

st MARY'S
LOUGHTON



**THE PARISH OF ST MARY THE VIRGIN
MEETING OF THE PARISHIONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON TUESDAY 6 MAY AT 8PM**



Hope Centre Garden Baptism 2024

THE PARISH OF ST MARY'S CHURCH, LOUGHTON

**WELCOME TO THE MEETING OF THE PARISHONERS
AND ANNUAL PAROCHIAL CHURCH MEETING
HELD ON TUESDAY 6 MAY 2025**

AGENDA FOR THE MEETING OF THE PARISHIONERS

1. Welcome and Prayer
2. Apologies for absence
3. Minutes of the Meeting of the Parishioners on 16 April 2024 (page 3)
4. Election of Churchwardens

AGENDA FOR THE ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of the Meeting of 16 April 2024 (attached page 4)
2. Matters arising
3. Election of up to 1 Representatives of the Deanery Synod
4. Election of up to 4 Lay Representatives of the Parochial Church Council
5. Report on the Electoral Roll (attached page 9)
6. Treasurers Report (report and accounts page 10)
7. Election of Auditor
8. Report on Fabric, Goods & Ornaments (attached page 21)
9. Deanery Synod Report (attached page 21)
10. PCC Report (attached page 23)
11. Safeguarding Report (page 24)
12. Child Protection (statement upholding procedures)
13. Health & Safety (statement upholding procedures)
14. Ministries of St Mary's – Reports (from page 25)
15. Clergy's comments
16. General Questions
17. Any other business (to be notified to the Chairman in writing beforehand)
18. Closing prayer

MINUTES OF THE MEETING OF THE PARISHIONERS

16 April 2024

1. Welcome and Prayer

Malcolm read from Eph 3. Hugh Taylor actually shared this at the last APCM, and it was the scripture that he had chosen to have read at the Thanksgiving Service for his life in March.

2. Apologies for absence

Fay Curtis, Sally Bailey, Dorothy Stannard, Peter Laker, Pat Laker, Pauline Manning, Philippe How, James Lambden, Julie Huff, Sally Temple, Ruth Dronsfield, Peter Kennelly, Annie Payne, Matt White and Richard Milne.

3. Minutes of the Meeting of the Parishioners on 3 May 2023

The Minutes were adopted by the meeting.

4. Election of Churchwardens

Churchwardens are so important in the life of the Church. They are senior lay leaders of the Church. They bring seniority on PCC and Standing Committee and with staff, accountability to the Vicar and give advice.

Michael Smith and Sylvia Williams were both elected last year. Sylvia is standing down this year. She wanted to thank everyone – 2023 was a good year and a sad year and thanked everyone for their support. Sylvia learnt lots of things during her year. She thanked Paul Curry and Michael for their support as wardens and also Amanda Hart for her support and advice too. Sylvia has served in different teams. She hasn't always been qualified, but has been willing and says – just get involved. If you are new – again serving on team is a good way of meeting new people. We have great leaders with Malcolm and Matt, who live, eat and breath the Gospel. We want to be ready as He is coming back.

Michael will be serving for another year and Louise Kuilenburg will be serving as Churchwarden for the first time.

Michael thanked everyone for their support. He is looking forward to serving together with Louise. We have had great sadness together as a Church family this last year. The Lord goes before us and won't forsake us. The same attributes are shown to those in the Church family who need support. Thanks to Matt who will be leading us as Malcolm goes on sabbatical, which is well-timed. One word that comes to mind about Malcolm's service is sacrificial. We look forward to Malcolm's return.

Louise was humbled to be asked. She is still digesting the job description. She takes it as an honour and looks forward to see what God is going to do.

Paul Curry was also called forward. Paul was Churchwarden and is continuing to serve as Asst. Churchwarden. This is an amazing Church with amazing people. He hopes that Malcolm has an amazing sabbatical.

Natasha Poraj also served as Asst. Warden. Due to a difficult time for the last few months, so will stand down. Malcolm visited her today and sent the love of the Church to her. We pray for Natasha and Bo.

Michael Smith – proposed by Peter Blake and Seconded by Martin Huff.

Louise Kuilenburg – proposed by Lauren Ayers and seconded by Colin Chastell.

Everyone gathered around the wardens team and prayed for them.

In between the meetings. Encouragements were shared with one another and a few were shared to the meeting. Café Hope, ignite and Lighthouse party, outreach and love shown to people, prayer ministry, the quality of the preaching, the increase of footfall through the site, safe and welcoming place, able to bring foster parents and babies in who are very vulnerable and that they are able to experience Christ. Baptisms last year were fabulous, Serving in Café Hope, loving the person in front of you. Thanks for the development of Band of Brothers – with Jeff Potter and Gavin Rees. The sermons and the worship are great. We are all one big family – lots more people come in and barriers have come down and we are working towards one purpose. People from the community coming in and feeling that St Mary's is 'their church'.

MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of the Meeting of 3 May 2023

The Minutes were adopted by the meeting.

2. Matters arising

There were none.

3. Election of up to 1 Deanery Synod Representative

Debbie Lake is standing down from Deanery Synod. Debbie is serving her last term at Davenant Foundation School. She has dyed her hair purple as a celebration! 34 years of teaching. Debbie has been called by God out of the blue, into ordination. The support the Church gives for that is amazing. Debbie has been training and teaching at the same time. Debbie thought that she and Ruth How would be serving at St Mary's, but it is in fact at St Michael's with Lydia and Mark Petitt. Debbie is looking forward to serving in a local community.

Debbie has been Churchwarden here, and served on the PCC and Deanery Synod.

Malcolm thanked Debbie and prayed for Debbie and the call of God on her life.

There were no nominations.

4. Election of up to 5 Lay Representatives of the Parochial Church Council

Natasha Poraj, Debbie Lake, Sam Clayfield and Jon Brown will all be standing down this year.

There were 4 nominations:

Chris Elwes – proposed by Peter Blake and seconded by James Lambden.

Joy Washington – proposed by Caroline Macdonald and seconded by Amanda Hart.

Richard Payne – proposed by Margaret Elwes and seconded by Michael Smith.

Phil Woolston – proposed by Gavin Rees and seconded by Lee Scholer.

All agreed.

The whole PCC was prayed for.

5. Report on the Electoral Roll

Report taken as read.

There is an amendment to the report. There are 217 on the Electoral Roll due to one duplicate and one recent death.

6. Treasurers Report

As Rich isn't able to be here, Malcolm is reading Richard's report, Richard has said if anyone has any questions, please contact treasurer@stmarysloughton.com and he will be happy to answer any questions.

Income

- Overall Income was £414,192, of which Gift aid recovered of almost £50,000. Specific changes YoY include:
 - Congregational giving remained very generous last year – including the gift days totalled over £250,000
 - Income from lettings and Café Hope was significantly up circa £15,000
 - Grants received totalled more than £25,000 – predominantly for Living Hope
 - Overall, income was up £14,000 (3%) on 2022

Expenditure

- Expenditure was £479,793. Additional costs are paid out of unrestricted reserves. Note: reserves policy of 3x monthly outgoings
- All staff received a pay increase and both employer and staff pensions contributions increased in line with government requirements [3% Employer and 5% Employee]. All eligible staff currently pay into the pension
- Cost of energy continued to be more than anticipated and fixed contracts have now been implemented and
- Cash reserves at end 2023 were £129,318 vs £147,307 at 2022

2024

- Budgeted income has been increased for 2024. PCC felt that certain areas could be included with more certainty this year – including grants – such that Living Hope assistant

grant was increased from 2023 to 2024. However, we are still conscious of cost of living and trends seen in giving over last 2 years.

- Budget income increase include Café Hope and Lettings
- Where possible, expenditure has also been reduced, but offset with anticipated energy costs increasing + plus increase in parish share
- Overall, there is a budgeted deficit of just under £40k
- 48% of all giving income is Gift Aid eligible, with Gift Aid representing 12% of all income
- Parish Share represents 28% of budgeted expenditure. St Marys qualifies for a 1% discount – as we pay in full
- We continue to give generously to planned ministry partners
- We have also budgeted to increase staff salaries, at levels higher than previously budgeted, given the cost of living crisis. This results in increased Pension contributions and additional employer PAYE payments
- As mentioned earlier, all unanticipated costs are taken from reserves, always ensuring we remain above our policy threshold of 3x monthly outgoings
- All figures are scrutinised by either the PCC and Standing Committee on a monthly basis

Thank you so much to the congregation for continuing generosity.

Through Malcolm, Rich wanted to thank all those behind the scenes – Martin Huff (day to day finance admin and producing reports etc), Nicola Leach (salaries and pensions), Zach Cook (gift aid) and Sylvia Lambden (charity Commission) and Peter Blake and Zach Cook (counting Sunday's offerings). Such a vast amount of work goes into this.

Malcolm thanked the whole finance team and Richard as Treasurer.

Please be praying for the mission gift days that are coming up in the next few weeks.

7. Election of Auditor

Rob Evans proposed that we use Beevers & Struthers again. Seconded by Phil Lowrie. All agreed.

8. Churchwarden's Report (Fabrics etc)

Taken as read.

9. Deanery Synod Report

Taken as read.

10. PCC Report

Taken as read.

11. Non-agenda Reports (for information)

12. Safeguarding (statement upholding procedures)

Thanks to Michelle Stanesby - Parish Safeguarding Representative and Amanda Hart - Deputy Safeguarding Representative. We need to ensure that we have the right culture at St Mary's.

Malcolm read 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.

Malcolm would encourage everyone to take seriously and act on any information you receive regarding safeguarding training or safer recruitment.

13. Health & Safety (statement upholding procedures)

Thanks to Dave Dronsfield who is PCC representative for Health & Safety.

Malcolm read out the following statement: I confirm that the PCC has upheld and complied with our Health & Safety Policy. This is renewed every year and passed by the PCC.

14. Clergy's comments

Matt White was so gutted that he couldn't be here this evening. Malcolm wanted to say that he is such a good man of God and has a pastor's heart. Malcolm has asked that we really bless him while he is leading St Mary's while Malcolm is on Sabbatical. He is praying for Matt to flourish. He is not just caretaking, he is leading.

Thanks to Matt for his fantastic support. He is amazing.

Ruth How is getting ordained in September and Malcolm wants to pay tribute to her and honour her heart for caring for people at St Mary's. Thank you – and Malcolm looks forward to serving with you and for the call of God on her.

Thanks to the whole staff team. It's a place of support and we have a great staff team.

Thanks to Martin and Amanda – the office team. There's so much that goes on behind the scenes.

Caroline and Mandy who make up the Living Hope Team. Many thanks to them. We honour Paola Rees for the work that she did.

Malcolm can't really put into words what Caroline does to help the community access Church.

Café Hope – Brooke and Jeff both do such a great job. During Covid, Café Hope was really disseminated. Café Hope has not just had a recovery it has flourished and Jeff and Brooke represent this so well. They are the front line.

Michelle – supporting the ignite team. Administration plus much more. The whole ignite team really values Michelle. Michelle is part of the ignite leadership team. Thank you so much Michelle.

Phil – works incredibly hard. He is very gracious with all the setting up and taking down and setting up again. Thanks to Kev too for his work. It is a ministry itself!

Outreach, flowers, prayer, worship, tech, all the teams that serve week in and week out. Malcolm thanks everyone and it makes all the difference.

We've seen strong growth, 1,000 different people we see each month. Malcolm had drawn a diagram showing all the different ministries and how all the people connect with each part of what is going on each week. We try to bring so many people through the cross and to know Jesus. It is all discipleship. We need to create pathways that people can come to know Jesus and their faith to grow.

There has been growth, baptisms and also a year of sadness. 16 funerals of people since Covid from St Mary's. There has been a lot of illness and pastoral issues. Struggles with tiredness and lots of things that are going on. The Lord is working in us. It is very powerful. There is a pastoral team, a clergy well-being team. Let's keep loving each other.

This is also a time of reformation in the Church. Last week there was a meeting about prayers of love and faith. We spent 2 ½ hours together talking about it through. The PCC looked at alternative spiritual oversight. Today Malcolm met with retired Bishop Pete Broadbent who will offer alternative oversight, temporarily. He is a member of the Church of England Evangelical Council. PCC also agreed that we would give our Parish Share through the Ephesian Fund which means we can safeguard the integrity of our giving. Malcolm asks for our prayers in all of this.

Sabbatical starts on 6 May through to 5 August 2024. Malcolm is seeing it as a time of rest and also re-imagining. He wants to hear the voice of the Lord afresh. Let's prepare the way of the Lord.

15. General Questions

No questions.

16. Any Other Business

There was none.

17. Closing Prayer

REPORTS FOR THE MEETING ON 6 MAY 2025

Report on the Electoral Roll

Anglican Church rules require each Parish to have an electoral roll, the number of the roll being reported to the Diocese annually, in our case the Diocese of Chelmsford.

Inclusion on the roll entitles members to attend the annual parochial church meeting, to take part in its proceedings, and to be part of the Parochial Church Council (PCC).

The Diocese require a parish to prepare a completely new Electoral Roll every 6 years meaning that no names are carried forward from the old roll and all church members must make a fresh application to be on the new roll. This process was carried in 2019 and revisions to the list for members who have died, moved away or no longer wish to be included have been made annually for the intervening years up until 2024.

This year 2025 we have been required to prepare a new roll which must be completed at least 15 days, but no more than 28 days, before the Annual Parochial Church Meeting.

This is the first year the list has been prepared digitally with the help of Churchsuite. Applicants were able to click on a link on the church website or weekly notice sheet which took them to a digital form. Paper forms were still available from the church office or at the welcome desk at the back of the church. The digital forms generally worked quite well as more than 100 people completed the form in this way with comparatively few problems.

For **2025** the new electoral roll lists (figures in brackets as at the last full revision):

160 (2019: 234) members with **38 (2019: 62)** living in the parish and **122 (2019:72)** outside of the parish.

Women total **102 (2019:145)** which outnumber the men who total **58 (2019: 89)**.

The 'parish' means an ecclesiastical parish which runs roughly between the border of Manor Road edging the forest to Traps Hill and running along Alderton Hill. Other parts of Loughton are cover by St Michaels in Roding Road or St Johns in Church Lane.

Trend changes can be seen from the following table.

Year	Members on Roll	St. Mary's Parish	Outside	Male	Female
2025	160	38	122	58	102
2024	219	54	165	85	134
2023	204	55	149	79	125
2022	205	57	148	80	125

Thank you to Amanda Hart for her assistance in helping me compile the electoral roll and to all members for completing and returning their application forms.

A copy of the new 2025 roll may viewed in the Church office.

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

Sylvia Lambden, Electoral Roll Officer

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY THE VIRGIN LOUGHTON
TRUSTEES REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

**BEEVER AND STRUTHERS
CHARTERED ACCOUNTANTS**

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**PAROCHIAL CHURCH COUNCIL MEMBERS AND ADVISORS
FOR THE YEAR ENDING 31 DECEMBER 2024**

Incumbent and Chair of PCC	Revd Malcolm Macdonald
Curate	Revd Matt White Revd Ruth How (appointed September 2024)
Hon Curate	Revd Hugh Taylor (deceased March 2024)
Churchwardens	Michael Smith Louise Kuilenberg Sylvia Williams (resigned January 2024)
Assistant Churchwardens	Paul Curry Natasha Poraj (resigned 16 April 2024)
Elected Members	Richard Milne – Treasurer and Vice Chair David Dronsfield Samantha Clayfield (resigned 16 April 2024) Brenda Miller Pauline Manning Jonathan Brown (resigned 16 April 2024) Matthew Ayers Rob Evans (resigned 20 November 2024) Chris Elwes (appointed 16 April 2024) Joy Washington (appointed 16 April 2024) Richard Payne (appointed 16 April 2024) Phil Woolston (appointed 16 April 2024)
Co-opted Members	Amanda Hart – PCC Secretary
Representatives on the Deanery Synod	Carol Hartley Brooke Smith Sylvia Lambden Deborah Lake (resigned 16 April 2024)
Contact Address	201 High Road Loughton Essex IG10 1BB
Independent Examiners	Beever and Struthers One Express 1 George Leigh Street Manchester M4 5DL

REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2024

PCC Chairman's Report - 2024

Objectives

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

2024 Reflections

We started the year with a vision night called, 'Prepare the Way'. This came with a real sense of preparing ourselves for God to move among us and in the community. God is calling us to get ready for what He wants to do.

This was the year of my second sabbatical while leading St Mary's. I am so grateful to Revd Matt White for his leadership of the church during my leave. He did a great job! I felt I gained a tremendous amount from the sabbatical (May-July). These happen every ten years and are a real gift. I focussed on 'soul work', rest and developing my relationship with God.

Highlights to give thanks for:

- **Hope Central:** through tough times, Hope Central is growing and loving our 18-30s.
- **St Mary's online:** our YouTube channel has grown to 310 subscribers
- **Café Hope:** this is busier than ever with income of £49,627 and expenditure of £42,420. We see hundreds of people each week coming into Café Hope, making it our single biggest hub of outreach as a church. We have 3 part time staff and a team of around 16 volunteers.
- **Growing Hope:** our heart for accessible church has been growing and after being assessed, St Mary's achieved a Silver Award from Growing Hope for being an accessible church for people with various access needs.
- **Church Weekend:** we had fun with over 100 people this October as we focussed on our church family and going deeper together.
- **New patterns of supervision and retreat:** after sabbatical I am changing by increasing my patterns of prayer, rest and retreat. I am also now receiving monthly pastoral and leadership supervision from an external and qualified Christian leadership coach. This is proving very helpful.
- **Worship for Everyone:** we have been seeking to build a team and really improve our regular all-age worship.
- **X Collective:** St Mary's got funding to send 4 people, on 4 special conferences over 2 years to enable us to be an apostolic hub and prepare for revival. This is in partnership with around 30 other churches across the country.
- **New Wine:** We took another group from St Mary's to New Wine.
- **Church Family Picnic** – this moved to Hainault Country Park this year.
- **Harvest Cream Tea for 8:45am congregation:** We had an amazing tea with people from the early service.
- **Pastoral calls:** Matt and Malcolm made phone calls to the entire congregation.
- **Alliance Working Group:** Malcolm has been asked to join this working group with a focus on prayer for the Church of England.
- **Alternative Episcopal Oversight** – In January 2024, the PCC decided to seek AEO. This is due to a loss of confidence in our Diocesan Bishop. Pete Broadbent now serves as our spiritual oversight, rather than Guli. We remain under the leadership of Adam (Bishop of Bradwell) more locally.
- **Ignite children & youth** – We have 94 under 18s on the ignite registers.
- **Schools work** – we led Assemblies in Oaklands, Staples Rd and Davenant Schools.
- **Baptisms** – we had 8 full immersion baptisms this year.
- **Christianity Explored** – we had another excellent course this year, with people coming to know Christ as their Saviour.
- **10/40 Prayer** – we had over 80 people praying through Lent together.
- **Gift Days** – the church raised nearly £60k across two seasons of giving.
- **CTL** – we have hosted leaders' meetings, prayer and worship across our churches in Loughton.
- **Light Party** – we had our biggest ever Light Party. Over 120 people came.
- **Christmas** – we welcomed over 3,800 people onto our site during late November.

REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2024

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 was also led in 2024 by a Leadership Team: Brooke Smith (youth), Sam Clayfield (pre-school ages) and Eleni Constantinou (primary ages). The team included Michelle Stanesby (ignite Administrator), Matt White (Curate) and Malcolm Macdonald (Vicar).

There were a number changes to the staff team in 2024.

- Revd Hugh Taylor passed away in March 2024. Hugh was a pillar of St Mary's and continues to be much missed. May Hugh rest in peace and rise in glory.
- Paola Rees stepped back from being Living Hope Assistant as she was moving to Reading and was replaced by Mandy Chastell.
- Brooke Smith stepped back from Café Hope Coordinator to work again for BA, and was replaced by Lieu Nguyen. Also, Karen Barber was appointed as a second Café Hope Missioner.
- Revd Ruth How was ordained a Deacon and serves as a locally deployed, self-supporting Minister here at St Mary's.
- We sent out Revd Deborah Lake who was ordained a Deacon and serves as a locally deployed, self-supporting Minister at St Michael's, Loughton.

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.

- Yvonne Merle has stepped back from daily leadership of Little Lambs. Delphine Kennedy and now Jenny White leads Little Lambs with such patience, care and love.
- Ken Bartells, Diana Dodds and Julie Huff 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 2024

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.
- A number of larger donors have moved on or passed away in recent years.

**REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2024**

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.

We paid our full cost of ministry to the Diocese during the year and were able to support St Michaels parish share significantly. 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 2024. They have all served voluntarily and with integrity and commitment. Many thanks to Richard Milne (Treasurer), Martin Huff (Finance Administrator) and Nicola Leach (Payroll 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.

Regular checks are made (by the 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 2024 was £402,966, with expenditure being £464,602. These figures take into account a £62,676 depreciation value. Our cash reserves on 31 December 2024 stood at £118,556.

Total reserves at 31 December 2024 stood at £2,223,319 (2023: £2,284,955) and comprised of restricted funds of £2,088,205 (2023: £2,071,943) and unrestricted funds £135,114 (2023: £213,012). The Trustees review the charity's reserves policy annually and aim to hold three months of fixed staff and running costs.

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)

Malcolm Macdonald

**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.

**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 2024 which are set out on pages 7 to 20.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees 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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member. It is my responsibility to:

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

Basis of independent examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

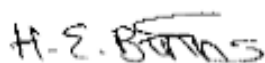
Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.



Helen Binns FCA

Beever and Struthers

Chartered Accountants

One Express

1 George Leigh Street

Manchester

M4 5DL

Date: 25 March 2025

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2024**

							2024	2023
	Note	Unrestricted funds £	Restricted Hope Centre £	Restricted Living Hope £	Restricted Church Hall £	Restricted Other £	Total £	Total £
Income and endowments from:								
Donations and legacies	2	289,261	-	-	-	-	289,261	300,679
Charitable activities	3	45,574	-	3,375	-	-	48,949	40,027
Investments	4	4,399	-	-	-	-	4,399	3,653
Other	5	50,144	-	-	-	9,613	60,357	69,833
Total income and endowments		389,978	-	3,375	-	9,613	402,966	414,192
Expenditure on:								
Raising funds	6	45,378	-	-	-	-	45,378	45,091
Charitable activities	6	357,204	21,259	3,181	35,140	2,440	419,224	422,727
Other		-	-	-	-	-	-	11,975
Total expenditure		402,582	21,259	3,181	35,140	2,440	464,602	479,793
Transfers		(65,294)	42,122	-	22,024	1,148	-	-
Net movement in funds		(77,898)	20,863	194	(13,116)	8,321	(61,636)	(65,601)
Reconciliation of funds:								
Total funds brought forward	15	213,012	893,442	-	1,178,501	-	2,284,955	2,350,556
Total funds carried forward	15	135,114	914,305	194	1,165,385	8,321	2,223,319	2,284,955

All income and expenditure derive from continuing activities.

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

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	12	2,099,696	2,160,235
		2,099,696	2,160,235
Current assets			
Debtors	13	15,638	4,855
Cash at bank and in hand		118,556	129,318
		134,194	134,173
Creditors: amounts falling due within one year	14	(10,571)	(9,453)
Net current assets / (liabilities)		123,623	124,720
Total assets less current liabilities		2,223,319	2,284,955
Net assets / (liabilities)		2,223,319	2,284,955
Charity Funds			
Restricted funds	15	2,088,205	2,071,943
Unrestricted funds	15	135,114	213,012
Total charity funds / (deficit)	15	2,223,319	2,284,955

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

Signed on behalf of the board of trustees:

MM

RM

Name: Malcolm Macdonald

Name: Richard Milne

Role: PCC Chair

Role: PCC Treasurer

Date: 19/3/2025

Date: 19 March 2025

The notes on pages 10 to 20 form part of these financial statements.

**STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	2024 £	2023 £
Cash flow from operating activities	17	(13,025)	(2,938)
Net cash flow from operating activities		(13,025)	(2,938)
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(2,136)	(18,704)
Interest received		4,399	3,653
Net cash flow from investing activities		2,263	(15,051)
Cash flow from financing activities		-	-
Net cash flow from financing activities		-	-
Net increase / (decrease) in cash and cash equivalents		(10,762)	(17,989)
Cash and cash equivalents at 1 January		129,318	147,307
Cash and cash equivalents at 31 December		118,556	129,318
Cash and cash equivalents consists of:			
Cash at bank and in hand		118,556	129,318
Short term deposits		-	-
Cash and cash equivalents at 31 December		118,556	129,318

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

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.

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

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.
- f) 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 and one part time Cafe Manager who were members of the PCC. However, remuneration was not received in respect of their capacity as PCC members or Representatives, these costs are shown under note 18. 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, two Café Hope Missioners, 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 notes 10 & 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 9 to the accounts.

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.

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

1. PRINCIPAL ACCOUNTING POLICIES (*continued*)

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.

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

2 Income from donations and legacies

	2024	2023
	£	£
Gifts (Gift Aid)		
Direct giving	137,833	148,613
Gift aid recovery	49,804	49,840
Gifts (Non Gift Aid)		
Direct giving	101,624	102,226
Legacies	-	-
	289,261	300,679

3 Income from charitable activities

	2024	2023
	£	£
Rent and lettings	19,621	22,977
Away weekend	3,491	-
Other activities	73	243
Other functions	23,509	14,013
Ignite	2,255	2,794
	48,949	40,027

£3,375 (2023: £9,633) of the other functions income is restricted.

4 Income from investments

	2024	2023
	£	£
Bank interest and dividends	4,399	3,653
	4,399	3,653

5 Other income

	2024	2023
	£	£
Church fees received	1,117	1,700
Coffee shop	49,627	42,951
Grant received	9,613	25,182
	60,357	69,833

£9,613 of grant received is restricted.

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

6 Analysis of resources expended

	Staff Costs	Other Direct Costs	Other Allocated Costs	Total 2024	Total 2023
	£	£	£	£	£
<u>Cost of generating funds</u>					
Coffee shop	25,390	19,988	-	45,378	45,091
Cost of functions	-	-	-	-	-
	25,390	19,988	-	45,378	45,091
<u>Charitable activities</u>					
Missionary & charitable work	-	15,300	-	15,300	13,270
Parish running cost	-	101,210	63,037	164,247	178,877
Church support cost	109,482	107,018	1,501	218,001	210,963
Governance costs	-	-	8,290	8,290	6,816
Youth work	10,351	3,035	-	13,386	12,801
	119,833	226,563	72,828	419,224	422,727
<u>Other</u>					
Church roof repairs	-	-	-	-	11,975
	-	-	-	-	11,975
Total expenditure	145,223	246,551	72,828	464,602	479,793

7 Governance costs

		2024 £	2023 £
Trustee expenses	9	4,834	3,576
Independent examiners remuneration (including expenses and benefits in kind)	8	3,456	3,240
		8,290	6,816

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

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

8 Independent examiners remuneration

The independent examiners remuneration amounts to an independent examination fee of £2,880 (2023 - £2,700) excluding VAT.

9 Trustees' and key management personnel remuneration and expenses

The reimbursement of the expenses of trustees Malcolm Macdonald, Ruth How and Matt White was as follows:

	2024	2023
Number of Trustees	3	2
	3	2
	2023	2022
	£	£
Subsistence	4,834	3,576
	4,834	3,576

10 Staff costs and employee benefits

The average monthly number of employees during the year ending 31 December was as follows:

	2024	2023
	Number	Number
Raising funds	2	2
Charitable activities	7	7
	9	9

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

	2024	2023
	£	£
Wages and salaries	139,726	131,932
Social security	7,918	7,378
Pension	3,920	4,293
	151,565	143,603

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

11 Staff costs and employee benefits

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

12 Tangible fixed assets

	Church Hall £	Furniture and Equipment £	Church Organ £	Hope Centre £	Hope Centre Equipment £	Total £
Cost						
At 1 January 2024	1,757,042	107,142	22,115	1,062,936	20,694	2,969,929
Additions	-	2,136	-	-	-	2,136
At 31 December 2024	1,757,042	109,278	22,115	1,062,936	20,694	2,972,065
Depreciation:						
At 1 January 2024	556,518	91,843	13,267	127,372	20,694	809,694
Charge for the year	35,140	4,802	1,474	21,259	-	62,675
At 31 December 2024	591,658	96,646	14,741	148,631	20,694	872,369
Net book value:						
At 31 December 2024	1,165,384	12,632	7,374	914,305	-	2,099,696
At 31 December 2023	1,200,524	15,299	8,848	935,564	-	2,160,235

13 Debtors

	2024 £	2023 £
Gift aid recoverable – St Mary's	12,195	3,245
Prepayments	1,543	1,610
Accrued income	1,900	-
	15,638	4,855

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	7,821	7,303
Other creditors	2,750	2,151
	10,571	9,453

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

15 Fund reconciliation

Unrestricted funds

	Balance at 31 December 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2024 £
Unrestricted	213,012	389,338	(402,582)	(65,294)	135,114
Total	213,012	389,338	(402,582)	(65,294)	135,114

Restricted funds

	Balance at 31 December 2022 £	Income £	Expenditure £	Transfer £	Balance at 31 December 2023 £
Hope Centre	893,442	-	(21,259)	42,122	914,305
Living Hope	-	3,375	(3,181)	-	194
Church Building	1,178,501	-	(35,140)	-	1,165,385
Other restricted	-	9,613	(2,440)	1,148	8,321
Total Restricted Funds	2,071,943	12,988	(62,019)	65,294	2,088,206

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 fund represents the value of the building and its fixtures and fittings.

The Living Hope fund represents grant received for the specific purpose of meeting the costs of the Living Hope Project.

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

16 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	20,007	2,079,689	2,099,696
Cash and current investments	110,040	8,516	118,556
Other current assets / liabilities	5,067	-	5,067
Total	135,114	2,088,205	2,223,319

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

	2024 £	2023 £
Net income / (expenditure) for year / period	(61,636)	(65,601)
Interest receivable	(4,399)	(3,652)
Depreciation and impairment of tangible fixed assets	62,676	66,299
(Increase) / decrease in debtors	(10,784)	(386)
Increase / (decrease) in creditors	1,118	1,402
Net cash flow from operating activities	(13,025)	(2,938)

18 Related party transactions

Related parties to be disclosed under Charity SORP 2019 is the relationship between the Chairman Malcolm Macdonald and Living Hope Coordinator Caroline Jane Macdonald.

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

18 Related party transactions (continued)

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

	Income £	Expenditure £	Outstanding balances £	Commitments £
Sharon Milne, spouse of Treasurer and Vice Chair Richard Milne, provided Counselling Services				
At end date 2024	-	-	-	-
At end date 2023	-	240	-	-

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	30,791	737
Brooke Smith	Representative on the Deanery Synod	11,064	194
		Total	41,855
			931

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	14,632	252
		Total	14,632
			252

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

19. 2023 Statement of Financial Activities

	Unrestricted funds £	Restricted Hope Centre £	Restricted Living Hope £	Restricted Church Hall £	Total £
Income and endowments from:					
Donations and legacies	300,679	-	-	-	300,679
Charitable activities	30,394	-	9,633	-	40,027
Investments	3,653	-	-	-	3,653
Other	69,833	-	-	-	69,833
Total income and endowments	404,559	-	9,633	-	404,559
Expenditure on:					
Raising funds	45,091	-	-	-	45,091
Charitable activities	347,659	21,258	18,670	35,140	422,727
Other	11,975	-	-	-	11,975
Total expenditure	404,725	21,258	18,670	35,140	479,793
Transfers	(3,208)	-	3,208	-	-
Net movement in funds	(3,374)	(21,258)	(5,829)	(35,140)	(65,601)
Reconciliation of funds:					
Total funds brought forward	216,386	914,700	5,829	1,213,641	2,350,556
Total funds carried forward	213,012	893,442	-	1,178,501	2,284,955

Report on Fabric, Goods & Ornaments 2024

Church use

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 busier this last year in the Church and cloister. The play area in the church is very popular and we often see large groups meeting with their little ones. There are lots of people coming in for the Saved food that is available in the Church during the week. There is also a Monday afternoon group – Connect, which is busy with all ages coming in and finding friendships. The mid-week Refresh Service continues to take place in the Smith Room, and Hope Hall is being used regularly for Tot's Time, Hope Supper, Foodbank, English Conversation classes, Hope Central, a Lifegroup, card making group and various meetings as well as for other outside bookings including children's birthday parties on Saturdays. There are 3 services on Sundays and so the Church and rooms are very well used.

Our thanks go to our caretaker, Phil Lowrie and cleaner, Kevin Willis, for keeping the site in such a good state along with all the furniture moving and many odd jobs around the site with the big job of cleaning and sealing the Church, cloister and Hope Centre link floor annually. 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. Thanks also to those who Michael asks to assist.

General Maintenance

All annual services are carried out to the boiler, lift, fire/smoke alarms, lightening conductor, 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. Due to the large number of people coming into the buildings, there are works needed to be carried out by qualified plumbers and electricians from time to time, throughout the year.

The grounds are looked after by our gardener (Beau Tyler, who we have a contract with).

A large job of removing greenery from stonework on the church was carried out in 2024 under our Quinquennial report (this is a 5-yearly inspection by an architect). This involved scaffolding being erected around the back and side of the church. The gutter by the south porch was replaced the same time.

Repair to gutters by the South Porch and also stone work on the steps to Hope Centre were carried out. Ongoing work to the Church stonework where greenery is growing out continues to be monitored and work will be carried out under our Quinquennial report (5 yearly report) to repair the exterior to the Church.

Deanery Synod Report – Carol Hartley

Introduction

The information provided in this report is based on:

- A brief overview of the Purpose of the Deanery Synod.
- Minutes of 2 Deanery Committee meetings held in 2024-13th June and the 16th of October 2024.
- Discussion with a member of the Deanery Synod Representative.

- Attendance at the Deanery meeting at St Mary's Loughton on the 12th of February 2025.

Overview

The purpose of the Deanery Synod is to provide a cross-parish forum in Essex; for topics which are of interest to local communities or concern to churches across the local area, as well as giving an overview of ministry, financial and organisational issues.

The roles and responsibilities of Deanery Synod Members are to serve as either parish delegates, licensed clergy, or members of other synodical bodies. As members of the Deanery Synod, they work in collaboration with the Bishop, Area Dean, other deanery officers and members of the Synod to forward the mission of the Church which has several listed requirements to be fulfilled.

Summary

On the 16th October 2024 there was a presentation by Cannon Michaela Southworth, Diocesan Secretary on Parish Shares. The presentation was detailed and well presented. It was easy to read and to follow the pie and Gants charts even though I was not present at the meeting. Feedback from one of my colleagues, stated.

"This was one of the most useful meetings I had attended as Michaela Southworth, the Diocesan Secretary gave a talk on the Parish Purse and exactly how it is made up. It gave an insight into the services available, some of which I had never considered, and provided by Chelmsford to our local parishes. She did her best to explain the calculation made to charge parishes for the cost of ministry and housing and sign posted us to a pamphlet available for parishes to give to church members who want to gain a better understanding of the regular monthly amount we pay across to the diocese. There should have been another speaker, but they were unable to attend so Michaela was able to give additional time and answer questions".

"I feel that the quality of information about resources we are being provided at the meetings has improved recently" Deanery Synod Representative,

Personally, I was able to read the entire presentation. I felt the information had clarity, evidence based, effective and well documented.

Records of the minutes of each meeting held, confirms that meetings were held on the 16th of October and the 13th of June 2024, and they were well attended.

Clergy moves within the Deanery

Team Rector at the Epping Team Ministry was filled by Revd John Fry. He was installed on the 26th of November 2024 at 7.30pm at St John's Epping.

Electoral Roll Revision:

There will be changes to the 2022 CCR, particularly the requirements for the revision to begin 2 months prior to the Annual Parochial Church meeting in May 2025.

Training and Support for Church Warden:

On the 12th of February 2025 the first Deanery Synod meeting for 2025 was held at St Mary's Loughton.

There was a presentation by Nathan Medhurst- Church Building Support Officer. The presentation covered a wide range of areas such as property commissions and applications for grants.

An important factor in my view was that Church Wardens, can contact Nathan Medhurst for information and guidance, on various issues relating to the role of the Church Warden and serving the Church of England. Further information is available on the Diocese website.

Conclusion

In conclusion, I look forward to continuing to serve under the leadership of the Team Rector, John Fry. Representing St Mary's Loughton on the Deanery Synod with God's grace and guidance.

Carol Hartley

Deanery Synod Representative

Parochial Church Council (PCC) Report 2024 by Amanda Hart

Membership. Meetings and Committees

<i>Ex-Officio members:</i>	Vicar:	Revd Malcolm Macdonald – Chair
	Curate:	Revd Matt White
	Curate:	Revd Ruth How (from September 2024)
	Wardens:	Michael Smith Louise Kuilenberg
	Treasurer/Lay Chair:	Richard Milne
<i>Co-Opted:</i>	PCC Secretary:	Amanda Hart

Deanery Synod Reps: Carol Hartley, Sylvia Lambden & Brooke Smith

Elected members: Paul Curry (Asst Warden) David Dronsfield, Pauline Manning, Richard Milne, Brenda Miller, Matt Ayers, Louise Kuillenburg, Phil Woolston, Chris Elwes and Richard Payne

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 7 times through the year.

Sub-committees that report to the PCC:

Standing Committee

Clergy, wardens, treasurer,
and Operations Manager

Buildings

Michael Smith, Amanda Hart

Health & Safety

David Dronsfield, Amanda Hart

Living Hope Global Missions

Susan Brown

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 finances, vision and plans relating to Prayers of Love and Faith response.

3. Summary of key discussions and decisions made:

- St Mary's Church Safeguarding document agreed
- St Mary's Health & Safety Policy agreed
- Outings off site for ignite and men's group approved (for insurance purposes)
- Budget agreed for 2025
- General oversight of Church finances, policies, procedures and administration
- Gift Days and Special offering in 2024
- Parish Share
- Discussions on the repairs and upkeep of the Church and buildings.
- Stonework repair to the side and back of Church (grant also obtained towards this)
- Hope Centre Roof and re-decoration of Hope Centre (gift received from Epping Forest Foodbank towards this cost)
- Prayers of Love & Faith discussions and decisions and pathway forward for St Mary's
- Archdeaconery re-organisation. We have now moved from Harlow to Bradwell Archdeaconary.
- Church Weekend 2024
- New Café Hope Coordinator
- New Café Hope Missioner (1 day a week)
- Vision for 2025

Safeguarding Report - Michelle Stanesby

Safeguarding continues to be a priority for us at St Mary's.

St Mary's PCC has complied with the duty to have 'due regard' to the House of Bishops' Safeguarding Policy and Practice Guidance. We believe this is Kingdom work and we all have a responsibility as a church family to play a part in making a safer church for all. Many biblical passages call us to protect and care for those who are vulnerable. An example of this can be found in Proverbs 31:8 **Speak up for those who cannot speak for themselves, for the rights of all who are destitute.**

Our PCC have discussed the outcomes of the recent Makin report with respect to reflecting more deeply on our own church culture. This is ongoing and more information will be coming in 2025 to take these important issues forward.

To keep a healthy culture of safeguarding at St Mary's we do encourage all church members to complete the basic level of safeguarding awareness training. We ask anyone in a serving role to also complete the next level up which is called Foundation level. Please also be aware this training needs to be refreshed every 3 years to keep up to date with safeguarding awareness.

The Church of England's safeguarding training can be accessed at <https://safeguardingtraining.cofeportal.org>

There are also a couple of other training modules available which anyone is welcome to complete:
Raising awareness of Domestic Abuse
Modern Day Slavery and Human trafficking

Please contact safeguarding@stmarysloughton.com if you complete any training or would like any information or assurances. If you would prefer to complete the training in an in-person environment please let hin@stmarysloughton.com know and arrangements will be made for this.

From 11 April 2025:
Parish Safeguarding Officer – Hin Cheung
Deputy Parish Safeguarding Officer - Amanda Hart

Reports on various ministries at St Mary's

Café Hope Report for APCM 2025

Jeff

Café this year has been amazing. The footfall has continued to rise giving opportunity for engagement with many new faces that have started to come along from all walks of life.

I believe the commitment of volunteers has been the main reason for the increase in numbers along with the inspired idea of a couple of volunteers to broaden the lunch menu to include bagels which have been a tremendous success, we've also added Baked potatoes and various toasties which have increased the number of lunch orders greatly.

We're so grateful for all our volunteers, for their hard work and engagement with our customers in such caring and gracious service. Without the volunteers the cafe would cease to function.

In recent years we've lost a number of our more experienced volunteers and this week we say goodbye to Amanda who works Tuesday afternoons; she will be sorely missed.

There is a real need for more volunteers for the cafe, we have been fortunate to welcome one or two in recent weeks but there's still need for more to prevent the work of the cafe being hampered.

The cafe is an amazing place for chats and encouragement or gossiping the faith.

Today we as a team were able to pray for a volunteer team member who isn't a Christian and is due for an appointment at hospital. The person mentioned is a wonderful human being with a compassionate and serving heart. I believe he was quite moved by the prayers. There was also an opportunity to explain the gospel clearly to a regular member to some effect.

We're so grateful to be a part of all that goes on here at St Mary's and its unique ministry.

The greatest and most effective change this year has been to welcome two of our volunteers into managerial roles. Both Lieu who takes over from Brooke who left to work for an airline and Karen who was volunteering as Missioner on a Thursday have really upped the game at the cafe making us more effective and efficient. We're blessed by their abilities, dedication and willingness to serve.

They speak of their experiences over the past few months for rest of the report.

Hello, I'm Lieu.

I started at Cafe hope as a volunteer back in June 2022 serving once a week on Fridays and have become coordinator since September 2024. I am responsible for the efficiency of running the cafe on a day-to-day basis and the safety of our customers and support team.

I plan special offers on our menus, order stock, ensure that we have enough staff to run the cafe and that we are following environmental health procedures at all times.

I organise the cafe space to make things easier, safer for our staff to be able to work more efficiently in the kitchen and organise staff social and training events.

Cafe Hope is a lovely, welcoming environment for people from the community of Loughton as well as those further afield. People from all walks of life come to relax, catch up with friends and family, to escape loneliness and to find peace and prayer.

Coming to St Mary's and serving at Cafe Hope has opened my eyes to the needs of our community. The service it provides has a huge impact on so many lives, our support team as well as the many customers who walk through our doors.

Since taking over the role of Coordinator, I am incredibly thankful for my colleagues Jeff and Karen and our line manager Amanda, all whom I have the utmost respect and gratitude for all their support. We work together to make the Cafe an efficient, safe loving place that shares the love of Jesus through our service and kindness.

I have noticed that our Cafe is popular for carers/parents with preschoolers and young families. The church is a spacious area for them to bring buggies and have a comfortable relaxed lunch and a coffee whilst watching their toddlers play in the play pen that we have set up centrally in the church. Many of these carers and families form friendships at Cafe Hope and make their visits weekly.

Throughout the week, there are some fairly large groups, who meet in the local the area for various classes, often frequent the cafe for lunch afterwards and catch up with friends.

We have a community of regular elderly customers who visit daily. Coming to meet their friends or to just be out of their house and not be alone.

The addition of bagels, toasties and jacket potatoes to our menu has increased the number of new faces to the cafe. There is still very much a demand for home baked goods and cakes from the cafe too which was one of the original things we offered when the cafe started. It is incredible to

hear and witness the fruition and changes of Cafe Hope and how it has changed and adapted to provide for the community.

The cafe is very busy at lunchtime and we are always in need of volunteers. We would not be able to run on a daily basis if not for the dedication and hard work of our support team. Our Support team is made up of Christians as well as other religious faiths and people with different needs and ages. We currently have 3 members in our team who are neurodiverse and are supported by the managers and assistance of their mothers who also volunteer here. We value each and every member in our team for all that they are able to do with assisting us in running the cafe.

I try to make sure that we have enough staff for each shift but if we have volunteers off sick or on holiday we find ourselves having to reduce either what we can serve on the menu or stop food service earlier. We continue to advertise and pray for new volunteers to join and support our cafe family.

Despite having to raise our coffee prices in February this year, due to a 20% price rise on coffee beans, we have noted that the number of transactions and customers coming into the Cafe has not changed. I believe it shows that people come to Cafe Hope not because of our prices, they value what we do in our service and what we stand for; Love and Hope.

I recently had one customer who moved to Loughton from Australia. She had invited her friend, who just arrived from Australia to meet her at Cafe Hope. Her friend arrived freshly off her flight and walked through our doors still pulling her suitcase. She has shared with us that "St Mary's in Loughton and Cafe Hope is the best church in the whole world. That we talk the talk and walk the walk". She expressed how she's very impressed and loves all that we do for the community.

I have also recently had conversations with a parent of one of our neurodiverse team members. She expressed her thanks for giving her son the opportunity to gain independence and feel valued when so many places will not give him the same chance.

It is really heart warming to see and hear the impact of how serving or being served at Cafe Hope touches lives.

Cafe Hope is God's cafe and we are sowing seeds by our service and sharing the message of his love in this unique ministry. We entrust the cafe to Him and the plans he has for us all.

Hi I'm Karen!

I reiterate all that has been expressed above! What a privilege it is to be able to serve alongside Jeff, Lieu and the team in being ambassadors for Christ on the front line. I volunteered for 18 months (and still do) before starting my one day a week staff Cafe Missioner role back in the autumn of 2024. I am so grateful for being given this opportunity to continue the missional side and also step up into the Managers role to cover for Lieu and Jeff on other days where required. Every day we are building relationships with so many of our customers and grow in love for them. We must daily rely on the Holy Spirit to guide us in conversation. I love making our customers know that are 'seen' by remembering their names and little details of their lives. I am learning it takes time and wisdom to lead people in the direction of Jesus. Just recently a young Mum who I had been getting to know over the year mentioned she would not be coming to the cafe any more as she was going back to work. I took the opportunity of offering prayer for her new job and for

her daughter starting nursery. She was unfamiliar with faith but accepted and was clearly moved as I prayed. I later heard her daughter ask her what prayer is.... I was then deeply moved. I have been making Scripture 'business cards' & bookmarks for the centre of the tables and am always amazed and encouraged by feedback I sometimes receive. Those who do not want to come to 'church' collect them, & tell me they read them at home. And even send them to their friends and family! They are also good conversation starters. It is also so valuable to have Living Hope ministries to recommend to people to.

Our prayers for the ongoing work of Cafe Hope are so essential and we continue to value St Mary's support in this area. Thank you so much.

Hope Central – Mandy & Colin Chastell

We are delighted to say that Hope Central is going from strength to strength and growing. We celebrated our two years anniversary in September 2024 and we are excited to be going into our 3rd year.

Our team remains Hannah Huff (St Michaels church), Regina (EFCC church) and ourselves (Mandy and Colin Chastell). Also, Lewis who is part of St Marys has joined the Team as a volunteer helping with set up and AV each week, he has been a huge blessing to us. Lewis has also been baptised and recently helped us run the Christianity Explored Course. It has been such an encouragement to see him grow in his walk with Jesus.

Talking of spiritual growth, there have been three more baptisms over the past year, with one being only a few weeks ago. We have also seen another person give their life to Jesus in recent months. This is so exciting to see this generation wanting to know Jesus and to be set free, so they can become disciples for the kingdom, making the many challenges since we started worth it!

We have again seen steady growth in numbers and we now have 36 members in our community. We are continuing to see fruit being produced on a weekly basis and we have noticed over the course of the year the gentle transformation in character of many individuals within our hope central family as follows:

- Confidence in worship with an open-heart posture
- Confidence to be vulnerable when sharing tests and testimonies
- Confidence to pray out and give prophetic words / pictures
- Willingness to give talks
- Inner healing and freedom
- Friendships have become stronger and there is now a real sense of family in this community both in and outside of HC

We would now like to share a testimony of Gods goodness, perfect timing and prayer being answered

On the 4th December 2024 we gathered together with a real sense of excitement, as it was the first time that our worship band would be leading us.

To give this some context, we have been praying for a worship band since we started HC over two years ago. After year of prayer there were no developments and there was also a lack of men within the community. So, we started praying for more guys to join us and this time Jesus answered with three guys joining in quick succession. This was a double blessing as one of them was an experienced musician, he had never lead worship before but he had a heart to give it a go and with a little encouragement he gathered a few guys together and Hope Central Worship was born in June 2024. The guys that joined were not musicians, one had a little experience, another strummed a classical guitar he bought from a charity shop from time to time and we had no bass player but one of the new guys said I will give it a go. So, we dug out an old amp and borrowed a bass guitar for him to practice with. We then gathered together every other Thursday to learn to play our instruments and practice worship songs under the guidance of our experienced musician and future worship leader. This really encapsulates the spirit of HC, a safe place where if you have a heart for Jesus and the courage to step out for Him, you will be given the opportunity to do so.

In addition to this we have some other exciting news, we have our first Hope Central wedding where two of our lovely members met and fell in love and are now getting married this April. God is good all the time. We feel like very proud parents!

We are looking forward to seeing what Jesus is going to do next as during our Hope Central team prayer and fasting day on 11th January we individually received different parts of prophetic word/picture: "God is a covenant/promise keeping God and He is taking us into the land He has promised us, a land flowing with milk and honey. With the milk representing growth and fertility [new beginnings] and the honey representing God's blessings, love, strength, wisdom, things of great worth in and through Jesus."

Thank you for all your prayers, please join us as we pray for the Holy Spirit to move powerfully in this generation of those that seek him, that seek your face, O God of Jacob (Psalm 24v6)

A generation with clean hands and a pure heart

A generation baptised with fire

A generation who pursues and loves Jesus

A generation with a simple but powerful faith

A revival generation

If you would like to know more about what we get up to at Hope Central why not visit tasteandseeloughton.co.uk

Much love Colin, Mandy, Hannah & Regina

Ignite Report - Michelle Stanesby

Growing Hope assessment - In 2024 our church was assessed for our accessibility by a Christian organisation called Growing Hope. Growing Hope's accessibility award focuses on being a church where everyone is seen, heard and able to belong and join in. Additional needs are wide ranging, they include physical, learning, mental health and undiagnosed needs which can impact on anyone's day to day activities. We may all have times where we require additional support to be able to participate as we'd like to in church community. The Growing Hope accessibility award assesses and awards not only churches physical accessibility but accessibility according to all varied needs. The assessment highlighted some minor changes which St Mary's are committed to implementing and pleased to say we have been awarded a silver certificate. If you would like any advice or assistance about further support at St Mary's please contact accessteam@stmarysloughton.com where our accessibility co-ordinators will respond, either Joy W or Marlice G.

Sunday ignite groups - This past year we have introduced Makaton worship songs to our groups Blaze, Sparklers and Kindling. Makaton is a basic sign language used by people with learning or communication difficulties. The children have enjoyed learning the signs which has helped them engage more with worship. We also purchased some equipment such as a black out tent and sensory toys/items to support any children with additional needs in ignite groups.

Due to a shortage of youth leaders we have been creative on how to support this. In November we had our first Sparklers (school age infants) and Youth joint session on a Sunday morning. This was a great success and something we are continuing to do every couple of months. As well as helping with the shortage of youth leaders this has been an opportunity to encourage our youth with discipleship and build friendships across the ages. Each session a Sparkler is paired with a Youth and throughout the session the youth supports their younger buddy, this can be with the craft, activities or praying.

Since Malcolm's return from Sabbatical he has been keen to involve our youth more throughout the Sunday services. It has been great to see them supporting Malcolm with communion and over the next year our hope is that this will expand to other areas.

Lighthouse Event - On 31st October St Mary's shined bright with our Lighthouse event. This was well attended by the church family and our local community. Even those without faith appreciated a safe space they could bring their children and have fun. How amazing we also got to share Jesus with them. Thank you to all the team who supported this event, it really couldn't have happened without you.

Come Dine with Me - in December we saw the last Come Dine with me evening as this has now naturally come to end with the relocation of Paola who's heart was behind starting this event for our youth. Those who attended Come Dine with Me have all been invited to our other midweek youth group called Fusion.

Ignite Team - Over the past year we have had a number of team members who have stepped back after many years of commitment to ignite but also has new members join. We are so grateful for all our team members past and present, ignite really wouldn't be amazing without you. Thank you

for your heart and serving attitude towards all you do. Each one of you is a blessing to our children and youth.

Card Makers - I cannot go without mentioning our amazing Card making team, they create and produce fantastic cards which are very popular and all the money they receive is gifted to ignite. Thank you!

Worship For Everyone - Towards the end of 2024 what used to be our Encounters for Everyone is now our Worship For Everyone. We have put together a team who will spend time planning these Sundays throughout the year to help making it engaging for every one of all ages. Worship For Everyone is inspired by Becky and Nicky Drake who are advocates for intergenerational worship.

Tots Time - Sam Clayfield

Tots Time continues to be very popular and we have many regulars attending each week. Nativity and Easter stories are part of our Christmas and Easter party and the children all receive a book with a gospel message.

Some of our Tots Timers attended the lighthouse party/Christmas fair/Christingle services

Tots time has also allowed us to support some families going through difficult situations in the last year - both with prayer support and practical help like providing food. Sharing God's love for them at these times has a significant impact.

Life Group Report – Ruth How

This will be my sixth and final APCM report as Life group Advocate. A role I took on just prior to Lydia's move to become vicar at St Michael's in 2019. It is a role that I have loved, but with my ordination and appointment as Curate I felt I should lay it down. I believe Richard and Annie Payne have the perfect experience and skills to take it on. It was a privilege to have them come alongside and lead in tandem with me since the autumn and to see them commissioned into the role in January. They are wise and pastoral and have been deeply impacted by small group ministry themselves. I look forward to seeing how their leadership will bring a fresh approach and develop the role.

I give my sincere thanks to all the Life group leaders. They continue to lead faithfully and with great love. It has been a joy to gather together with them termly to share encouragements (and breakfast) and to pray for each other.

This year I wish to particularly thank Paul Curry for his many years of faithful Life group leadership, he stood back from leading his group in the summer. A testament to his leadership is that the group wanted to continue, and is now 'facilitated' by different people from within the group each time they meet. Sally Temple who has taken a pastor's role within the group for a long time is the point of contact for the group.

We currently have 10 life groups meeting in various locations. The groups continue to be places where we build relationships and learn to go deeper with each other, walking through the good and more challenging times of our lives.

All the groups are very different as they are formed around the people in them, but they are all seeking to live out St Mary's values, of encountering God, loving deeply, living for the kingdom, and sharing Jesus. Most meet in the evening fortnightly, but we offer an afternoon group for women, and also the 'open bible study' which meets at the church. The open bible study meets on a Monday morning, and is a 'drop-in' that anyone can attend, but has a group of regulars who bring their questions and enjoy lively discussion! Some families gather together on Sunday afternoons, for fellowship.

If anyone wishes to join a group, please speak to Richard or Annie Payne or email

lifegroups@stmaryssloughton.com

Living Hope report – Caroline Macdonald

Living Hope seeks to bless and connect with our local community while sharing the love of God. We have 7 different projects that run, which, alongside Café Hope provide a wide open door for members of the community to come into our church throughout the week. Our projects are

- **Connect** – drop-in for all ages, Mondays 3.15-5.30pm including **Stitches and Stories** a knitting and crochet group
- **English Conversation Club** (Mondays noon) and **English Classes** (Tuesday mornings)
- **COOK** – fortnightly delivery of COOK ready meals, and meals available to people as we meet them
- **Hope Supper** – **2nd Thursday 5-7pm of each month**, community meal
- **SEND Parent group** – **2nd Friday 9.45am of each month**
- **Coffee Mornings** for those in retirement – Fridays 11am-12.30
- **Saved! Surplus Food Project** – Monday – Friday but we are particularly busy on Friday mornings

In addition, we have bags of groceries we can give to people and a winter warmth clothes rack for people to give and take clothes. We can also make foodbank referrals and help people with other needs, a lot of furniture moving happened in 2024! And so much happens in between. We would love you to come and join us at any of our projects, they're for church members too. We very much appreciate having Christians there who can partner with us in being welcoming, friendly, listening well and sharing Jesus when the Lord gives the nudge!

This year we feel the Lord has given us Hosea 10v12 as a verse for Living Hope. **"Sow righteousness for yourselves, reap the fruit of unfailing love, and break up your unploughed ground, for it is time to seek the Lord, until he come and showers his righteousness on you."** We really value prayer and being able to ask the Lord to be amongst us and working through us in all we do. We try and pray as teams before all our projects and appreciate the prayers of the Monday

prayer group. However, we feel stirred to commit ourselves more to God in prayer for Living Hope through more times specifically set aside to pray for longer periods, and just depending on Him more. We long to see people know the full hope and salvation from Jesus, and the showers of his righteousness. Please pray for us if you think of us.

Christmas is a busy time for Living Hope and 2024 was no exception. We are honoured to be able to bless people in additional ways in this season. The congregation were so generous in their giving for the Christmas hampers that we give out at the beginning of December, both to those we know who are struggling financially and those who are still a part of the St Mary's family but unable to come along on Sundays. It was also really good to see a great response to our Reverse Advent Calendar appeal in support of Epping Forest Foodbank, thank you! Through our involvement with the Neighbourly scheme we were once again the chosen charity to receive the donations from the Lidl Loughton Toy Bank. We received over 100 new toys which we gave out to local families we knew would particularly appreciate them, and also gave some to the families of Norway House. We have Christmas celebrations at all of our projects, and a full Christmas dinner at Hope Supper was a highlight. We were very grateful to Waitrose Buckhurst Hill for a wonderful amount of funding for all our Christmas extras, it made such a difference!

This year we have been pleased to host fortnightly a Voluntary Action Epping Forest (VAEF) project, Power Up, which seeks to increase digital inclusion. This project has been used by lots of our regulars who have been helped with using their devices. We have also been able to refer people we know in need of phones to be receive one through the project. One lady, who didn't own a mobile or landline previously, called it 'life changing'.

Mandy Chastell has settled in well to her role as Living Hope Assistant and it is a joy to work alongside her. Mandy has particular oversight of the coffee morning for those in retirement which meets each Friday morning 11am-12.30am. Coffee morning continues to be a place of friendship, and fun, and always has a faith element to it. We are so grateful that once again the Charles French Charitable Foundation will be funding this role for another year.

Living Hope has an amazing team of about 35 volunteers who serve in our 7 different projects. I am always so blessed how the Lord provides the right people for the right role, and I love to see how God enables people to thrive in their role. Our volunteers are mainly from St Mary's but we have some from the community and a few from Loughton Methodist Church. Huge thank you to you all. If you'd like to join us, Mandy or I would love to hear from you.

Living Hope Global Missions 2024-2025 – Susan Brown

St Mary's continues to support a range of mission organisations and individuals both at home and abroad. TEAR Fund and Open Doors continue to be the biggest financial recipients. In addition, we are working on streamlining our gifts to missions and individuals who are known to the church and current church attendees. As a result we have ceased supporting Tough Talk and The Bible Society and are planning to reduce and remove our funding for Matheos Wondimu as he completes his studies in the next year.

We continue to support Adrian Bruce who is one of the people we have been supporting for many years now and it is always a joy to receive his newsletters. In addition we are supporting:

Every Life
Mill Grove
Wycliffe Bible Translators
New Wine
Loughton Voluntary Care
Evangelical Alliance
New Wine
International Justice Mission
Phillippe How

As well as supporting in St Michaels and Epping Forest Foodbank (in kind)

I was able to set up a display at the church weekend with information on the organisations and people we support. In addition, we continue to pray regularly for each mission partner.

Pastoral Team Report - Brenda Miller and Pat Laker

We have continued as pastoral coordinators over the past year and it has been a real encouragement to us to see all that God is doing among our church family.

We meet with the clergy team twice a month and also meet with the pastoral oversight team which includes representatives from all the various activities which take place at church.

There is a great deal of pastoral care at St Mary's, both for those who are part of the church family and also those who are members of the local community. In addition to the support provided through Life Groups we also have the Access Team, Counselling, prayer ministry, the prayer chain, provision of home cooked meals and delivery of meals supplied from the 'Cook' shop in Loughton together with all that is provided through Cafe Hope.

The Bereavement Cafe, which meets at 10.30 am on the first Thursday of the month, continues to be a significant support to those who have lost loved ones. Please do join us if you are bereaved and would like to spend time with others who are also bereaved. As well as meeting in church the group also go out for meals together occasionally.

The Connect group, which meets on Mondays between 3.15 and 5.30pm is an opportunity for anyone to meet people and make friendships. There is also the Horizon group for those who are retired, and the Hope Supper for people of any age. These activities are all well attended and are part of the Living Hope ministry.

The Pastoral Visiting Team are now well established and proving to be a real blessing to many. Some of the team regularly visit The Mellows nursing home nearby which has been wonderful. Also, when members of the church family are not able to get to church or need extra support it has been so good to be able to arrange for a member of the team to visit and this has always been greatly appreciated.

Pastoral care is the responsibility of all of us and it has been a great encouragement to see how the church family are growing in the way they look after one another, visiting when people are lonely or phoning just to check how someone is.

As a church we have been looking at what it means to be a disciple of Jesus and as we read in John's gospel this is what discipleship looks like.

"A new command I give you; Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another."

If you are in need of pastoral support and would like to be put in touch with existing pastoral support or are aware of anything else that we as a church may be able to do pastorally, please let us know.

Worship Ministry Report - Martin Huff

This has been a challenging year for us in the 10:30am Worship team this year with serious illness being suffered by a couple of our AV/PA team and I am so grateful that others have stepped up to help us through, either by serving more frequently and in the case of Dale Stow and Peter Laker, previous team members, coming back to serve from time to time to fill in the gaps. We are also indebted to Richard Milne for serving on AV for a while even though he serves mainly in the 5pm Congregation.

We enjoyed a team night out at the Theydon Balti House in the Autumn and we are aiming for some more team socials in 2025 to build our relationships.

The Christmas choir was brilliant again with everyone working so hard to learn a John Rutter piece which was a little more ambitious for us than the pieces we have attempted before and they performed it wonderfully. As always, the rehearsals and Carol Service were hugely enjoyable for the choir and we always aim to make it a fun thing to be involved with.

Our 8:45am congregation are served so beautifully by Diana, Julie and Ken who play the organ week by week. They are truly a wonderful blessing to our Church family and play with great skill and love and we are deeply grateful to them.

We have continued our informal Hungry Worship meetings on Saturday mornings and Monday evenings, once a month through 2024. Julie and I lead these sessions where we simply wait on the Lord, pray and worship together. They have been very precious times over the last year as we have learned to listen more to what the Holy Spirit is saying.

For next year, we have set up a small Leadership group to shape the Worship Ministry under the leading of the Holy Spirit. This is currently Sharon Milne, Annie Payne and myself. We have set ourselves to pray for our Worship Team and ministry and to seek the Lord for his guidance over the future development of worship at St Mary's as well as pick up and sort out the various practical issues that crop up from time to time.

As a Church, we are so grateful to everyone who serves our Sunday congregations. The faithful commitment of our Worship Team week by week is amazing and it has been my privilege to lead such a gifted and talented and faithful group of friends for the last 10 years. I am mindful however, that what they do is just one part of all the wonderful acts of service we see each Sunday and during the week by those who give their time, energies and skills to bless us in so many ways.

As we move forward in 2025, I sense the Lord calling us to holiness and to following Jesus more closely and always to loving one another deeply. In 1 Corinthians 13 the Apostle Paul writes that without love, we are only a clanging cymbal - we may make a lot of noise but it is a harsh sound that can offend the ears. Let's keep pursuing love together with all our strength to create a beautiful symphony of sound for the praise of our wonderful Lord and Redeemer!