure on:							
Raising funds	6	27,769	-	-	-	27,769	27,826
Charitable activities	6	306,462	25,398	1,495	34,868	368,223	356,451
Governance	7	5,560	-	-	-	5,560	5,640
Total expenditure		339,791	25,398	1,495	34,868	401,552	389,917
Net movement in funds		19,697	(25,398)	(1,495)	(34,868)	(42,064)	(55,641)
Reconciliation of funds:							
Total funds brought forward	16	217,285	965,496	8,000	1,283,581	2,474,362	2,530,003
Total funds carried forward	16	236,982	940,098	6,505	1,248,713	2,432,298	2,474,362

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
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BALANCE SHEET
AS AT 31 DECEMBER 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	2,258,519	2,323,751
		<u>2,258,519</u>	<u>2,323,751</u>
Current assets			
Debtors	14	7,304	17,945
Cash at bank and in hand		175,508	147,961
		<u>182,812</u>	<u>165,906</u>
Creditors: amounts falling due within one year	15	(9,033)	(15,295)
Net current assets / (liabilities)		<u>173,779</u>	<u>150,611</u>
Total assets less current liabilities		<u>2,432,298</u>	<u>2,474,362</u>
Net assets / (liabilities)		<u>2,432,298</u>	<u>2,474,362</u>
Charity Funds			
Restricted funds	16	2,195,316	2,257,077
Unrestricted funds	16	236,982	217,285
Total charity funds / (deficit)	16	<u>2,432,298</u>	<u>2,474,362</u>

The financial statements were approved and authorised for issue by the Trustees on

Signed on behalf of the board of trustees:

Malcolm Macdonald

Richard Milne

Name: Malcolm Macdonald

Name: Richard Milne

Role: PCC Chair

Role: PCC Treasurer

Date: 16/3/2022

Date: 16/3/2022

The notes on pages 12 to 23 form part of these financial statements.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN
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STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	2021 £	2020 £
Cash flow from operating activities	18	27,483	11,435
Interest paid		-	-
Net cash flow from operating activities		27,483	11,435
Cash flow from investing activities			
Payments to acquire tangible fixed assets		-	(2,211)
Interest received		64	468
Net cash flow from investing activities		64	(1,743)
Cash flow from financing activities		-	-
Net cash flow from financing activities		-	-
Net increase / (decrease) in cash and cash equivalents		27,547	9,692
Cash and cash equivalents at 1 January 2021		147,961	138,269
Cash and cash equivalents at 31 December 2021		175,508	147,961
Cash and cash equivalents consists of:			
Cash at bank and in hand		175,508	147,961
Short term deposits		-	-
Cash and cash equivalents at 31 December 2021		175,508	147,961

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE
VIRGIN LOUGHTON**

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

1. PRINCIPAL ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention on an accruals basis. The financial statements have been prepared in accordance with the Charities Act 2011, Church Accounting Regulations 2006 together with the Financial Reporting Standard FRS 102 and the Charity Commission Statement of Recommended Practice: Charities SORP (FRS 102). The address of the registered office is given in the charity information on page 1 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 5 October 2018 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

Incoming resources

Giving and other voluntary income, rent, room hire and advertising income is recognised when it is receivable. Gift aid refunds were also shown on an accruals basis.

Funds raised through fetes and similar events are accounted for gross with associated expenses shown on the accounts.

Legacies

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Grants receivable

Revenue grants are credited to the income and expenditure account over the period to which they relate.

Outgoing resources (expenditure)

Expenditure is recognised when it is due (accruals basis) not when it is paid. Amounts are stated inclusive of VAT as the church is unable to recover this.

Tangible assets

- a) Consecrated and beneficed property is excluded from the accounts under Section 10 of the Charities Act 2011.
- b) No value needs to be placed on moveable church furnishings held by the Vicar and churchwardens on special trust for the PCC which requires a diocesan faculty for disposal.
- c) The Parish Centre building is held by the PCC as trustees for the Diocese of Chelmsford and the property is therefore not included as an asset of the PCC. Expenditure on repairs, renewals, maintenance and improvements for each building has been treated as revenue expenditure as incurred.

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1. **PRINCIPAL ACCOUNTING POLICIES** (*continued*)

- d) The new church hall has been constructed and has been capitalised as expenditure was incurred. The building will be depreciated at 2% per annum.
- e) Other equipment and assets used by the church has historically been charged to revenue expenditure as incurred rather than depreciated over its useful life. From 1 January 2006 expenditure above £5,000 on equipment and other assets will be capitalised and depreciated over its estimated useful life of five years.

Hope Centre

The Hope Centre has been constructed and has been capitalised as expenditure was incurred. The Hope Centre will be depreciated at 2% per annum and the equipment for the Hope Centre will be depreciated at 20% per annum.

Debtors

Amounts receivable (or paid in advance) at the end of the period are included in the accounts under debtors. These include invoiced service and prepaid expenditure.

Liabilities

Amounts payable at the end of the period are included in the accounts under amounts payable within or after one year as appropriate. This includes amounts due to suppliers and accrued expenditure (due but not invoiced).

Restricted and designated funds

Funds received for specific purposes are funds restricted for use for that purpose. The Parochial Church Council may designate part of the accumulated surplus for certain purposes. In either case those funds are shown separately in the accounts.

Parochial Church Council remuneration

During the year the church employed one full-time operations manager who was a member of the PCC. However remuneration was not received in respect of their capacity as PCC member or Representative, these costs are shown under staff costs in note 10. Otherwise no PCC members received any remuneration during the year.

Staff costs

The church employed a Cleaner, a Caretaker, an Administrator and Worship Director, an Operations Manager, a Café Hope Co-ordinator, a Café Hope Missioner, a Living Hope Co-ordinator, a Living Hope Assistant and an Administrator for Ignite Children's Ministry. The costs are shown in the accounts in note 11.

Clergy are paid by the Diocese and are not employees of the Parochial Church Council. Expenses incurred by the clergy on behalf of the church are reimbursed and shown in note 10 to the accounts.

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1. PRINCIPAL ACCOUNTING POLICIES (*continued*)

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Judgements and key sources of estimation uncertainty

The following judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had the most significant effect on amounts recognised in the financial statements:

Income is recognised when it is probable that it will be received at the best estimate available, e.g. Gift Aid recoverable based on donations received.

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year include:

Tangible fixed assets. Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

Financial instruments

Financial instruments such as accounts payables, accounts receivables and cash are classified either as basic or complex. All financial instruments are initially measured at their fair values at the time the transactions occur. Subsequently all basic instruments are measured at amortised cost and all complex financial instruments are measured at a fair value through the comprehensive income.

Financial instruments held by the charity are classified as follows:

- Financial assets such as cash and receivables are classified as receivables and held at amortised cost using the effective interest method,
- Financial liabilities such as payables are held at amortised cost using the effective interest method.

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2 Income from donations and legacies

	2021 £	2020 £
Gifts (Gift Aid)		
Direct giving	157,606	177,541
Gift aid recovery	46,236	39,701
Gifts (Non Gift Aid)		
Direct giving	88,765	50,091
Legacies	8,047	-
	<u>300,654</u>	<u>267,333</u>

3 Income from charitable activities

	2021 £	2020 £
Rent and lettings	12,652	8,559
Away weekend	150	-
Other activities	210	-
Other functions	4,973	4,281
Ignite	567	896
	<u>18,552</u>	<u>13,736</u>

4 Income from investments

	2021 £	2020 £
Bank interest and dividends	64	468
	<u>64</u>	<u>468</u>

5 Other income

	2021 £	2020 £
Church fees received	2,746	1,352
Coffee shop	16,220	14,856
Furlough grant income	20,502	27,981
Other	-	530
Living Hope grant income (restricted)	-	8,000
Hope Centre counselling fund	-	20
Grant received	750	-
	<u>40,218</u>	<u>52,739</u>

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

6 Analysis of resources expended

	Staff Costs	Other Direct Costs	Other Allocated Costs	Total 2021	Total 2020
	£	£	£	£	£
<u>Cost of generating funds</u>					
Coffee shop	14,525	13,244	-	27,769	27,308
Cost of functions	-	-	-	-	518
	14,525	13,244	-	27,769	27,826
<u>Charitable activities</u>					
Missionary & charitable work	-	16,024	-	16,024	13,000
Parish running cost	-	101,069	62,795	163,864	165,453
Church support cost	96,720	79,717	653	177,090	168,393
Youth work	9,231	2,014	-	11,245	9,605
	105,951	198,824	63,448	368,223	356,451
Total charitable activity before governance costs	120,476	212,068	63,448	395,992	384,277

7 Governance costs

		2021 £	2020 £
Trustee remuneration		-	-
Trustee expenses	10	2,800	3,000
Independent examiners remuneration (including expenses and benefits in kind)	9	2,760	2,640
		5,560	5,640

Trustees do not receive a remuneration as Trustees. They are reimbursed for incidental expenses.

8 Net income / (expenditure) for the year ending 31 December 2021

Net income / (expenditure) is stated after charging / (crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	65,232	65,233

9 Independent examiners remuneration

The independent examiners remuneration amounts to an independent examination fee of £2,300 (2020 - £2,200) excluding VAT.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

10 Trustees' and key management personnel remuneration and expenses (continued)

The reimbursement of the expenses of trustees Malcolm Macdonald and Steve Opie was as follows:

	2021	2020
Number of Trustees	2	2
	<u>2</u>	<u>2</u>
	2021	2020
	£	£
Subsistence	2,800	3,000
	<u>2,800</u>	<u>3,000</u>

11 Staff costs and employee benefits

The average monthly number of employees and full time equivalent (FTE) during the year ending 31 December 2021 was as follows:

	2021 Number	2021 FTE	2020 Number	2020 FTE
Raising funds	2	2	2	2
Charitable activities	5	5	6	6
	<u>7</u>	<u>7</u>	<u>8</u>	<u>8</u>

The total staff costs and employees benefit's was as follows:

	2021 £	2020 £
Wages and salaries	110,671	113,303
Social security	6,718	6,137
Pension	3,087	2,844
	<u>120,476</u>	<u>122,284</u>

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12 Staff costs and employee benefits

No employees received total employee benefits of more than £60,000.

13 Tangible fixed assets

	Church Hall £	Furniture and Equipment £	Church Organ £	Hope Centre £	Hope Centre Equipment £	Total £
Cost						
At 1 January 2021	1,743,381	87,478	22,115	1,062,936	20,694	2,936,604
Additions	-	-	-	-	-	-
At 31 December 2021	1,743,381	87,478	22,115	1,062,936	20,694	2,936,604
Depreciation:						
At 1 January 2021	451,437	76,559	8,845	63,595	12,417	612,853
Charge for the year	34,868	3,492	1,474	21,259	4,139	65,232
At 31 December 2021	486,305	80,051	10,319	84,854	16,556	678,085
Net book value:						
At 31 December 2021	1,257,076	7,427	11,796	978,082	4,138	2,258,519
At 31 December 2020	1,291,944	10,919	13,270	999,341	8,277	2,323,751

14 Debtors

	2021 £	2020 £
Gift aid recoverable – St Mary's	2,419	16,643
Prepayments	4,885	1,302
	<u>7,304</u>	<u>17,945</u>

15 Creditors: amounts falling due within one year

	2021 £	2020 £
Other creditors	9,033	15,295
	<u>9,033</u>	<u>15,295</u>

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**NOTES TO THE FINANCIAL STATEMENTS
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16 Fund reconciliation

Unrestricted funds

	Balance at 31 December 2020 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2021 £
Unrestricted	217,285	359,488	(339,791)	-	236,982
Total	217,285	359,488	(339,791)	-	236,982

Restricted funds

	Balance at 31 December 2020 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2021 £
Hope Centre	965,496	-	(25,398)*	-	940,098
Living Hope	8,000	-	(1,495)	-	6,505
Church Building	1,283,581	-	(34,868)**	-	1,248,713
Total Restricted Funds	2,257,077	-	(61,761)	-	2,195,316

*Depreciation on the Hope Centre

**Depreciation on the church hall

Fund descriptions

a) Unrestricted funds

Funds to be used in the ordinary course of the business of the charity

b) Restricted funds

Funds received for specific purposes are funds restricted for use for that purpose. The church building fund represents the value of the building and its fixtures and fittings. The Hope Centre restricted fund was established to represent the income and expenditure relating to works to the Hope Centre which have now been completed, Hope Centre depreciation is charged through this fund. The Living Hope fund represents grant received for the specific purpose of meeting the costs of the Living Hope Project. The Parochial Church Council may designate part of the accumulated surplus for certain purposes.

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

17 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	19,223	2,239,296	2,258,519
Cash and current investments	175,508	-	175,508
Other current assets / liabilities	42,251	(43,980)	(1,729)
Total	236,982	2,195,316	2,432,298

18 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net income / (expenditure) for year / period	(42,064)	(55,641)
Interest receivable	(64)	(468)
Depreciation and Impairment of tangible fixed assets	65,232	65,233
(Increase) / decrease in debtors	10,641	613
Increase / (decrease) in creditors	(6,262)	1,698
Net cash flow from operating activities	27,483	11,435

19 Related party transactions

Related parties to be disclosed under Charity SORP 2019 are the relationships between: the Chairman Malcolm Macdonald and Living Hope Coordinator Caroline Jane Macdonald, the Worship Director and Administrator Martin Huff and PCC Member Julie Huff.

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**NOTES TO THE FINANCIAL STATEMENTS
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19 Related party transactions (continued)

Information about related party transactions and outstanding balances is outlined below:

	Income £	Expenditure £	Outstanding balances £	Commitments £
Michael Smith a trustee is a director of Epping Paving & Building Supplies Ltd				
At end date 2021	-	534	-	-
At end date 2020	-	937	-	-
Sharon Milne, spouse of Treasurer and Vice Chair Richard Milne, provided Counselling Services				
At end date 2021	-	480	-	-
At end date 2020	-	195	-	-

The following employees are also trustees or Representatives on the Deanery Synod. The trustees are satisfied that all salaries are either at or below market rate for similar roles in the area.

Name	Position	Gross pay £	Employer Pension £
Amanda Hart	Operations Manager and PCC Secretary	27,673	643
Total		27,673	643

The following employees are related parties via family connections to either the trustees or key management personnel. The trustees are satisfied that all salaries are either at or below market rate for similar roles in the area.

Name	Relationship	Gross pay £	Employer Pension £
Caroline Jane Macdonald	Spouse of Chairman Malcolm Macdonald	11,148	147
Martin Huff	Spouse of PCC Member Julie Huff	23,114	-
Total		34,262	147

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FOR THE YEAR ENDED 31 DECEMBER 2021

20 Capital and Major Repairs Commitments

	2021 £	2020 £
Contracted but not invoiced	-	-
Authorised but not contracted for	"	"
	<u>-</u>	<u>-</u>

21 Financial Instruments

The Charity's financial instruments may be analysed as follows:

Financial Assets

	2021 £	2020 £
Financial Assets Measured at Cost		
Cash and Cash Equivalents	175,508	147,961
Financial Assets Measured at Amortised Cost		
Other Debtors	7,304	17,945
Total Financial Assets	<u>182,812</u>	<u>165,906</u>

Financial Liabilities

Financial Liabilities Measured at Amortised Cost

Trade Creditors	"	"
Other Creditors	9,033	15,295
Total Financial Liabilities	<u>9,033</u>	<u>15,295</u>

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NOTES TO THE FINANCIAL STATEMENTS
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22. 2020 Statement of Financial Activities

	Unrestricted funds £	Restricted Hope Centre £	Restricted Living Hope	Restricted Church Hall £	Total £
Income and endowments from:					
Donations and legacies	267,333	-	-	-	267,333
Charitable activities	13,736	-	-	-	13,736
Investments	468	-	-	-	468
Other	44,739	-	8,000	-	52,739
Total income and endowments	326,276	-	8,000	-	334,276
Expenditure on:					
Raising funds	27,826	-	-	-	27,826
Charitable activities	296,184	25,398	-	34,869	356,451
Governance	5,640	-	-	-	5,640
Total expenditure	329,650	25,398	-	34,869	389,917
Net movement in funds	(3,374)	(25,398)	8,000	(34,869)	(55,641)
Reconciliation of funds:					
Total funds brought forward	220,659	990,894	-	1,318,450	2,530,003
Total funds carried forward	217,285	965,496	8,000	1,283,581	2,474,362

